standard
chartered

A Guide For Online Banking/Mobile App
Digital Banking Bangladesh

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Overview of OnlineBanking

Online Banking Sign-up & Login

To use Standard Chartered Bangladesh 'Online Banking', download and install **'SC Mobile Bangladesh'** App from Google Play Store (Android device) or from Apple App Store (Apple device).

For desktop or laptop web browser use the following link URL: **https://retail.sc.com/bd/ibank/foa/login.htm**

Login page from SC Mobile App

Login page from Web browser

Registering Online Banking using Debit Card/Credit Card

Step 1

Press "Register with your Standard Chartered Debit/Credit Card" tab.

Step 2

Tick the "Terms & Conditions" tab then click on the "Accept" tab.

Step 3

Select "Debit Card" or "Credit Card" from the drop down menu.

Step 4 (Registration with Debit Card)

To Register Online Banking with "Debit Card" fill out the information that is shown in the left image & click on "Next" tab to complete the process.

Step 5 (Registration with Credit Card PIN)

If the "Credit Card PIN" is known then fill out the information that is shown in the left image & click on "Next" tab to complete the "Online Banking Registration" process.

Step 6 (Registration with Credit Card Without PIN)

If the "Credit Card PIN" is not known then fill out the information that is shown in the left image & click on "Next" tab to complete the "Online Banking Registration" process.

Note: Client will use "Register with Temporary ID and SMS PIN" option for the following scenarios:
1. NTB clients who have received Temporary ID and SMS PIN for the first time
2. Clients who have requested for iBanking ID/Password reset in Client Centre and received the Temporary ID and SMS PIN

Services Offered through Online Banking

Standard Chartered Bangladesh offers various banking services to its valued Clients through Online Banking and SC Mobile App. Below is the short summary of the services that are currently being offered in our Online Banking platform and SC Mobile app:

Account:
• Transaction Details View, Download & Print
• Issued Cheque Status
• Cheque Book Request
• Statement Request

Credit Card:
• Card Statement Details
• Transaction Details View, Download & Print
• Card Payment
• Card Standing Order
• Statement Request

Fund Transfer:
• SC (StanChart) & Local Transfer (BEFTN & NPS)
• Bill Payments & Wallet Transfer

Additional Services:
• Apply for products
• Branch & ATM Locations
• Complaint & Feedback Link
• Instant account opening

Help & Services:

Account Management
• New Setup/Amendment/ Cancelation of SI for Credit Card Payment
• Balance Confirmation for Account
• Enrolment for SMS Banking.

Card Management
• Credit Card Activation and PIN Set
• Credit Card PIN Change
• Debit Card Activation & PIN Set
• Report Lost/Stolen Card
• Credit Balance Refund from credit card
• Amendment/Setup/Cancellation of Standing instruction for Auto bills pay
• Card Linking
• Credit Card Billing Date Change
• Credit Card Closure Letter
• Debit Card Pin Change
• Credit Card Transaction Dispute

Help & Services:

Loan Management:
• Loan Closure Letter
• Loan Outstanding and Loan TAX confirmation Certificate.

Personal Details:
In addition to view Basic Account Information below data can be viewed/changed from this menu:
• Mobile Number
• Email address
• Other Contact Number Add/Change
• Date of Birth
• Country of Birth
• Nationality
• Residential Address
• Permanent Address
• Office Address
• Other Personal Information (Educational Qualification & Marital Status)

Other Request:
Through this option client can place any request which is not covered under Generic Service Requests.

Account Summary

Standard Chartered

- ⚙ Settings
- 🔒 Logout

- 🏠 Home
- ❓ Help & Services
- 🔗 Useful Links
- 👤 Accounts
- 🔄 Transfers
- 💳 Credit Cards
- ⇄ Authorize Transactions
- 🗐 Bill Payments & Wallet Transfer

- 👤 Apply for Products
- 📍 Locate ↗
- 📞 Contact ↗
- ℹ About

Accounts

STAFF SAVINGS ACCOUNT
00000000000
Available Balance
000,000.00 CR BDT

ESAVERS ACCOUNT
00000000000
Available Balance
0.00 CR BDT

CURRENT BALANCE: BDT 000,000.00 CR

Credit Cards

VISA PLATINUM - GLOBAL
480000000000000
Available Credit
00000000 BDT

CARD BALANCE: BDT 000.00 CR
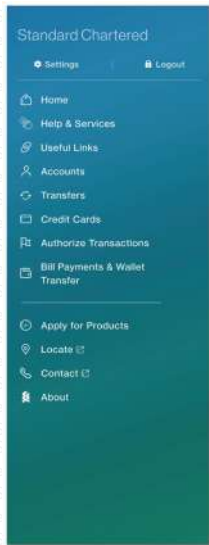
Account number and balance summary can be seen from this page.

