



DBS - TALLY CONNCETED BANKING

First Time User Guide for e-Payment Solution

Version 1



Living. Breathing Asia.

INTRODUCTION

DBS Bank has partnered with leading accounting ERP platform - Tally to introduce a unique **e-Payment solution** to help simplify your payment and accounting processes. A seamless integration of our online platform **DBS IDEAL** with **Tally ERP 9** makes it easy to manage your e-payments covering NEFT, RTGS, Same Bank Transfer, GST Tax Payment and Payroll.

With DBS-Tally integration, enjoy a host of benefits



Connected Bank

Send e-Payments directly from Tally platform to DBS Bank with a single click



Easy Tracking

Receive payment status and transaction reference on a single dashboard in Tally



Approve on the go

Discover flexibility of approval-on-the-go with DBS IDEAL Mobile App



Instant Advice

Keep your vendors informed with automated transaction advising



Security

Enjoy the highest standards of encrypted security while making and approving payments

How does this work:

TALLY has introduced a new **e-Payment** functionality under Banking, which is a one stop report for managing, initiating, tracking of Payments with Bank. Below is a brief overview on 'How it works'

- Create Payment Voucher in TALLY with mode as e-Fund Transfer.
- Select Voucher under e-Payment report and click on "Send to Bank"
- Transaction will automatically be sent to DBS Online Banking portal
- Authorize transaction from our Online Banking Website or Mobile App DBS IDEALTM
- You will receive the Transaction reference/ UTR back in TALLY.
- Beneficiary receives an automated payment advice along with invoice details.

Get a **Connected Bank experience with your ERP**

With DBS-Tally integrated e-Payment solution experience the Power of Simplicity

For more details visit <https://go.dbs.com/connectedbank-getstarted> or refer help.tallysolutions.com (search with keyword 'e-Payments in TALLY ERP 9'). You can speak with us at **DBS BusinessCare at 1800 419 9500 or +91 44 6632 8000** from Monday - Friday 10 AM to 7 PM. **Email** : businesscarein@dbs.com

QUICK REFERENCE GUIDE

4 EASY STEPS TO SET UP E-PAYMENTS

Getting Started



1 Create Bank Ledger in Tally

Add New DBS Account, Select '**DBS Bank (India)**' as Bank Name and mark Enable e-Payments as 'Yes'



2 Update Party Ledger in Tally

Provide bank details, email address and select payment mode as e-Fund Transfer for parties to be paid. (Modes - NEFT, RTGS, DBS A/c Transfer). For Payroll maintain Bank details for Employee.



3 Send Payments to Bank from Tally

Post Payment Voucher, Go to e-Payments under Banking and Click 'Send to Bank' using the registered TSS User ID



4 Approve Payments on DBS IDEAL

Log in to DBS IDEAL at <https://ideal.dbs.com> or DBS IDEAL Mobile App to approve. Transaction advice including UTR reference, invoice details is automatically sent to Party via email.

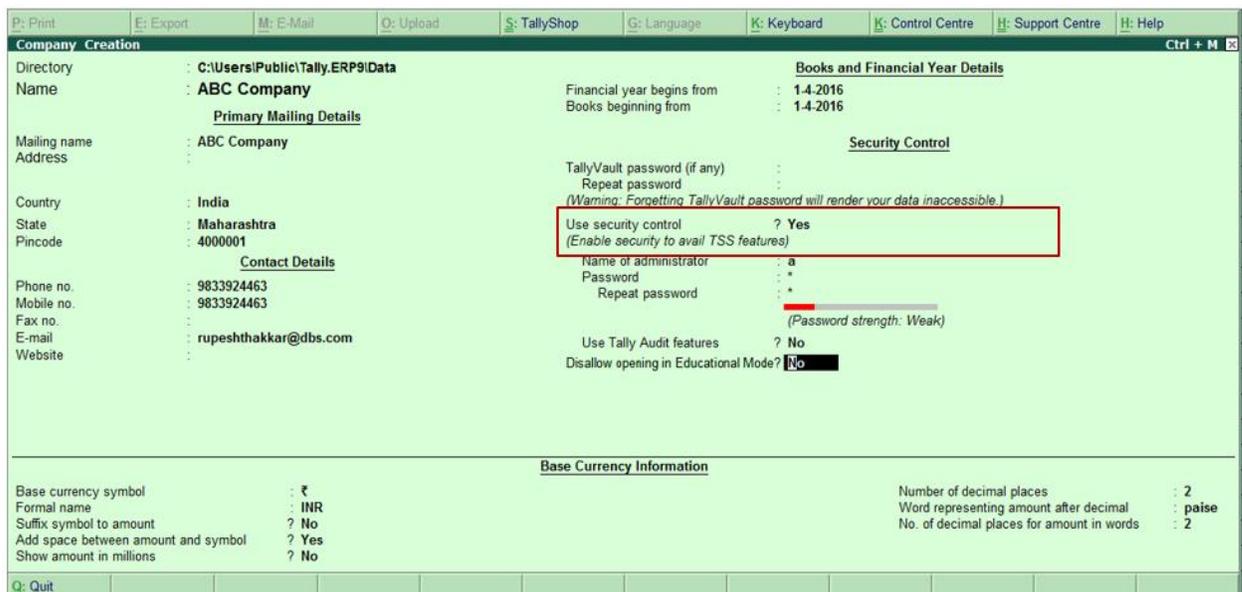
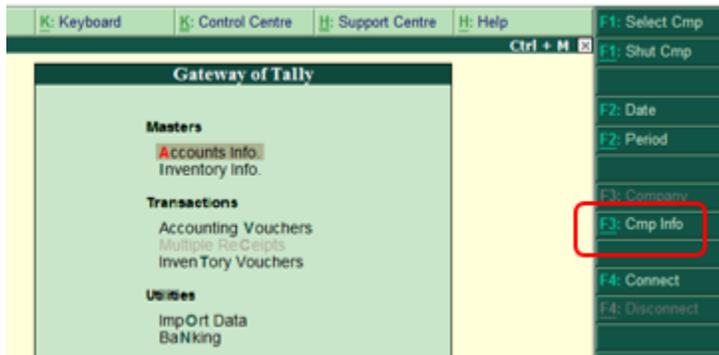
Repeat steps 3 & 4 for your regular payments.

