

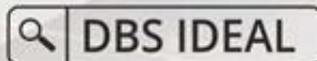
This is
DBS digibanking



Live more,
Bank less

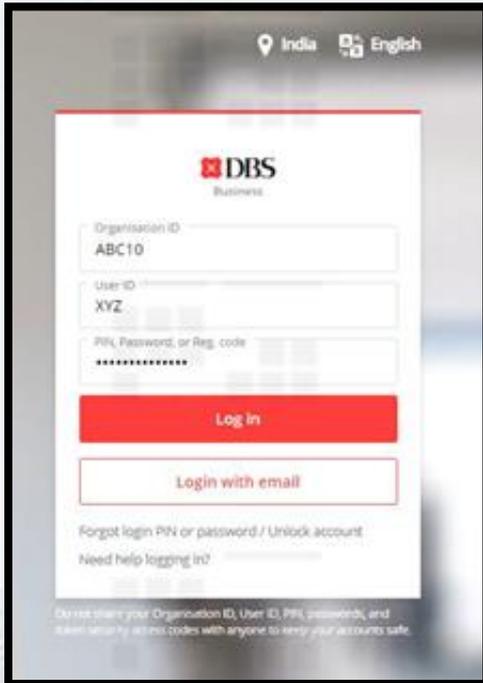


Pay & Transfer



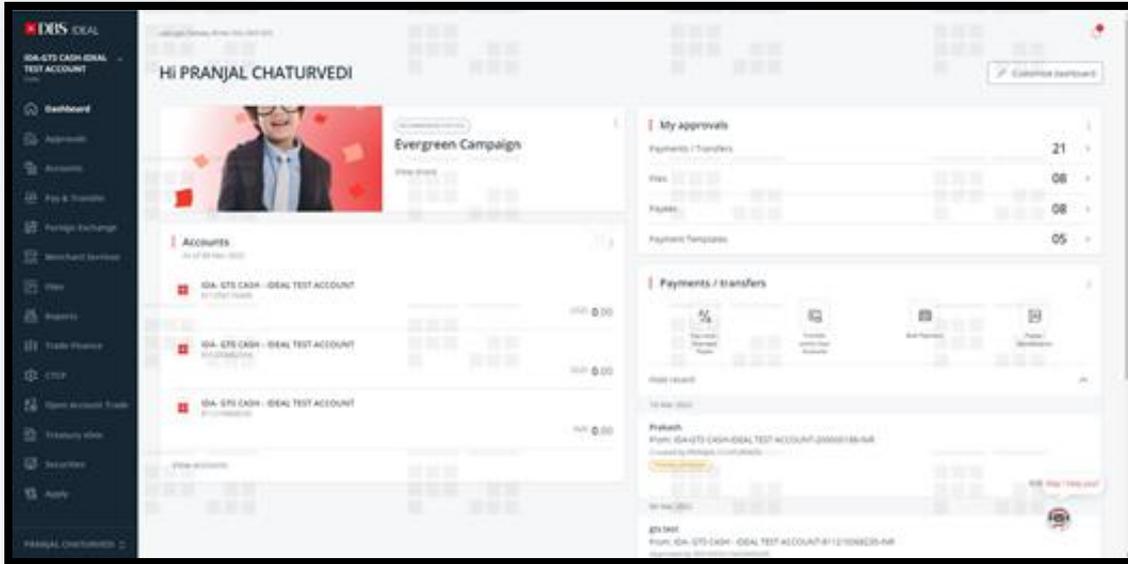
DBS IDEAL offers multiple Pay & Transfer options to its users. Through this document, we will showcase a step-by-step walkthrough of all such payment options ranging from local payments (NEFT/RTGS) to cross-border telegraphic transfers, amongst other options.

Step 1 - The user enters the required information for logging onto IDEAL.