- All the linked Accounts can be viewed here.
- Transaction details can be viewed by clicking an Account number.
- Once an Account has been accessed further services are available e:g; Refine Search, Transfer Funds, View History, Download & Print.
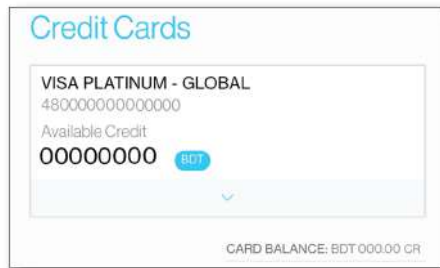
The client will be able to view his card number and balance summary from the home page.

- All the linked Cards can be viewed here.
- Upon clicking a card number further card details can be accessed.
- Card payment option from Account is available here.
- Reward point details and redemption option can be accessed here.

Menu: Help & Services – Generic Service Request (Account Management)
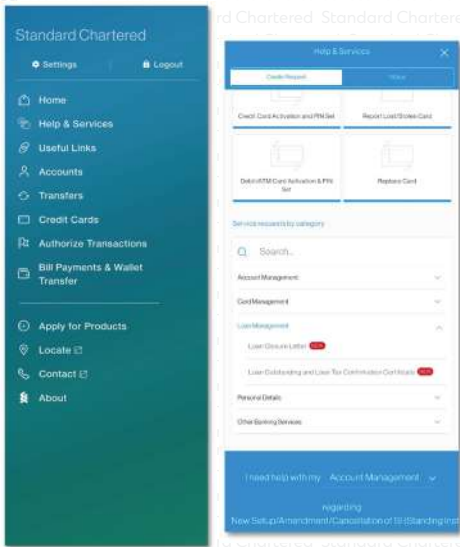
Sub Menu: Account Management

1. New Setup/Amendment/ Cancelation of SI for Credit Card Payment

Request for SI (Standing Instruction) Setup or Amendment or Cancellation for Credit Card against Account.

2. Balance Confirmation for Account

Request for Balance Confirmation Certificate against account.

3. Enrolment for SMS Banking

Request for SMS Banking enrolment against registered mobile number mentioned in account

Note: From the Status Tab, client can view the status of his/her requests

Menu: Help & Services – Generic Service Request (Card Management)
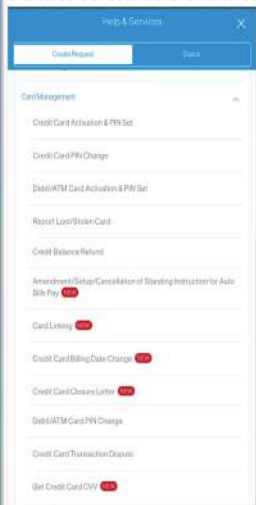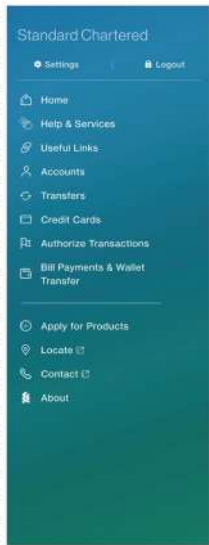
Sub Menu: Card Management

1. **Credit Card Activation and PIN Set**
   Activate Credit Card and Set up new PIN

2. **Credit Card PIN Change**
   Change Credit Card PIN

3. **Debit Card Activation & PIN Set**
   Activate Debit Card and Set up new PIN

4. **Report Lost/Stolen Card**
   Block & replacement of Credit card

5. **Credit Balance Refund**
   Request for credit balance refund

6. **Amendment/ Setup /Cancellation of SI for Auto Bills Pay**
   Request for setup, amendment or cancellation of Auto Bills Pay SI

7. **Card Linking**
   Request for linking other Credit Cards/Accounts with iBanking profile

8. **Credit Card Billing Date Change**
   Request for changing credit card billing date

9. **Credit Card Closure Letter**
   Request for credit card closure letter

10. **Debit/ATM Card PIN change**
    Change Debit/ATM Card PIN

11. **Credit Card Transaction Dispute**
    Raise dispute regarding Credit Card transactions