This note will cover the following aspects in detail.

- Pre-requisites (pages 4 -7)
- Getting Started - detailed guide explaining the above 4 steps. (pages 8 – 17)
- Reference - additional information relevant to e-Payments (pages 18 – 22)

C. Security Control and User Access set-up at TALLY

- Enable Security Control for Company: Go to Gateway of Tally ->Click F3: Cmp Info. > Alter. Select Company. Set 'Use Security Control' as 'Yes'



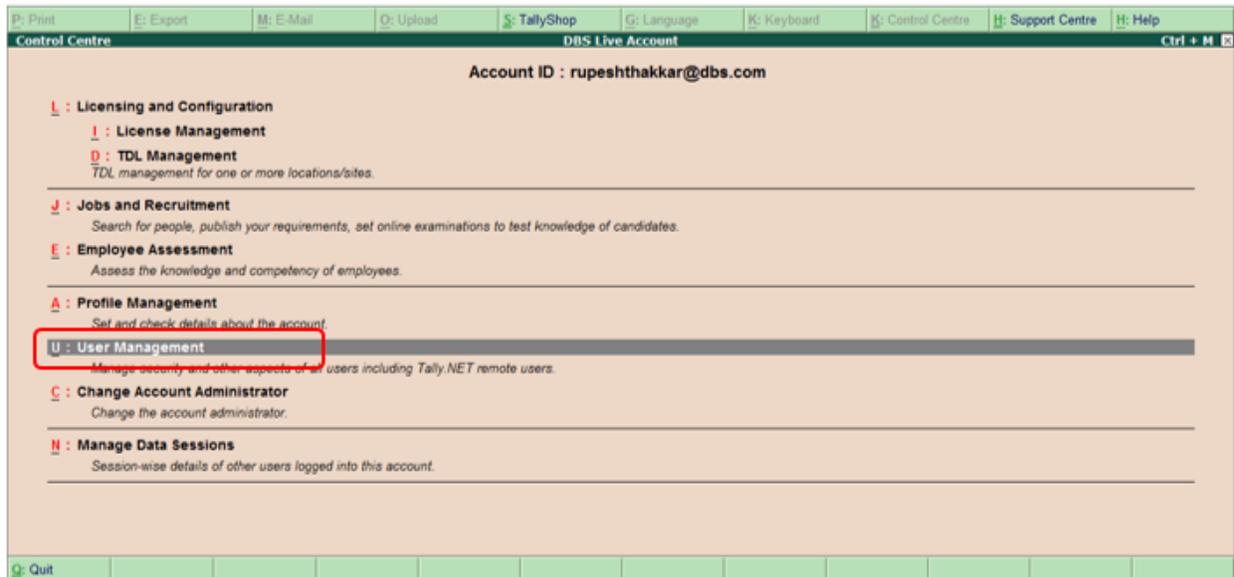
- Create TSS/TALLY.NET User ID creation in TALLY

For DBS IDEAL Users with Transaction Maker access you need to create the TSS/Tally.Net User ID (in case the same not created already). This will assist users in connecting to Bank with their User ID.

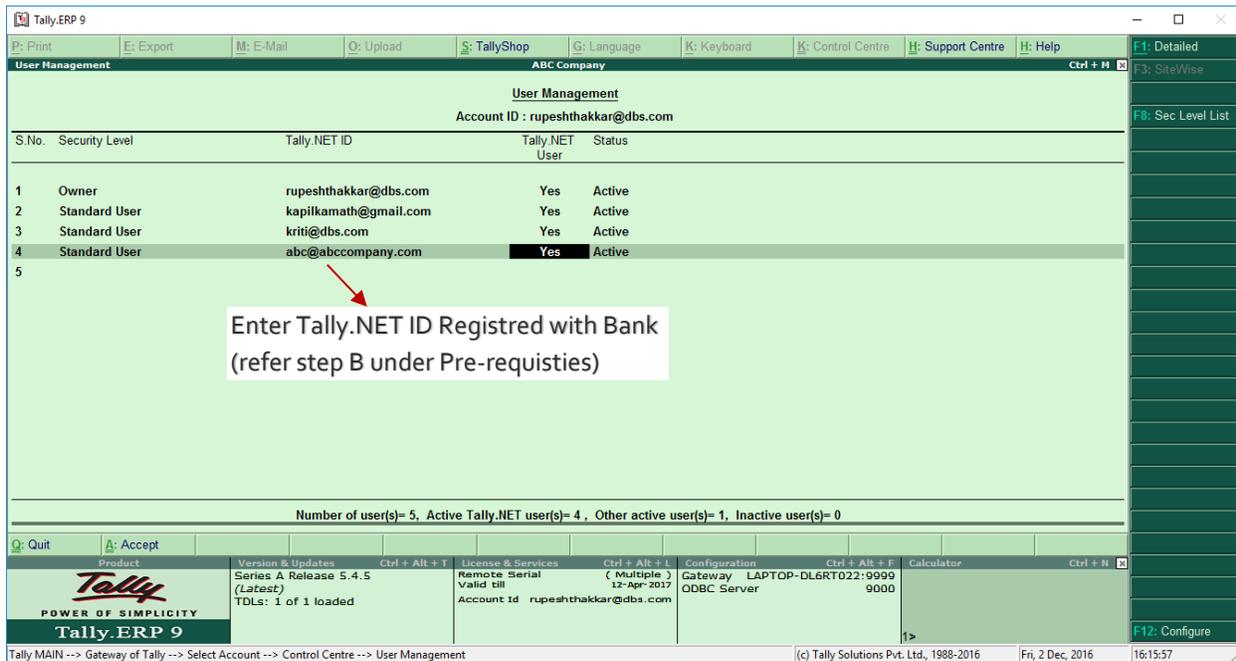
Go to Control Center>>User Management You will need administrator rights to perform this function.