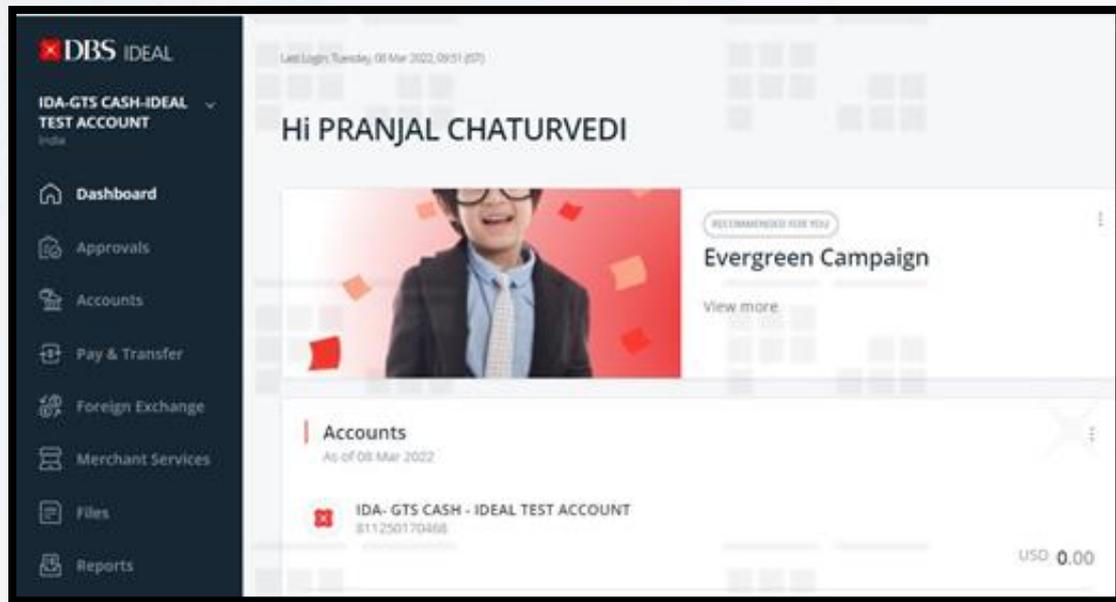


The screenshot shows the DBS Business login page. At the top, there are location and language settings: "India" and "English". The DBS Business logo is centered. Below it are three input fields: "Organisation ID" with the value "ABC10", "User ID" with the value "XYZ", and "PIN, Password, or Reg. code" with a masked password "*****". A red "Log In" button is positioned below the password field. Below the button is a "Login with email" link. At the bottom, there are links for "Forgot login PIN or password / Unlock account" and "Need help logging in?". A security warning at the very bottom states: "Do not share your Organisation ID, User ID, PIN, passwords, and secret codes with anyone to keep your accounts safe."