Note: From the Status Tab, client can view the status of his/her requests
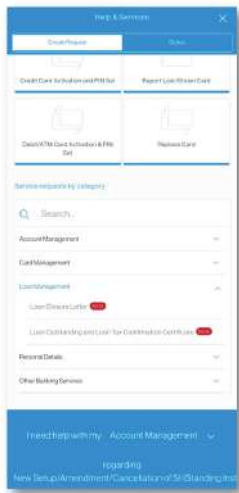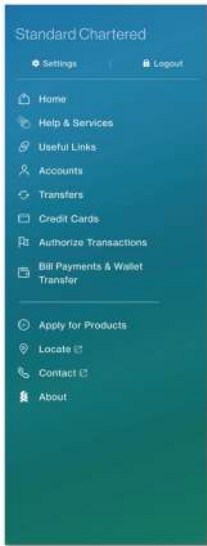
Sub Menu: Loan Management

1. Loan Closure Letter
   Apply for Loan Closure Letter (NOC)

2. Loan Outstanding and Loan TAX Confirmation Certificate
   Apply for Loan Outstanding Letter or TAX Confirmation Certificate against loan.

Note: From the Status Tab, client can view the status of his/her requests

Sub Menu: Other Request

Through this option client can place any request which is not covered under Generic Service Requests.

• Free text format

Note:
• In case of any request which cannot be catered shall be notified to clients
• From the Status Tab, client can view the status of his/her requests

Menu: Help & Services (Generic Service Request Workflow)

Following service requests can be made using the below workflow: 1. Enrolment for SMS Banking, 2. Balance Confirmation for Account, 3. Loan Outstanding & Loan Tax Confirmation Certificate, 4. Loan Closure Letter, 5. New Setup/Amendment/Cancellation of SI for Credit Card Payment, 6. Amendment/Setup/Cancellation of SI for Auto Bills Pay, 7. Credit Card Closure Letter, 8. Card Linking & 9. Credit Card Billing Date Change

Client logs in to Online **Banking/SC Mobile App** using valid credentials.

→ Selects **"Help & Services"** Menu

→ Accesses the required generic service request either from Account, Card or Loan management menu.

↓ Client selects the required Account, Credit Card or Loan from menu then enters the details in the free text box as guided by the notes

← Client presses the submit button after reviewing everything then based on generic service request he will get an OTP (not for all)

← After submitting the request client will get notification

Menu: Help & Services ('Other Request' Workflow)

Through this option clients can place any request which is not covered under Generic Service Requests

Client logs in to Online **Banking/SC Mobile App** using valid credentials. → Selects **"Help & Services"** Menu → Selects "Other Request" under "Other Banking Services" menu

Receives **OTP** in registered mobile number. ← Reviews the data on confirmation page & clicks the "submit" button. ← Client shares his request details in the free text box and if needed upload the required document then presses Next button

Enters **OTP** on the Online Banking/SC Mobile App screen. → Request Submitted. Client receives notification.

Credit Card Transaction Dispute Workflow

Through this option clients can raise dispute regarding their Credit Card transactions

Client logs in to Online **Banking/SC Mobile App** using valid credentials. ➡ Selects **"Help & Services"** Menu ➡ Selects "Credit Card Transaction Dispute" under "Card Management" menu

⬇

Selects the particular transaction with the issue and provides the required document as instructed. ⬅ Selects the problem client has with the card transaction ⬅ Selects the Credit Card with transaction issue

⬇

Presses "Submit" button for confirmation. ➡ Request Submitted. Client receives notification.

Card Activation
Credit Card & Debit Card

Why Enabling Credit/Debit Card Activation has been Introduced as Self-Service for Clients?

Previously, card (Credit/Debit) activation was only available as a staff-assisted service at the Client Centre. This was resulting in low card activation rate as clients were finding this method of activation time consuming and complicated.

To increase the card activation rate and improve client experience, newly deployed card activation as a digital self-service through SC Mobile App and Online Banking is going to be a huge convenience factor for the clients.

What is the Scope of this Service?

This service will cover:

Credit Cards

Debit cards

Process flow:
Card Activation & PIN Set/Reset

Activation and PIN set for Credit & Debit Card

Client logs in to Online **Banking/SC Mobile App** using valid credentials. → Selects Help & Services. → Selects **Card Management**.

Selects Activate Credit Card.

Selects Activate Debit Card.

A list of Inactive Credit / Debit card is displayed.

Selects the Card for activation. ←

Enters and confirms 4 digit PIN. ←

Receives an OTP for authentication. ←

Enters the OTP. → Submits the request by pressing Next button. → Receives Notification on card activation status. → Card Activated

Overview of Profile Data Update

What is Profile Data Update?

What is Profile Data Update

Profile Data Update is a digital self-service that provides a secure and authenticated interface through Online Banking/SC Mobile App for clients to view and update their details with the Bank.