Now Click on User Management



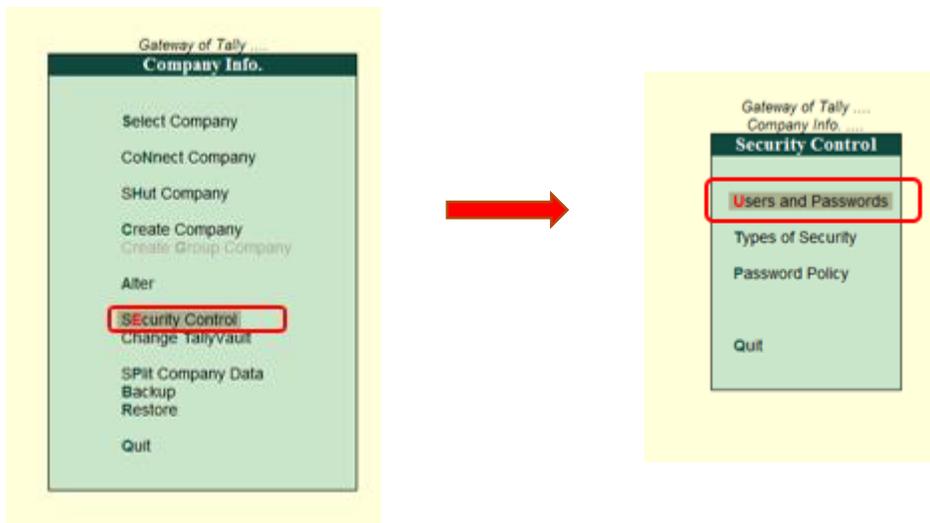
Create TSS user as shown below for Email ID as provided to Bank (Step B). Once registered user will receive an automated email from TALLY along with their first-time login password.



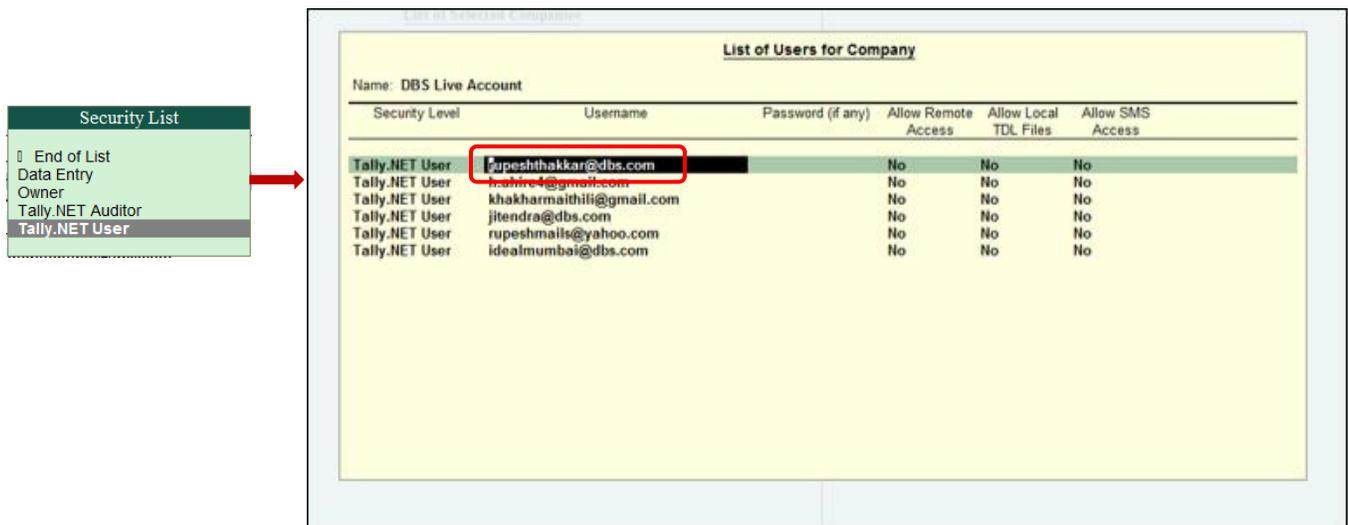
Note: Set Security Level as per the requirement. Set Tally.Net User to “Yes”

- Grant the new TSS User access to respective Company in TALLY.

Go to Gateway of Tally > F3: Company Info > Security Control > Users & Password



Select User Security Level 'Tally.Net User'. Enter User's TSS User ID (Email ID)



Note: While the User can continue using a desktop based ID for other functions as usual. In-order to Send Transaction instruction from Tally to Bank - User needs to login with TSS User ID registered with bank only.

For more information refer <https://help.tallysolutions.com> Use Search Key words "Creating Tally.NET User" and "Creating Users and Passwords."

Now that you have met all pre-requisites, in the next section we will guide you with the Getting Started - steps for Activating the e-Payments.

GETTING STARTED STEP 1 - CREATING BANK LEDGER IN TALLY

In this step, we will guide you to set-up DBS Bank ledger & Enable e-Payments for the DBS Bank.

Select Accounts Info >> Ledgers >> Single Ledger >> Create

The screenshot shows the 'Ledger Creation' window for 'ABC Company'. The 'Name' field is set to 'DBS Bank'. The 'Under' field is set to 'Bank Accounts (Current Assets)'. The 'A/c Holders Name' is 'ABC Company', 'A/c No' is '820210085931', 'IFSC Code' is 'DBSS01N0811', 'Bank Name' is 'DBS India', and 'Branch' is 'Bangalore'. The 'Bank Configuration' section has 'Enable auto reconciliation' set to 'Yes', 'Set/alter auto BRS configuration' set to 'No', and 'Enable e-Payments' set to 'Yes'. A callout box highlights these three options.