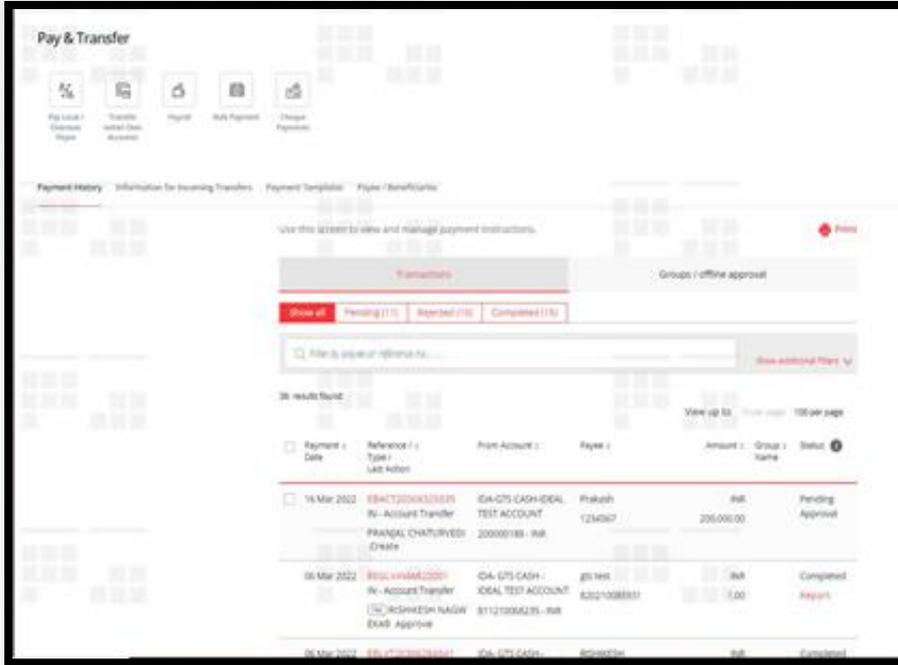
Reaching Pay & Transfer post-login



Step 2 - The user lands on the IDEAL dashboard, where he can see multiple accounts & transaction related information.



Step 3 - On the left-hand side bar, the user can see and access the Pay & Transfer module.



Step 4 - Post clicking on Pay & Transfer in step 3, the user is redirected to the above options. Here the user can select the required transfer type that he/she wants to execute, or he/she can refer to other information related to his payment history, templates and information of payee/beneficiaries. The user can also view information on incoming transfers.

Pay & Transfer



Pay Local /
Overseas
Payee



Transfer
within Own
Accounts



Payroll



Bulk Payment



Cheque
Payments

All Pay & Transfer options on IDEAL

Step-by-step guide for Local payments



Live more,
Bank less

Pay a local or overseas payee in any currency. Uses DBS Account Transfer, DBS PriorityPay, Telegraphic Transfer, or available local transfer types

1. Input Details 2. Verify Details 3. Submit for Approval

Step 1: Transfer from

Account: (Effective Available Balance)0.00 INR

Amount:

Step 2: Transfer to

Existing payee:

Existing payee:

123 Account number: 123213123
313
121
3123

Transfer summary

From: IDA- QTS CASH - IDEAL TEST ACCOUNT 81121006235 (INR)

Send payee: INR 1.00
Likely to receive on same day

Your account will be debited: INR 1.00

Payment date: Earliest available date (shown next page - Verify Details)

Payment type: India Account Transfer

Payee name: 123

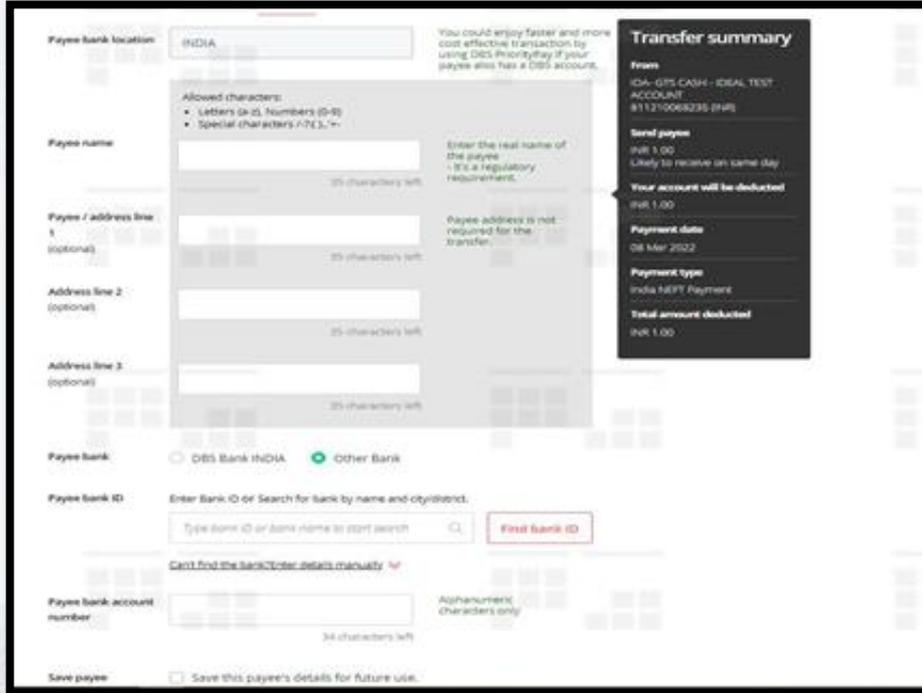
Payee account: 123213123

Total amount debited: INR 1.00

At step 1, the user needs to select the account from which the payment is to be made/debited, along with mentioning the payment amount (please select currency as INR for local payments).