What can a client do?

- Instantly update personal banking profile on-the-go, such as contact details and other personal Information.

- Update your information securely and seamlessly

What can You Change using Profile Data Update?

Personal Details
- Date of Birth
- Nationality
- Country of Birth

Contact Details
- Email address
- Office Phone Number
- Home Phone Number
- Mobile Phone Number

Address Details
- Residential Address
- Office Address
- Permanent Address
- Mailing Address

Other Details
- Educational Qualification
- Marital Status

Important Note:
- Clients will not be able to update foreign residence address from this option
- If client chooses to update foreign mobile number from this option then there is a possibility that the account might get marked as "NRT"
- Clients will not be able to change the country other than Bangladesh under Permanent or Official Addresses sections
- If there is any "hyphen" or any "special character" stored in between the existing home phone or office phone number the number might not be displayed fully and client will have to change it to a proper/valid number to proceed further

Process Flow: Profile data update

Self-Service Steps to Update Information or Documents

Once a client has logged in to Online Banking or SC Mobile App, he/she can update static information in 5 simple steps. After successful submission the client will receive notification in registered mobile number & email.

1 Accessing Personal Details Menu

2 OTP

3 View/Modify Profile

4 Review & Upload Changes

5 OTP

✓ Confirmation
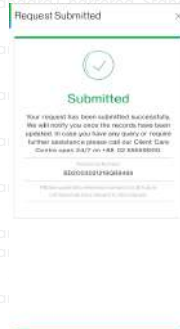
Self-Service Steps Workflow

Client logs in to Online Banking/SC Mobile App using valid credentials. → Selects "Help & Services" Menu → Accesses the "Update My Account Profile" sub menu under Personal Details.

Selects the details that he/she wants to update then clicks the button with "Right Arrow" sign. ← Enters OTP on the Online Banking/SC Mobile App screen and gets access to the Personal Details Page. ← Receives OTP in registered mobile number.

Reviews the data on confirmation page & clicks the button with "Right Arrow" sign. → Receives OTP in registered mobile number. → Enters OTP on the Online Banking/SC Mobile App screen.

Request Submitted. Client receives notification.

Menu: Useful Links
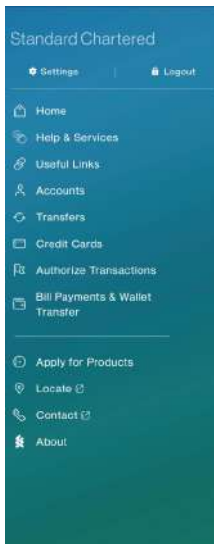
Sub Menu: Get Help

- CASA Cheque book request
- CASA duplicate Statement request
- Form Center – All service and account related forms
- Forex Rates

Sub Menu: Credit Card Service

- Card Cheque book request
- Card Duplicate statement request

Menu: Accounts
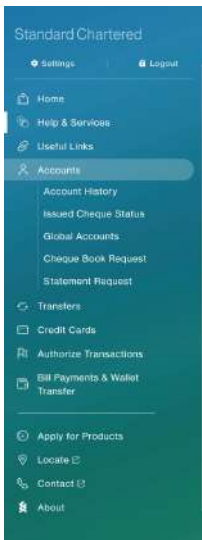
Sub Menu: Account History

· View Account Transaction Details

Sub Menu: Issued Cheque Status

· Status of the Issued cheques against CASA

Additional menu is available in both the above pages:

· Refine Search
· Search can be refined to view specific number of days transaction
· Transfer Funds
· SC Transfer (Transfer within SCB Account), Local Transfer (Transfer to other bank account), SC & Local Transfer History, View Standing Orders
· View History
· Account, Card & Payment History, SC & Local fund transfer history can be viewed from this menu
· Download & Print
· CSV & PDF format Download option is available in this menu

Sub Menu: Cheque Book Request

· Placing Cheque book request against CASA

Sub Menu: Statement Request

· Placing Statement request against CASA

Standard Chartered

- ⚙ Settings
- ⏻ Logout

- 🏠 Home
- ✎ Help & Services
- ☰ Useful Links
- 👤 Accounts
  - Account History
  - Issued Cheque Status
  - Global Accounts
  - Cheque Book Request
  - Statement Request
- ⇄ Transfers
- 💳 Credit Cards
- 🗐 Authorize Transactions
- 💵 Bill Payments & Wallet Transfer