Key Fields	Description
Name	Enter the Ledger Name for this Account & Account type as ' Bank Accounts '
A/c Holder Name	Please enter the 'Account Name' as maintained with the Bank
Ac No	Enter the 12-digit DBS Account Number here
IFSC Code	Enter DBS IFSC Code "DBSS0IN0811"
Bank Name	Select "DBS (India) among list of other Banks
	Note: The List of Banks is displayed only when TSS and internet connectivity is available.
Enable e-Payments	Once you select the Bank Name as above, this option will appear. Set this option as 'Yes' to enable e-Payments.
<Complete>	Enter other relevant information as required and complete the ledger creation with Accept "Yes".

GETTING STARTED STEP 2 – CREATING/ ALTERING PARTY LEDGER

In this step, we will guide you to create/alter party ledger and provide bank details and email address.

Select Accounts Info >> Ledgers >> Single Ledger >> Create or Alter

Key Fields	Description								
Ledger Name	Enter the Party (Beneficiary) ledger name, E.g.: Mr.Govindhan R.								
Under	Select “Sundry Creditors” from the list of groups.								
Update Email Address	<p>“Email, CC to”: You can update any 2-email address using these fields. An automated email will be sent by Bank post completion of payment.</p> <p>If the above fields are not visible, Press F12 or click to Configure and set “Contact details” to yes. Enter to continue.</p> <p>Note: Email address maintained at Company Master will also receive an advice copy.</p>								
Provide Bank Details	<p>Set the Provide Bank Details to “Yes”.</p> <p>Enter the bank details for Party or beneficiary:</p> <ol style="list-style-type: none"> Select Transaction type as “E-Funds Transfer” from the list of transaction types. <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p style="text-align: center; background-color: #333; color: white; margin: 0;">List of Transaction Types</p> <p style="margin: 0;">D: End of List</p> <p style="margin: 0;">Cheque</p> <p style="margin: 0; background-color: #333; color: white;">e-Fund Transfer</p> <p style="margin: 0;">O:Others</p> </div> Provide the Bank Account Details: Account number IFS Code (11 Characters) <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p style="text-align: center; background-color: #333; color: white; margin: 0;">Bank Details for Mr. Govindhan R.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Transaction type</td> </tr> <tr> <td colspan="2" style="background-color: #333; color: white;">e-Fund Transfer</td> </tr> <tr> <td style="width: 50%;">A/c no. : 8249578900</td> <td style="width: 50%;">IFS Code DBSSOIN0827</td> </tr> <tr> <td colspan="2">Bank :</td> </tr> </table> </div> Bank Name: Select the Beneficiary Bank name from the list of banks. Note: This will only display if active TSS and internet connectivity is available. 	Transaction type		e-Fund Transfer		A/c no. : 8249578900	IFS Code DBSSOIN0827	Bank :	
Transaction type									
e-Fund Transfer									
A/c no. : 8249578900	IFS Code DBSSOIN0827								
Bank :									
<Complete>	Enter other relevant information as required and complete the ledger creation Accept “Yes”. Note: Refer the annexure for guidance on maintaining more than 1 bank account/payment options for the same party.								

GETTING STARTED STEP 3A – POST PAYMENT VOUCHER IN TALLY

Here we will create a payment voucher in TALLY.

Go to Gateway of Tally >> Transactions >> Accounting vouchers >> F5 Payment Voucher

Key Fields	Description																								
Account	Select DBS Bank Account from the list of Bank Ledgers.																								
Particulars	Select the desired Party name from the list of party ledgers available.																								
Amount	Enter the desired amount for the transaction (Party's payment voucher).																								
Bill-wise Details	<p>Select the required type of Ref from the Methods of Adj.</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> <p>Bill-wise Details for : Govindhan R. Upto : 45,500.00 Dr</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Type of Ref</th> <th>Name</th> <th>Due Date</th> <th>Amount Dr</th> </tr> </thead> <tbody> <tr> <td colspan="4" style="text-align: center;">Methods of Adj. (2016)</td> </tr> <tr> <td></td> <td>Advance</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Agst Ref</td> <td></td> <td></td> </tr> <tr> <td></td> <td>New Ref</td> <td></td> <td></td> </tr> <tr> <td></td> <td>On Account</td> <td></td> <td></td> </tr> </tbody> </table> </div> <p>Note: Bill wise details will be captured in Payment Advice sent to Beneficiary</p>	Type of Ref	Name	Due Date	Amount Dr	Methods of Adj. (2016)					Advance				Agst Ref				New Ref				On Account		
Type of Ref	Name	Due Date	Amount Dr																						
Methods of Adj. (2016)																									
	Advance																								
	Agst Ref																								
	New Ref																								
	On Account																								
Bank Allocations	<p>Beneficiary bank details (A/C No, IFS Code, Bank Name, Transfer Mode) will be get auto populated on the screen as saved in the master (vendor).</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> <p>Bank Allocations for : DBS Bank For : 45,500.00</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Transaction type</th> </tr> </thead> <tbody> <tr> <td>e-Fund Transfer</td> <td style="text-align: right;">45,500.00</td> </tr> </tbody> </table> <p>A/c no. : 8249578900 IFS Code : DBSSDIN0827 Bank : DBS India Inst. date : 1-Apr-2017</p> </div> <p>Use F12 to select additional fields to be viewed. For other Bank transaction – Payment mode will be automatically selected based on amount. (> 2 Lacs = RTGS or else NEFT) and you have an option to change on screen</p>	Transaction type		e-Fund Transfer	45,500.00																				
Transaction type																									
e-Fund Transfer	45,500.00																								
<Complete>	Provide another required info & complete ledger creation with Accept "Yes".																								