Step 2 involves selecting the payee/beneficiary of the payment being made. The user can select the same from a dropdown of existing payees or he/she could add a new payee.

Once the user clicks on 'New Payee', the following fields become visible (screen below). The same needs to be provided to add the new payee. Please select 'Save Payee' for adding a beneficiary to your IDEAL payee list.



Payee bank location INDIA

You could enjoy faster and more cost effective transaction by using DBS PriorityPay if your payee also has a DBS account.

Payee name [Input field] 25 characters left

Allowed characters:
• Letters (a-z), Numbers (0-9)
• Special characters /,?,!,~

Enter the real name of the payee - It's a regulatory requirement.

Payee / address line 1 (optional) [Input field] 25 characters left

Payee address is not required for the transfer.

Address line 2 (optional) [Input field] 25 characters left

Address line 3 (optional) [Input field] 25 characters left

Payee bank: DBS Bank in INDIA Other Bank

Payee bank ID Enter Bank ID or Search for bank by name and city/branch.

Type bank ID or bank name to start search [Input field]

Can't find the bank? Enter details manually

Payee bank account number [Input field] 34 characters left

Alphanumeric characters only

Save payee Save this payee's details for future use.

Transfer summary

From
IDA- DBS CASH - IDEAL TEST ACCOUNT
811210068235 (INR)

Total payee
INR 1.00
Likely to receive on same day

Your account will be debited
INR 1.00

Payment date
08 Mar 2022

Payment type
India NEFT Payment

Total amount debited
INR 1.00

Step 3 involves selection of the date on which the payment is to be executed. The same can be the earliest date available for the selected transfer, or the user can choose a date up to 90 days from the current date - allowing them to easily schedule future payments in advance.

Step 3: Payment date

Payment date This is the actual date your account will be debited.

Earliest available date (shown next page - Verify Details)

Choose date

Payment type India Account Transfer

Step 4: Regulatory Reporting

Step 5: Messages and notes

Payment details to the payee bank (optional) The payee may receive this message once their bank processes the transfer.

Tap character's link

Message to the payee Send up to 5 notifications to other payee or other third parties, including reference/invoice numbers and payment details.

Reference (optional) Your statement reference. This will be shown in your statement for reconciliation.

16 characters left

Additional notes (optional) Message to your Approver Use this to send a message related to this transfer.

Transfer summary

From
IDA- GTS CASH - IDEAL TEST ACCOUNT
811210068235 (INR)

Send payee
INR 1.00
Likely to receive on same day

Your account will be debited
INR 1.00

Payment date
Earliest available date (shown next page - Verify Details)