- Apply for Products
- 📍 Locate ⬈
- ☎ Contact ⬈
- About

Menu: Transfers

Standard Chartered

- ⚙ Settings 🔒 Logout
- 🏠 Home
- ❓ Help & Services
- 🔗 Useful Links
- 👤 Accounts
- ↻ Transfers
  - SC Transfers
  - Local Transfers
  - Transfer History
  - View Standing Orders
- 🗂 Credit Cards
- Authorize Transactions
- 🗐 Bill Payments & Wallet Transfer
- ⊕ Apply for Products
- 📍 Locate ↗
- 📞 Contact ↗
- ⓘ About

Sub Menu: SC Transfers

- Fund transfer within StanChart i.e. transfer between two SCB accounts

Sub Menu: Local Transfers

- Fund transfer to accounts/cards in another bank i.e. transfer fund from SCB account to an another bank account/card

Additional menu is available in both the above pages:

- Manage Beneficiary
- Local Transfer History

Fund Transfer Limit: Fund Transfer limit can be adjusted from the 'Settings' menu.

Sub Menu: Transfer History

- View all fund transfer history

Sub Menu: View Standing Orders

- View Fund Transfer standing orders

Additional menu is available in both the above pages:

- Manage Beneficiary
- Local Transfer History

Manage Beneficiary: SC Transfer Workflow (between two SCB Accounts)

Client logs in to Online Banking/SC Mobile App using valid credentials.

→ Selects "Transfer" Menu.

→ Accesses the "SC Transfer" Sub menu.

→ Selects "Manage Beneficiary" from the above right corner of the screen.

↓

Client receives the eTAC in registered mobile number & also in registered email.

← Client reviews details & clicks "Next".

← Client provides account details & clicks "Next".

← Select "Add Beneficiary".

↓

Client enters the eTAC on Online Banking/SC Mobile App screen & clicks "Confirm".

→ Request Submitted. Following message is displayed "The Beneficiary has been added successfully".

→ Client also gets Confirmation Notification of adding beneficiary

SC Transfer Workflow (between two SCB Accounts)

Client logs in to **Online Banking/SC Mobile App** using valid credentials.

→

Selects "Transfer" Menu.

→

Accesses the "SC Transfer" Sub menu.

→

From the "Transfer From" option Client selects the Account/Card number from which the transfer will be performed.

↓

Reviews details & clicks "Confirm".

←

After Account & Transfer Type selection client selects "Next".

←

Selects transfer type. Both "One Time Transfer" & "Standing Order Transfer" options are available.

←

From "Transfer To" option selects the Account number where the fund will be transferred to and enters the amount.

↓

Request Submitted. Following message is displayed "Your transaction has been submitted for processing".

→

Gets Notification of fund transfer request processing.

Add Beneficiary: BEFTN/NPS Workflow (SCB to another bank account)

Client logs in to **Online Banking/SC Mobile App** using valid credentials. → Selects "Transfer" Menu. → Accesses the "**Local Transfers**" Sub menu. → Selects "Add Beneficiary" from the above right corner of the screen.

↓

Enters the eTAC on Online Banking/SC Mobile App screen & clicks "Confirm". ← Receives the eTAC in registered mobile number & also in registered email. ← Reviews details & accepts T&C then clicks "Next". ← Inputs Beneficiary account details & clicks "Next".

↓

Request Submitted. Following message is displayed "The Beneficiary has been added successfully". → Gets Confirmation notification of adding beneficiary

BEFTN/NPS Transfer Workflow (SCB to another bank account)

Client logs in to **Online Banking/SC Mobile App** using valid credentials.

→

Selects "Transfer" Menu.

→

Accesses the **"Local Transfers"** Sub menu.

→

Selects the "Transfer" option against the beneficiary account where fund will be transferred to.

↓

Reviews the details & agrees the "T&C" then clicks "Next".

←

After Account & Transfer mode selection client selects "Next".

←

Selects Transfer Amount & Transfer Mode (BEFTN/NPS) then clicks Next.

←

From the "Transfer From" option selects the Account/Card number from which the transfer will be performed.

↓

Receives eTAC in registered mobile number & also in registered email.

→

Enters the eTAC on Online Banking/SC Mobile App screen & clicks "Confirm".
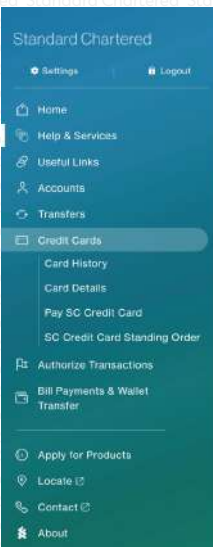
→

Request Submitted. Following message is displayed "Your transaction has been submitted for processing."