GETTING STARTED STEP 3B – SEND PAYMENT TO BANK

In this step, we shall understand how e-Payment transaction will be sent to DBS Bank. Do also read the 'References' section to understand the 'New e-Payments Report in TALLY'

e-Payments		ABC Company		Ctrl + M X	
e-Payments				as at 3-Oct-2016	
Particulars	Total		DBS Bank A/c No.:- 620210065931 Last refreshed on : 3-Oct-2016 at 14.29.10		
	Transactions	Amount	Transactions	Amount	
Transactions with incomplete information	1	2,500.00	1	2,500.00	
Transactions with information mismatch (with master)	1	4,500.00	1	4,500.00	
Ready for sending to bank	1	45,500.00	1	45,500.00	
Transactions sent to bank (unreconciled)					
Bank balance as per company books		52,500.00 Cr		52,500.00 Cr	

Key Fields	Description
Login to Company	Name of user: Enter the TSS user ID (a valid Email ID which is registered with DBS) Password: Enter the TSS user password 

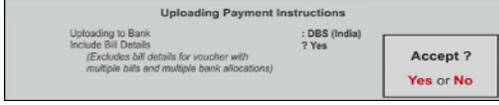
E-Payment Under **Utilities**, select "Banking" then select E-payments

Send to Bank

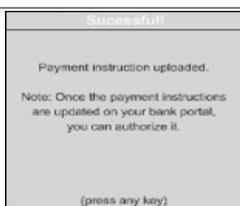
- For Transaction, visible under "Ready for Sending to Bank" you can either
 - Click on 'Send to Bank' from this screen and send all Payments to Bank Or
 - Enter to proceed & Select the desired transactions to be sent

e-Payments		ABC Company		Ctrl + M X	
Ledger: DBS Bank				as at 3-Oct-2016	
Date	Particulars	TransactionType	Vch.No.	Amount	
1-4-2016	Balaji Traders	NEFT	1	4,500.00	
1-4-2016	Indus Export	NEFT	5	2,500.00	
1-4-2016	Govindhan R	NEFT	8	45,500.00	

- There will be a pop up window of "Upload Payment Instructions" Accept "Yes" to proceed.



- One pop up with Payment Instruction uploaded successfully will be displayed. Press any key to continue.



Note: The payment voucher with all the correct details will queue up under ‘Ready for sending to bank’ or else will be visible under other queues (See Annexure for description).

Flow of Transaction post upload & Tracking in TALLY

Once the payment instruction is uploaded the Transaction will move to queue “Transactions sent to Bank (unreconciled)”, hit enter to see the transaction details.

e-Payments ABC Company							
Ledger: DBSBank Transactions sent to bank (unreconciled) as at 3-Oct-2016							
Date	Particulars	Reference	Inst. No.	TransactionType	Vch.No.	Status	Amount
1-4-2016	Balaji Traders Co.	KQXRTT		NEFT	1	Submitted	4,500.00
1-4-2016	Indus Exports	0K6A59		NEFT	5	Submitted	2,500.00
1-4-2016	Mr.Govindhan R	XTR243		NEFT	8	Submitted	45,500.00

Post upload a unique ‘Reference’ is generated in TALLY for each transaction. This reference can be used for tracking the payment and will also be reflected on DBS IDEAL under the approval tab and appear on the Payment advice sent to the Beneficiary.

Tracking status updates in TALLY:

Post upload transaction will progressively move from **Submitted** → **Verifying** → **Authorization Pending** → **Authorized** → **Processed status**. Use F5 - Refresh to get the latest status. In case of any error or rejection status will change to ‘Failed’ along with the error description.

Flow post Verifying Status.

- **Submitted** >> transaction information has been submitted to Bank
- **Verifying** >> information is being validated for upload on DBS IDEAL.
- **Authorization pending** >> transaction is uploaded & ready for authorization (it may take a few seconds to less than a minute for the transaction to reach this stage.)

At this stage, the ‘Transaction Approver’ will approve the request via DBS IDEAL Web/ Mobile. Refer the next Section 4b) for details.

- **Authorized** >> once the approval is completed by Authorizer on IDEAL

Note: If your Company’s Authorization policy requires more than 1 approver to approve the transaction, the status will change to *Authorized* only post final approval is completed.

- **Processed** >> once transaction is processed by DBS and A/c debited. Further beneficiary will also receive a Payment Advice on email.

Note: Post approval the change in status will reflect in TALLY at every 10-15-minute interval)

Receipt of Funds by Beneficiary:

Credit for the same day transactions (approved within cut-off): DBS A/c Transfer: Less than a 1 min, RTGS in approx. 15 mins and NEFT approx.1-2 hour

Failed Transactions

In case of any issue during any stage the status will be updated as “Failed”. Refer to the error comments for corrective action. To resubmit the transaction - Select respective failed transaction -> Click on ‘Reset’. Transaction will move under ‘Ready for Sending to Bank’ tab and can be submitted again for processing.