Payment type
India Account Transfer

Payee name
123

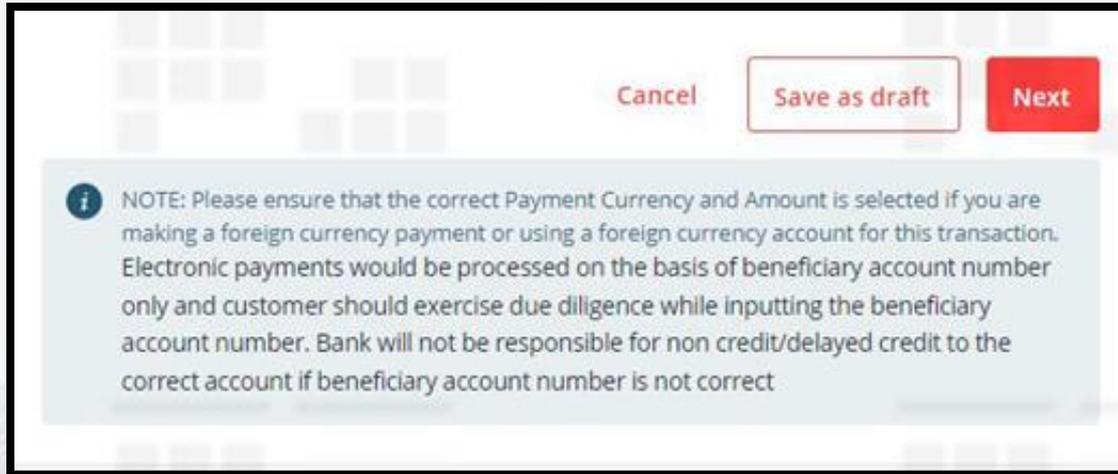
Payee account
123213123

Total amount debited
INR 1.00

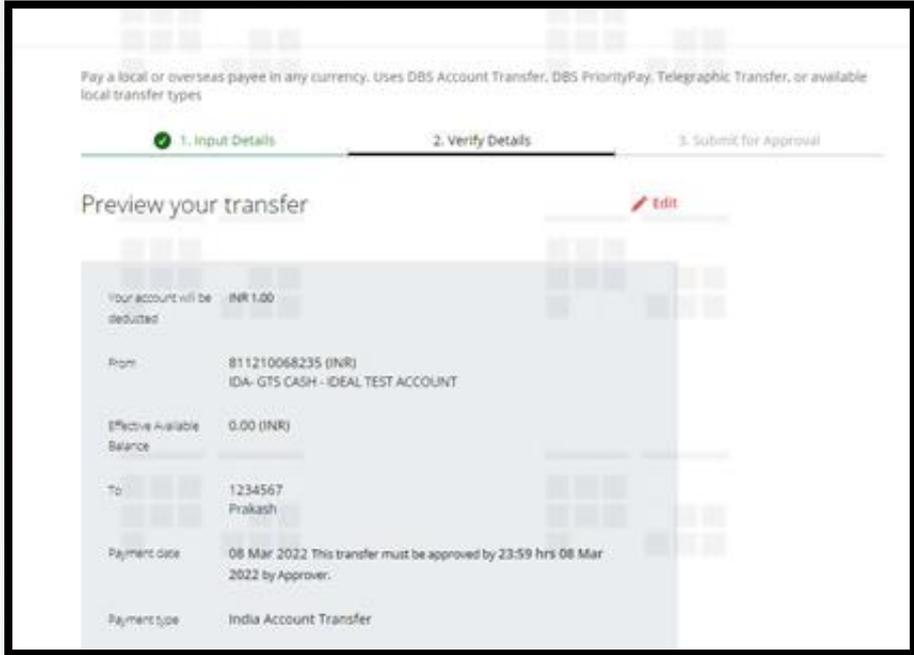
Step 4 - Only for overseas payments.

Step 5 has multiple optional fields, which can be used to share payment details with the payee bank/payee. Notifications can also be sent by the payee to other third parties. Additional options, like selecting the reference for the transaction or sending a message to the approver, can all be done in Step 5.

PLEASE NOTE - WHILE ADDING ALL THE INFORMATION A SUMMARY OF THE SAME CAN BE SEEN ON THE RIGHT-HAND SIDE OF THE SCREEN, WITH THE HEADER 'Transfer Summary'.