→

Gets Notifications of fund transfer request submission and processing.

Menu: Credit Cards

Standard Chartered

- ⚙ Settings
- 🔒 Logout

- 🏠 Home
- ❓ Help & Services
- 🔗 Useful Links
- 👤 Accounts
- ⇄ Transfers
- 💳 Credit Cards
  - Card History
  - Card Details
  - Pay SC Credit Card
  - SC Credit Card Standing Order
- ⚑ Authorize Transactions
- 🧾 Bill Payments & Wallet Transfer
- 📍 Apply for Products
- 📍 Locate
- 📞 Contact
- ℹ About

Sub Menu: Card History
- Unbilled Transaction, Last & Prior Statement

Sub Menu: Card Details
- Credit Card Information:
  View Name, Card Number, Limit, Available Limit, Cash Advanced Limit, Card Expiry Date

Additional menu is available in both the above pages:

- Refine Search
- Search can be refined to view specific number of days transaction
- Transfer Funds
- SC Transfer (Transfer within SCB Account), Local Transfer (Transfer to other bank account), SC & Local Transfer History, View Standing Orders
- View History
- Account, Card & Payment History, SC & Local fund transfer history can be viewed from this menu
- Download & Print
- Download as CSV & PDF format

Sub Menu: Pay SC Credit Card
- SCB card payment
  (Statement Balance, Minimum Due or Other Amount Payment option is available)

Sub Menu: SC Credit Card Standing Order
- Setting Card Payment Standing Order
  (SI from only SCB account is available)

Additional menu is available in both the above pages:

- Card Details
- Card History

Reward Redemption

Benefits of Redeeming Rewards from Online Banking

No more phone calls
No need to call our call centre to check your Reward Points. You can check it on SC Mobile Bangladesh App **anytime**

No Reward Catalogues
Select your item from **anywhere** at home and abroad or when you are shopping online

Rewards Catalogue

No more waiting for Reward Vouchers
Use SC Mobile Bangladesh App to redeem your Rewards **instantly** against your purchases

Rewards

Easy Steps to Redeem your Reward
1. Please hand over this Rewards Redemption Voucher (in original) to the designated merchant.
2. This voucher allows you free purchase of the product or the value mentioned overleaf.
3. Please sign the acknowledgement part of this voucher after receiving the product/service.
4. Please present your relevant credit card to the respective merchant to match your signature.
5. This voucher is subject to the terms and conditions specified in your Rewards Catalogue.
6. For further queries, please contact our 24 hour Client Care Centre at 09666777111 or 16233 (from mobile).

How to Redeem Rewards From Online Banking

Step 1

Go to SC Mobile App menu and select **"Credit Cards"**. Select **"Card Details"**.

Step 2

Scroll down the options and click **"View My Rewards"**.

Step 3

Click on **"Purchase With Rewards"**.

Step 4

Read the **"Terms and Conditions"** and click **"Accept"**.

Step 5

Select your **"Credit Card"** and click on **"Submit"**.

Step 6

In Completed Screen click **"Ok Done"**

Reward Redemption Workflow

Client logs in to Online Banking/SC Mobile App using valid credentials. → Selects "Credit Card" Menu. → Accesses the "Card Details" sub menu. → Selects "View My Rewards".

↓

After submission Client is redirected to a screen with "Completed" message. ← Selects the "Credit Card" and then clicks on "Submit". ← Scrolls down & reads the "Terms and Conditions" then clicks "Accept". ← Clicks on "Purchase With Rewards".

↓

From Completed Screen selects "Ok Done" → Redemption Complete. (After the Reward Registration the Reward amount will be adjusted with the immediate next transaction)

InstaBuys

InstaBuys

• InstaBuys with interest allows the credit cardholders with the flexibility to convert their purchases into monthly instalments.

Clients will be able to apply for InstaBuys through iBanking in 3 different ways:

1. From Credit Card History Page

2. From Individual Transaction level

3. From "Apply" menu in the top menu bar

Customer who holds bank's credit card → Customer makes purchases through the credit card → Payment through monthly instalments at a certain rate of interest

Add Biller/Wallet Workflow

Client logs in to **Online Banking/SC Mobile App** using valid credentials.

Selects **"Credit Card".**

→ Accesses the **"Card History"** or Scrolls down to view **"Individual transaction"** details to find out the eligible transactions.

→ Selects **"InstaBuys"** or **"Convert To EMI"** beside the eligible transactions

Accesses **"Apply for Products"**.