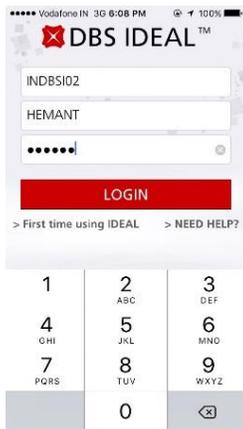
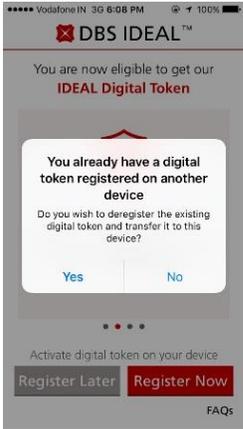
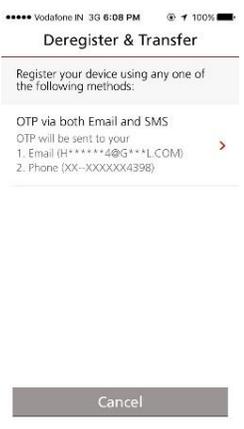
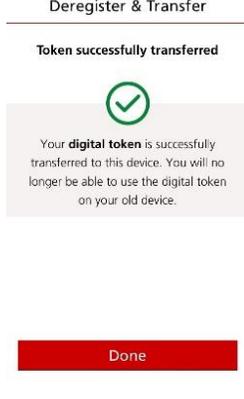
Note: Entire set of Multiple Transactions Sent to Bank together can get failed during upload even if one record has a validation error. Record with validation error will appear along with description (For e.g.; Invalid Email Format) – you can correct the record and re-set. For the rest of the records the error message will be shown as ‘Transaction File Processing Failed’ and these records can be re-set and submitted as is again for upload.

GETTING STARTED STEP 4A - APPROVE PAYMENT ON IDEAL MOBILE

Once the transactions are sent to DBS IDEAL you can approve the same on through Mobile App or Website.

Download 'DBS IDEAL' app from Play store on Android or from App Store on IOS for phone / tablets. Please refer to IDEAL Welcome pack for User credentials and first-time login details.



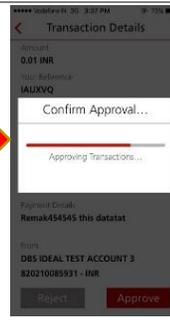
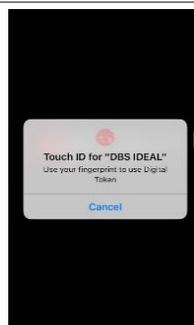
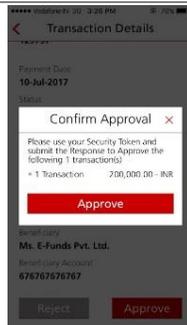
Key Fields	Description
<p>1st Time Login to IDEAL Mobile App</p>	<p>Launch the DBS IDEAL Mobile App.</p> <ul style="list-style-type: none"> - For First time login on IDEAL click on > 'First time using IDEAL' and provide the refer ORG ID, USER ID and One Time Registration code (as per Welcome pack). - Existing User: Enter ORG ID, User ID and PIN for login to IDEAL <div style="display: flex; justify-content: space-around; align-items: center;">    </div>
<p>One Time Registration Enter OTP received over Registered Email and Mobile Number to complete registration of Digital token.</p>	<div style="display: flex; justify-content: space-around; align-items: center;">    </div>

Go to Approval Pending

Select the Transaction, check details and Press 'Approve' option

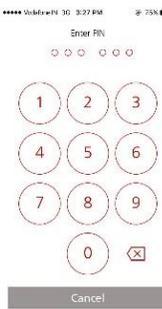
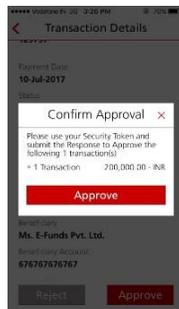


Confirm Approval Using Touch id and Passcode (6 digit)



Or

(Touch ID)



(Passcode)

GETTING STARTED STEP 4B – APPROVE PAYMENT ON IDEAL WEB

To access IDEAL on web, click on 'Authorization' tab on TALLY and you will be routed to DBS IDEAL login page or you can login to <https://ideal.dbs.com> .

Key Fields	Description
<p>IDEAL Dashboard</p>	<p>Post login to IDEAL click on "Cash" under Approve to go to approvals list or you can Go to "Payments" and click on "My Approvals".</p> 
<p>Approvals List</p>	<ul style="list-style-type: none"> You can view of the transactions pending for approval. Select the transactions you wish to approve, review the details and click on "Approve". You can search transaction using the 'Reference' as shown in TALLY. 
<p>Approval Process</p>	<ul style="list-style-type: none"> Once clicked on "Approve" IDEAL screen will display 8 digits Challenge Code and will need to fetch the 'Response' from Security Device or IDEAL Digital Token (refer instructions on the screen). You will then receive a message stating 'successful submit' if the transaction is approved successfully, status will be "Approved" on IDEAL. <div style="background-color: #cccccc; padding: 10px; border: 1px solid #ccc;"> <p style="background-color: red; color: white; padding: 2px;">Successful Submit</p> <div style="display: flex; align-items: center;">  <p>Transaction XTREJ1 on 03-Oct 2016 for INR 45,500.00 has been approved successfully, New status is Approved</p> </div> </div>
<p>Transfer Center</p>	<p>Post Approval of the transactions you can check the status of your transactions from Payments >> Manage >> Transfer Center.</p>

GETTING STARTED STEP 4C – AUTO STATUS UPDATE IN TALLY

Post processing of payment at Bank the status in TALLY is reflected as 'Processed' and the Transaction reference/UTR number is captured under tab 'Inst. No' under e-Payments report and Payment voucher.