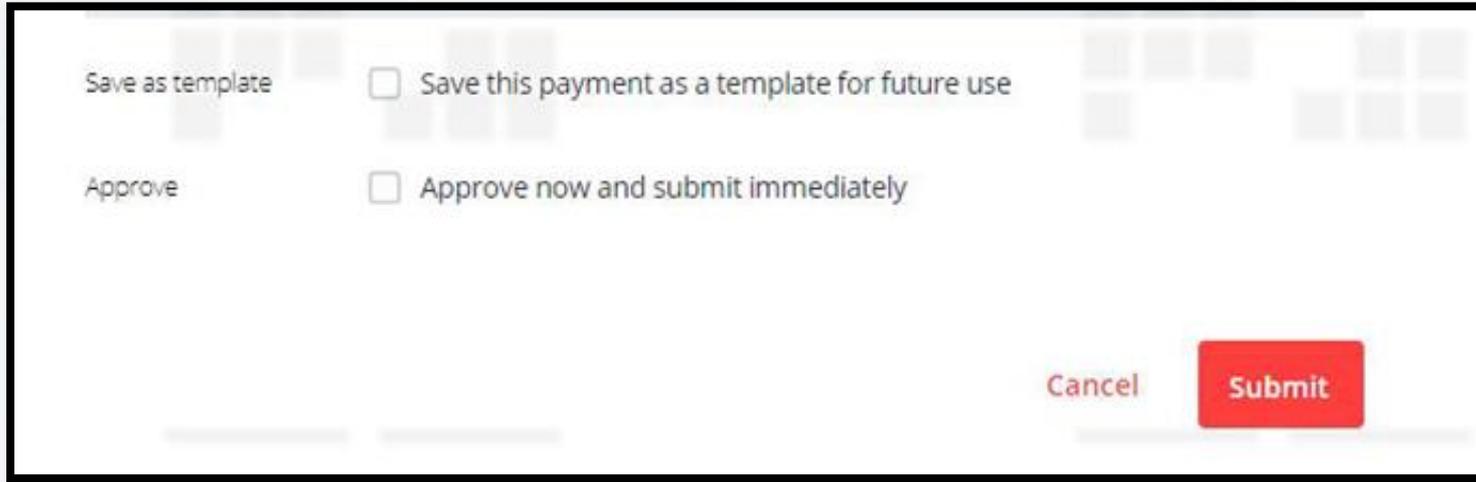
The screenshot shows a user interface for a payment transaction. At the top right, there are three buttons: "Cancel", "Save as draft", and "Next". Below these buttons is a light blue informational box with a white background and a black border. The box contains a note icon (a lowercase 'i' in a circle) followed by the text: "NOTE: Please ensure that the correct Payment Currency and Amount is selected if you are making a foreign currency payment or using a foreign currency account for this transaction. Electronic payments would be processed on the basis of beneficiary account number only and customer should exercise due diligence while inputting the beneficiary account number. Bank will not be responsible for non credit/delayed credit to the correct account if beneficiary account number is not correct".



Post clicking on 'Next', the user would be directed to a preview of the transfer. The preview offers a summary of all the payment details entered by the maker. The maker can either edit the information or can proceed with the payment by clicking on 'Submit' at the bottom of the page.

Post step 5, the user can save the transaction as a draft, or to proceed with the payment can click on 'Next'.

Maker to click on 'Submit' to verify transfer details. As seen in the screenshot below, the user can also save the payment as a template for future use.



The screenshot shows a payment confirmation interface with the following elements:

- Save as template:** A label followed by an unchecked checkbox and the text "Save this payment as a template for future use".
- Approve:** A label followed by an unchecked checkbox and the text "Approve now and submit immediately".
- Buttons:** A grey "Cancel" button and a red "Submit" button.

A user with 'Approve Own' entitlement can select the 'Approve Now' option, to instantly submit & approve the transaction in one go.

Pay a local or overseas payee in any currency. Uses DBS Account Transfer, DBS PriorityPay, Telegraphic Transfer, or available local transfer types

1. Input Details

2. Verify Details

3. Submit for Approval

Your transfer has been submitted

 Print

 Account Transfer EBACT20308370526 on 08 Mar 2022 for INR 1 has been created successfully with status Pending Approval.

Want to be notified by SMS or Email when this transaction is approved? Set it up in [Alerts and Reminders](#).

Your account will be INR 1.00
deducted

From 811210068235 (INR)
IDA- GTS CASH - IDEAL TEST ACCOUNT

Post submitting the transaction on 'Verify Details' stage, the transfer is successfully created. Please note that the status is pending approval, hence the approver would need to approve the same before payment date (details always mentioned in 'Submit for Approval' stage along with cut-off for approval).

Payment date 08 Mar 2022 This transfer must be approved by 23:59 hrs 08 Mar 2022 by Approver.