→ Selects **"Apply"** which is available beside INSTABUYS tab

→ Selects **"Card Number"** & clicks on **"Next"**

→ Clicks on the eligible transaction that needs to be converted to InstaBuys, then clicks on **"Next"**

Receives the **eTAC** in registered mobile number

← Reviews details & accepts **"Terms and Conditions"** then clicks on **"Confirm"**

← Selects the "Instalment Duration" then clicks on "Next"

Enters the **eTAC** on Online Banking/SC Mobile App screen & clicks on **"Confirm"**.

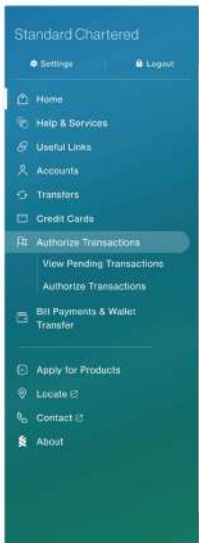→ Request Submitted. Following message is displayed "We have received your application. Your request will be processed within the next working day".

→ Gets Notification on InstaBuys Application after its finally approved.

Menu: Authorized Transaction

Sub Menu: View Pending Transactions
- View Pending Transactions made from online banking. (e.g: Beneficiary Addition, Local Transfers)

Additional menu is available in this page:
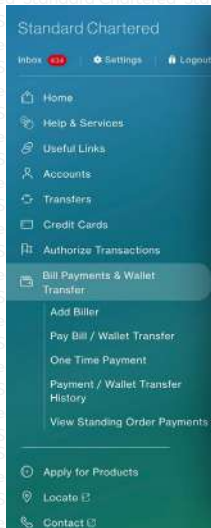
- Card Details
- Card History

Sub Menu: Authorized Transaction
- View & Authorize Transactions (e.g: Authorize expired beneficiary addition-Local Transfer)

Additional menu is available in this page:

- Card Details
- Card History

Sub Menu: Add Biller

1. **Internet Service Provider**
   - Carnival
2. **Mobile Financial Service**
   - bKash
3. **Cable TV Service Provider**
   - Akash DTH
4. **Insurance Service**
   - Metlife
   - Green Delta Insurance Co.
   - Reliance
5. **Mobile Operators**
   - Robi
   - Teletalk
   - Airtel
   - Banglalink
   - GP
6. **Utility Service**
   - DESCO
   - DPDC

Note: Utility bill can be paid only through 'One time payment' from sub menu

Sub Menu: Pay Bill/Wallet Transfer (Sub Menu)

1. Payments can be made to the added biller from this menu

Additional menu is available in both the above pages:
- Add New Payee
- Make one time payment

Sub Menu : Payment/Wallet Transfer History

1. View Payment/Wallet Transfer History

Additional menu is available in both the above pages:
- Pay Bill/Wallet Transfer
- Refine Search
- View History New (Account & Card History, Payment/Wallet Transfer History, SC & Local Transfer History)

Sub Menu: View Standing Order Payments

1. View Standing Orders for billers

Add Biller/Wallet Workflow

Client logs in to **Online Banking/SC Mobile App** using valid credentials.

→ Selects **"Bill Payments & Wallet Transfer"** Menu

→ Accesses the **"Add Biller"** Sub menu.

→ Selects the **type of biller** he/she wants to add.

↓

Provides the required details about the biller & selects **"Next"**.

Enters the **eTAC** on Online Banking/SC Mobile App screen & clicks **"Confirm"**.

← Receives the **eTAC** in his/her registered mobile number

← Selects the **"Generate eTAC"** option.

↓

Request Submitted. Following message is displayed "The payee has been added successfully".

→ Gets Confirmation notification of adding payee

Pay Bill/Wallet Transfer Workflow

Client logs in to **Online Banking/SC Mobile App** using valid credentials.

→

Selects **"Bill Payments & Wallet Transfer"** Menu

→

Accesses the **"Pay Bill/Wallet Transfer"** tab.

→

Selects the **"Process"** option of the biller to which the payment needs to be done.

↓

Selects **"Generate eTAC"** option.

←

Selects the Payment type. **"One time payment"** or **"Recurring Payment"** type is available in this menu.

←

Selects the **Account/Card** from which the payment will be performed.

←

Inputs the amount needs to be paid, then selects **"Next"**.

↓

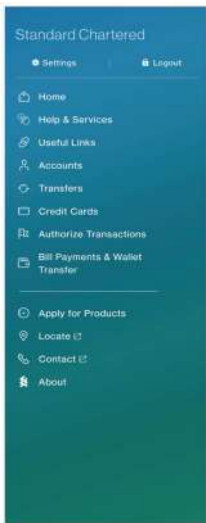Receives the **eTAC** in his/her registered mobile number

→

Enters the **eTAC** on Online Banking/SC Mobile App screen & clicks **"Confirm"**.