Status update in e-Payments Report

e-Payments								Ctrl + M
ABC Company								
Ledger: DBSBank								
Transactions sent to bank (unreconciled)								
								as at 3-Oct-2016
								Last refreshed on : 3-Oct-2016 at 17:32:04
Date	Particulars	Reference	Inst. No.	TransactionType	Vch No.	Status	Amount	
1-4-2016	Balaji Traders Co.	KQXRTT		NEFT	1	Submitted	4,500.00	
1-4-2016	Indus Exports	OK6A59		NEFT	5	Authorisation Pending	2,900.00	
1-4-2016	Mr.Govindhan R	XTR243	000009363856	NEFT	8	Processed	45,500.00	
<p>“You can configure the Instrument Number Field using F12”</p>								
Selected Total								
Grand Total								

Status Transaction status and Instrument number reflected in the Payment Voucher

Accounting Voucher Creation				Ctrl + M
Priya Pvt Ltd				
Payment No. 08				3-Oct-2016 Monday
Account : DBS Bank Cur Bal : 55,500 Dr.				
Bank Allocations for : DBS Bank For : 45,500.00			45,500.00	
Ledger Name	Ref ID	Transaction Type	Amount	
Mr. Govindhan R	Primary	e-Fund Transfer	45,500.00	
A/c No. : 8249578900	Bank : DBS Bank (India)	IFS code : DBSS01N0827		
Inst no. : 000009363856	Favouring name : Mr. Govindhan R	Inst. date : 1-Apr-2016		
Remark : Reference : XTR243	Status : Processed	Transfer Mode : NEFT		
		E-mail : govindhanr@yahoo.com		
		Bank date :	45,500.00	

GETTING STARTED STEP 4D – PAYMENT ADVICE TO PARTY

A Payment advice is sent over email to the Email address maintained in Party Ledger and Company Master.

Email Advice with Transaction reference and Invoice details

TRANSACTION ADVICE		Page 1 of 1	
MR. GOVINDHAN R.	Date:	03 Oct 2016	
	Transaction Reference:	000009363856	
	Batch Reference:	000009363856	
	Customer Reference:	XTR243	
On behalf of ABC Company Pvt. Ltd., DBS has remitted a payment of INR 45500 into your DBS bank account number XXXXX78900 on 03 Oct 2016. The details for the payment are as follows:			
Payment Details:			
Client Reference:			
Invoice Details:	Bill Name	Bill Date	Bill Amt Adjustment Amt Paid
	On Account	01-Apr-2016	45500.00 00 45500.00

GST Payments: You can also make your **GST Tax Payment*** using the e-Payments module via NEFT/RTGS mode by providing the relevant Beneficiary Account and IFSC code as provided on the GST Challan. [Click here for more details.](#)

Payroll: Manage Salary Payments to employees from TALLY. In case you are using the Payroll module in TALLY – post the processing of salary the same will appear in e-Payment reports. There will be consolidated debit in your account to maintain payroll confidentiality. If you do not use the Payroll module in TALLY and would still like to process Salary Payments – you can also use the e-Payment module and pay using usual NEFT, RTGS mode with individual debits in your account.

Thank you for your patience. We have come to an end of the ‘Getting started on e-Payments’. Do refer to annexures below for further details.

Feel free to reach out to DBS BusinessCare in case of any further support or clarification. Do send your feedback or suggestion to businesscarein@dbs.com cc rupeshthakkar@dbs.com

Thank you.

DBS Team

ANNEXURE A: USAGE OF E-PAYMENT REPORT

E-payments report displays all the payment instructions recorded with DBS Bank. The transactions displayed in the report includes vendor payments or payroll payments.

Gateway of Tally > Banking > E-payments (see screen below)

e-Payments					ABC Company		Ctrl + M		F2: Period	
e-Payments					as at 3-Oct-2016		F3: Company			
Particulars	Total				DBS Bank		A/c No. :- 820210085931		Last refreshed on: 3-Oct-2016 at 14.29.10	
	Transactions	Amount	Transactions	Amount	Transactions	Amount	Transactions	Amount	F5: Refresh	
Transactions with incomplete information									F6: Accept as is	
Transactions with information mismatch (with master)									B: Send to Bank	
Ready for sending to bank									T: Authorise	
Transactions sent to bank (unreconciled)	3	52,500.00	3	52,500.00					A: Alter Ledger	
Bank balance as per company books		52,500.00 Cr		52,500.00 Cr					F9: Inventory Reports	
									F10: A/c Reports	
									F11: Features	
									F12: Configure	

E-payments report consists of four different queues:

1. Transactions with incomplete information

E-payments transactions that have some mandatory information missing such as Account number, IFS Code details falls under this queue.

Ledger: DBSBank		Transaction with incomplete information			as at 1-Apr-2016	
Date	Particulars	TransactionType	Vch.No.	Amount		
1-4-2016	Indus Exports <i>Error : IFS Code is Mandatory</i>	NEFT	5	2,500.00		

These vouchers can be corrected inside e-payments report as shown below:

Bank Allocations for : Indus Exports		
Details	Bank Details (Voucher)	Bank Details (Master)
Ref ID	Primary	Primary
Transaction Type	e-Fund Transfer	e-Fund Transfer
Favouring Name	Indus Exports	Indus Exports
Account Number	23434545645	23434545645
IFS Code	CORP0000046	

2. Transactions with information mismatch (with master)

E-payments transactions which contains mismatch of the details with the master appears in this queue.

e-Payments		ABC Company		Ctrl + M X
Ledger: DBSBank		Transaction with information mismatch (with master)		as at 1-Apr-2016
Date	Particulars	TransactionType	Vch.No.	Amount
1-4-2016	Balaji Traders Co. <i>Warning : IFS Code Altered, Bank Name Altered</i>	NEFT	1	4,500.00

The mismatch in vouchers and master can be corrected by copying information from master or you can accept the details as is.

Copy Master Info:

	TransactionType	Vch.No.	Amount	File Copy Master Info
% Co. IFS Code Altered, Bank Name Altered	NEFT	1	4,500.00	
Bank Allocations for : Balaji Traders Co.				
Details		Altered Bank Details (Voucher)		Bank Details (Master)
IFS Code	SBIN0030002	SBIN0030001		
Bank Name	State Bank of India			

Accept as is:

Bank Allocations for : Balaji Traders Co.			
Details	Altered Bank Details (Voucher)	Bank Details (Master)	Accept as is Yes or No
IFS Code	SBIN0030002	SBIN0030001	
Bank Name	State Bank of India		

3. Ready for sending to bank

All e-payments transactions that have complete and correct details and are ready for sending to bank appear in this queue.