The transaction status can be tracked using the reference number for the transaction (alphanumeric).

Make another transfer

Finished

At the end of the page the user can click on 'Finished' or he/she can choose the 'Make Another Transfer' option.

Alerts & reminders can also be set-up to track each individual transaction.

Step-by-step guide for Pay overseas payee



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For executing an overseas payment, please select the account that is to be debited (available balance would be shown as seen in the screenshot below).

The user/maker needs to select the currency of payment (dropdown) and IDEAL would show an indicative rate for the transaction (actual rate might differ).

Pay a local or overseas payee in any currency. Uses DBS Account Transfer, DBS PriorityPay, Telegraphic Transfer, or available local transfer types

1. Input Details 2. Verify Details 3. Submit for Approval

Step 1: Transfer from

Account: (Effective Available Balance) 0.00 INR

Amount: Send payee
 This amount will be sent to your payee.

Deduct from your account:
 This approximate amount will be deducted from your account.

1 The above amount is based on our indicative exchange rate (1 USD = 76.965 INR). You may choose to either apply an existing Foreign Exchange or book a new Foreign Exchange Contract for this payment in Step 3.

Transfer summary

From
IDA- GTS CASH - IDEAL TEST ACCOUNT - <CCY> 100329801356 (INR)

Send payee approx
USD 1.00
Likely to receive in 1-2 working days

Your account will be deducted
INR 76.97 (approx)

Exchange Rate
Indicative board rate
(1 USD = 76.965 INR)
Amount to use: USD 1.00
Amount to deduct: INR 76.97 (approx)

Payment date

Step 2: Transfer to

Existing payee

Existing payee

Intermediary bank
(optional)

Enter intermediary bank details if your payee requires another bank to receive this transfer on behalf of their bank.

Provide intermediary bank details

Intermediary bank
Location

Intermediary bank
ID
(optional)

Enter Bank ID or Search for bank by name and city/district.



Find bank ID

In step 2, select the payee. Additionally, the user can provide intermediary bank details (if required).

Post selecting the payment date in step 3 (same as local payment), the user/maker needs to fill up the required regulatory reporting details.

Step 4: Regulatory Reporting

Purpose Code

Underlying Code
Reason for Forward FX Contracts

Location of Service

CA Acknowledgement number
15 characters left

Regulatory details relating to the Purpose Code/Underlying Code/Location of Service and CA Acknowledgement Number are all to be provided in Step 4.

See image on left.

Step 5: Foreign Exchange (FX)

Foreign Exchange Contract You may use up to 1 existing FX contracts.

Contract Reference No.	Rate	Value Date/ Type	Sell Currency Amount (INR)	Buy Currency Amount (USD)	Amount to use (USD)
<input type="checkbox"/> NF2050957 1-01	75.1450 000000	30 Mar 2020	263.01	3.5	0
<input type="checkbox"/> NF2201210 1-01	75.4635 000000	25 Feb 2022	75.46	1	0
<input type="checkbox"/> NF2201210 6-01	75.4810 000000	25 Feb 2022	75.48	1	0
<input type="checkbox"/>	As per contract	Not applicable	Not applicable	Not applicable	0
Total amount to be used					0.00
Total amount remaining					1.00

ToDealOnline.labelExistingForInBookWarn

Book a FX rate with FX Online(Deal Online)

By booking an FX contract here, your payment must be approved by payment cut off time or you may have to pay for the unwinding of the unused contract.

Indicative exchange rate is 1 USD = 76.965 INR

Show more details

The payment must be made

Terms & conditions apply

[View FX rate](#)

Transfer summary

From

IDA- GTS CASH - IDEAL TEST ACCOUNT - <CCYP> 100329801356 (INR)

Send payee approx

USD 1.00
Likely to receive in 1-2 working days

Your account will be deducted

INR 76.97 (approx)

Exchange Rate

Indicative board rate

(1 USD = 76.965 INR)
Amount to use: USD 1.00
Amount to deduct: INR 76.97 (approx)

Payment date

Earliest available date (shown next page - Verify Details)

Payment type

India Telegraphic Transfer

Total amount deducted

INR 76.97 (approx)



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Step 5 - After entering all the payment details including the amount in foreign currency, the user must now book the relevant exchange rate for the transaction. He can do the same on IDEAL by clicking on the 'View FX Rate' option (user needs to have relevant entitlements granted by DBS) which will show them the live exchange rate for the transaction. If the user books the rate, the same will apply for this transaction.