→

Request Submitted. Following message is displayed **"The transaction has been submitted successfully"**.

→

Gets Notification of bill payment request processing.

Menu: Apply for products

1. Upon clicking on "Apply for Products" menu, clients will be redirected to SCB website where following product information & application links are available:

- Credit Card
- Deposit Product
- Personal Loan
- Mortgage Loan

Also, there are certain products in this list upon clicking which existing clients will be redirected to Real time onboarding engine where they can open these accounts instantly

Menu: Contact

☐ Upon clicking on "Contact" menu, clients will be redirected to SCB website where they will be able to leave their information so that bank can contact them back about their complaints/feedback
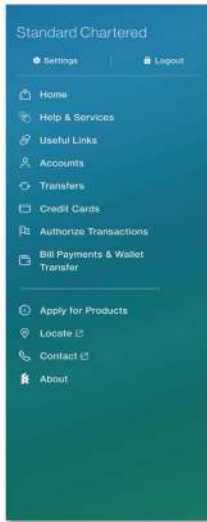
Menu: Locate

☐ Upon clicking on "Locate" menu, clients will be redirected to SCB website where following information are available:

- Branch
- ATM
- Deposit Location

Menu: About

- Article on About SC Mobile Application
- T&C
- Social Media Links (Facebook, Instagram, YouTube, LinkedIn & Twitter)

Standard Chartered

⚙ Settings   ⏻ Logout

⌂ Home
? Help & Services
🔗 Useful Links
👤 Accounts
⇄ Transfers
💳 Credit Cards
✓ Authorize Transactions
🏦 Bill Payments & Wallet Transfer

🏠 Apply for Products
📍 Locate ↗
📞 Contact ↗
ℹ About

Settings (Menu)

Sub Menu: Fund Transfer Limit: Fund Transfer limit can be adjusted from the settings menu. The maximum daily transfer limit is mentioned in the below table:

FUND TRANSFER TYPE	MAXIMUM LIMIT (BDT)
Fund Transfer to Own SCB Accounts	Maximum: 1,000,000
Fund Transfer to 3rd Party SCB Accounts	Maximum: 1,000,000
Bill Payments - Own Cards/Loans	Maximum: 1,000,000
Bill Payments - Other Bills	Maximum: 1,000,000
Fund Transfer - Local Other Bank Account – BEFTN	Maximum: 1,000,000
Fund Transfer - Local Other Bank Account – NPS	Maximum: 1,000,000 (each NPS transfer max: BDT 300,000)

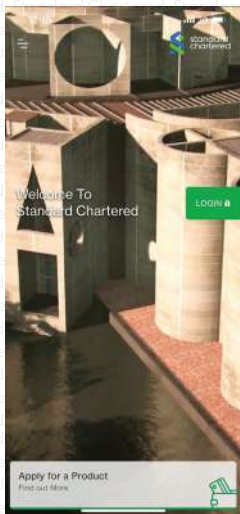Note: Overall daily limit is altogether BDT 10 Lac

Sub Menu: Fingerprint (Fingerprint Setting)
Sub Menu: Password (Password Setting)
Sub Menu: Video Background (SC Mobile App video background: switch off & switch on)

Menu: Apply for a Product (in Login screen)

Experience an unbelievable account opening on your device. Open an account in 7 minutes or less.

Client opens **SC Mobile App**

→

Selects **"Apply for a Product"** tab in the login screen (no need to login)

→

Accesses the **"Current Account"** or **"Savings Account"** tab.

→

Selects the **"Apply Now"** button on the preferred account page.

↓

Starts the application process by inputting the required information.

←

An OTP (One time password) will be received in the mobile number given in the application.

←

Fill out the rest of the items, take picture, upload required documents and press "continue" button

←

If everything is done properly then account will be created and account number will be given immediately

Instant Account Opening Workflow

Client opens **SC Mobile App** → Selects **"Apply for a Product"** tab in the login screen (no need to login) → Accesses the **"Current Account"** or **"Savings Account"** tab. → Selects the **"Apply Now"** button on the preferred account page.

↓

Starts the application process by inputting the required information.

An OTP (One time password) will be received in the mobile number given in the application. ←

Fill out the rest of the items, take picture, upload required documents and press "continue" button ←

If everything is done properly then account will be created and account number will be given immediately ←

For more details,
Visit **sc.com/bd or call our 24-hour client care centre on +8802 8332272 or 16233 (from mobile).**