There are two options to initiate the online transaction:

- a) **Send to Bank:** As explained in the guide above you can click on “Send to Bank” to upload payments on IDEAL.
- b) **Export:** this downloads the selected transactions into an output file at specified location on your desktop. This file needs to be manually uploaded onto DBS IDEAL under ‘File Service -> Upload File option.

Note: Export option should ideally be used as alternative in case of any issues with ‘Send to Bank’ option. You will not be able to receive transaction status back in Tally and need to refer to IDEAL or Account statement.

4. Transactions sent to bank (unreconciled)

All e-payments transactions that have been submitted to bank successfully reflect in this queue and will be able to track the status of the transactions along with Bank References or UTR Number as Inst No.

e-Payments								ABC Company		Ctrl + M	
Ledger: DBSBank								Transactions sent to bank (unreconciled)		as at 3-Oct-2016	
										Last refreshed on : 3-Oct-2016 at 17:32:04	
Date	Particulars	Reference	Inst. No.	TransactionType	Vch.No.	Status	Amount				
1-4-2016	Balaji Traders Co.	KQXRTT		NEFT	1	Submitted	4,500.00				
1-4-2016	Indus Exports	OKGA59		NEFT	5	Authorisation Pending	2,500.00				
1-4-2016	Mr.Govindhan R	XTR243		NEFT	8	Authorisation Pending	45,500.00				

Transactions reconciled post Bank reconciliation will no longer appear in this report.

Reset status: This function in the Transactions sent to Bank (unreconciled screen) will help to reset the transactions which are failed or exported and then allows you to resend the transactions after editing the error in the failed transactions. (For detailed description see Annexure.)

Mark NA: This function will enable you to delete the transaction from E-Payments report screen. The voucher if edited and re-accepted will be visible again under “Ready for Sending to Bank” again. Kindly review and take appropriate action while using this option.

ANNEXURE B: PROVIDING MULTIPLE BANK DETAILS FOR SAME PARTY

Party having multiple Account details, then under single ledger user can maintain multiple Account details as follows

- 1) Gateway of Tally >> Accounts Info >> Ledgers >> Alter >> Select party >> Under Provide Bank details >> Configuration (Press F 12) >> Allow multiple beneficiary details to make ‘YES’

Configuration	
Show favouring name	? No
Allow multiple beneficiary details	? Yes

- 2) Under Ref ID for Existing bank details by default value will appear as Primary.

Bank details for : Mr Supplier			
Ref. ID	Transaction Type		
Primary	e-Fund Transfer		
A/c no.	: 100329801356	IFS code	: DBS50IN0811
Bank	: DBS (India)		

- 3) Similarly, to maintain the additional Bank Details, Press Enter key so that from existing account details will give option to add addition account details for same party
- 4) After entering the additional Details option will appear if user wanted to make this as Default account details.

Bank details for : Mr Supplier			
Ref. ID	Transaction Type		
Primary	e-Fund Transfer		
A/c no.	: 100329801356	IFS code	: DBS50IN0811
Bank	: DBS (India)		
Secondary	e-Fund Transfer		
A/c no.	: 544339900	IFS code	: ICIC0000004
Bank	: ICICI		
Set as default	? No	No	Yes

ANNEXURE C: ADDITIONAL FEATURES ON IDEAL FOR REPORTING.

Below are some useful features on DBS IDEAL that will help users in effectively managing their payments and reporting on a day to day basis.

Balance Alert:

Get your Available Balance Details over Email and SMS instantly at required Time.

How to Setup: Preferences >> Create an Alert >> Periodic Balance Alert

You can also set-up alerts to trigger you when the balance in the account falls below or exceeds a certain threshold.

Schedule Account Statement Email:

Receive Account statement over email on Daily/Weekly/Monthly Basis in Excel, PDF, CSV etc.

How to Setup: Accounts >> Schedule Export >> Create

Business Calendar:

Automatically Highlight upcoming FD Maturity, Loan Overdue and Trade related important events on your IDEAL Dashboard

How to Setup: By Default, available on DASHBOARD

Payment Created Alert:

Notify approvers once Payments have been initiated and pending for approval. For Payment initiated via Tally, if it is send to Bank along with multiple transactions or singly, it will get uploaded on IDEAL in the form of file hence you will receive an alert at file level.

How to Setup: Preferences >> Create an Alert >> Payment Created

REFERENCE: OTHER KEY FEATURES & BENEFITS

- **Online Banking – IDEAL™ 3.0:** Take control of your company finances and perform banking transactions from anywhere in the world, at any time of day with DBS IDEAL™ 3.0.
- **IDEAL Mobile:** With IDEAL™ Mobile App, you can get instant access to your account balances, make secure payments on the go, and gain better control of your cash flow anytime, anywhere. With the Inbuilt Digital Token you can login, approve the transaction without any physical token or OTPs.
- **Electronic collections using Virtual Accounts:** Know who is paying you easily. Collect via multiple modes (Neft, RTGS, TT, IMPS) using a unique virtual account assigned to each payor. Ease of identifying the who has paid and alerts, MIS to help you in with automated accounting and reconciliation.
- **CMS cheque collection:** Access to funds quicker with our convenient cheque collection service at your doorstep. Detailed MIS over email. Also support NACH Collection for one-time collection mandate.
- **Paper less Telegraphic Transfer (A2):** Now initiate your Telegraphic transfer payments online and upload your supporting over IDEAL, no need of separate A2 form and any physical copy. Online rate booking with Deal Online.
- **Online Trade solution:** You can initiate your Letter of Credit, Buyer Credit and Acceptance instructions under LC and collection over IDEAL 3 now, get alerts for your more than 100 alerts for your various trade activity with advice copy of email along with various useful trade related reports.

****Thank You ****