

STANDARD CHARTERED

Banking Today, Innovating Tomorrow

With a history of 164 years in Singapore, Standard Chartered is part of a leading international banking group with a presence in 53 dynamic markets worldwide. The Bank supports both individual and corporate needs to grow wealth and drive commerce, offering a suite of services that range from personal, priority, and private banking to business, corporate, commercial and institutional banking.



DIGITAL CHANNELS AND DATA ANALYTICS UNIT

Standard Chartered's Digital Channels and Data Analytics unit (DCDA) sits at the forefront of the Bank's commitment to be "Here for good." By creating secure, reliable and innovative business solutions, DCDA delivers a market-leading set of propositions for evolving client needs. The Bank forges new connections with revolutionary fintech platforms and ecosystems, evolving markets and leading technology companies, combining their regulatory, banking and structural strengths with their agility and technology. The result: bespoke, holistic solutions for the Bank's traditional and emerging clients, enabling them to focus on growing their businesses in the new economy. 3 pillars deliver DCDA's promise.

1. Client Access

Omni-channel, seamless and always-on, DCDA provides access to the best that the Bank has to offer through almost every channel possible, and acts as a connector in the

broader market ecosystem. This creates opportunities to deliver new business models, cater to a wide range of client needs, and places the client at the heart of the Bank's proposition. Whether through future-proof, channel-agnostic platforms, direct connectivity through host-to-host solutions and APIs or even blockchain-based solutions, Standard Chartered empowers their clients to act, react, and transact anytime and in any way.

2. Client Engagement

Data-driven, responsive, and contextual, DCDA's capabilities in data, machine learning and client interaction allow the Bank to partner with clients effectively. Analysing changing client behaviour, predicting next best actions and providing actionable, timely insights ensures that clients are assured of the Bank's responsiveness to their needs. The Bank has invested significantly in data analytics infrastructure and partnered with leading tech providers to ensure that clients receive the best service in the market, all while staying compliant with evolving data regulations.

3. Innovation

DCDA explores, builds and iterates solutions supporting a wide range of the Bank's capabilities, constantly testing how these expand or complement clients' businesses. To generate and tap into the innovation ecosystem, Standard Chartered teams are empowered to co-create solutions with clients and partners. They do this through four initiatives:

- SC Ventures Investments
- SC Innovate platform
- eXellerator innovation labs
- SuperCharger FinTech Accelerator Programme

In addition to corporate clients, the Bank works with universities, government bodies and non-profit organisations, supporting them in areas from identifying problem statements to the delivery of the final product. Through these initiatives, Standard Chartered supports early-stage start-ups and established scale-ups with access to market-entry resources, mentors, technology advice and joint-venture opportunities. In addition, the Bank taps into fintech ecosystems to gain early access to emerging technologies to aid in the delivery of these solutions. This approach has translated to the successful implementation of innovative business models that support clients' digital expansions and aspirations. Some examples of these successes include QR Cash, scan and pay, mobile unit trusts, mobile foreign exchange, Cloud-first payment platforms, global omni-channel collections, Standard Chartered's proprietary payment gateway platform Straight2Bank Pay, TAS-Connect, Zodia Custody as well as Zodia Markets, Mox and Trust Bank.

DIGITISING SUPPLY CHAIN MANAGEMENT

Standard Chartered has partnered with SAP Ariba, a procure-to-pay platform, that enables client companies to collaborate with suppliers, to digitise document and data exchange. This innovative mode of supply



chain management means corporates can offer suppliers in emerging markets the option of creating invoices in their local currency and negotiate better terms of use locally, as compared to using foreign currencies such as US dollars which will be subject to exchange rate fluctuations, to charge for the services provided. Such solutions place the Bank in the unique position of facilitating greater efficiency and transparency within the supply chain and playing an important part in helping more businesses reduce operational inefficiencies.

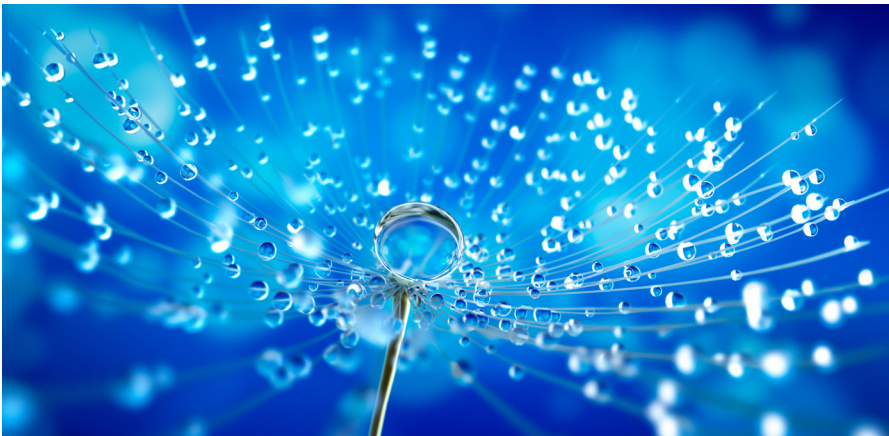
USHERING IN THE ERA OF DIGITAL TREASURY

One of the challenges of the modern era is determining the best ways of leveraging digital technologies within the treasury ecosystem, in a manner that continues to support the business most effectively. Standard Chartered is committed to meeting the needs of clients with fast-changing digital needs, and revolutionising money management by co-creating with clients and fintech partners to enable digitisation strategies for

treasury. Synthesising such tailor-made solutions includes, for example, the support of new industry verticals in the area of digital platforms, while in the case of an NGO, a more secure and efficient cash distribution method will be recommended, such as employing the use of e-vouchers to monitor and provide data more accurately.

COMMITTED TO EXCELLENCE

The Bank is committed to excellence in their delivery of innovative digital solutions to meet evolving client needs and address market inefficiencies. This will continue to be a priority explored via ongoing collaborations and new engagements in the drive for greater digital transformation and innovation across a broad range of industry fields.



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