Or

The user can also use an existing FX contract to pay for the transaction. The existing contract details will be visible (see screenshot) and can be selected. In case the customer has an existing FX contract with DBS which is not visible on IDEAL, he/she can manually enter the contract reference number for the same, in order to utilize the contract for the transaction being initiated.

		2022			
<input checked="" type="checkbox"/>	<input type="text"/>	As per contract	Not applicable	Not applicable	<input type="text" value="1"/>
Total amount to be used					1.00
Total amount remaining					0.00

Fields are required in selected FX.

Select empty field to enter contract details manually.

Step 6: Bank charges

Bank charges

- Shared (SHA)**
You pay DBS charges, payee pays their bank's charges
- Us (OUR)**
You pay all charges
- They (BEN)**
Payee pays all charges

'Bank Charges' must be selected in Step 6.

The same will determine who pays for the bank charges related to the transaction. Option to pay/share/have payee pay charges can be selected here.

Review your charges

Step 7: Messages and notes

Payment details to the payee bank (optional)

The payee may receive the message once their bank processes this transfer.

100 characters left

Message to the payee

Send up to 5 notifications to other payees or other third parties, including reference/invoice numbers and payment details.

Reference (optional)

Your statement reference
This will be shown in your statement for reconciliation.

10 characters left

Additional notes (optional)

Message to your Approver
Use this to send a message related to this transfer.

Special instructions to DBS (longer processing time needed)
This option will delay your transfer as we will need to interrupt our automated process to review your comments. Use this only if your transfer requires non-standard payment instructions.

I/We hereby declare that the total amount of foreign exchange purchased from or remitted through all sources in India during the financial year including this application is as per the extant FEMA Regulations and certify that the source of funds for making the said remittance belongs to me and the foreign exchange will not be used for prohibited purposes / Foreign exchange purchased from you is for the purpose mentioned/opted in this application.

[Cancel](#) [Save as draft](#) [Next](#)

Transfer summary

From
IDA-075 CASH - IDEAL TEST
ACCOUNT - 4000
10032967358 (INR)

Send payee approx
USD 1.00
Likely to receive in 1-2 working days

Your account will be debited
INR 76.97 (approx)

Exchange Rate
FX contract 0
11 USD = 76.965 INR
Amount to use: USD 1.00
Amount to deduct: INR 76.97

Payment date
Earliest available date (shown
next page - verify details)

Payment type
India Telex payee Transfer

Total amount debited
INR 76.97 (approx)

Step 7 provides for optional fields. Special instructions to DBS can also be sent. FEMA declaration checkbox must be selected here.

Post which the maker can save the payment as draft or click on 'Next' to review transfer details.

Pay a local or overseas payee in any currency. Uses DBS Account Transfer, DBS PriorityPay, Telegraphic Transfer, or available local transfer types

1. Input Details 2. Verify Details 3. Submit for Approval

Preview your transfer [Edit](#)

Your account will be deducted	INR 75.15
From	100329801356 (INR) IDA- GTS CASH - IDEAL TEST ACCOUNT - «CCY»
Effective Available Balance	0.00 (INR)
To	12345678 ABC LTD
Payment date	08 Mar 2022 This transfer must be approved by 14:00 hrs 08 Mar 2022 by Approver.
Payment type	India Telegraphic Transfer

The user/maker must verify all transaction details here, including the exchange rate. The transaction can still be edited at this stage by clicking on 'Edit' on the top right-hand corner.

Save as template

 Save this payment as a template for future use

Approve

 Approve now and submit immediately

Cancel

Submit

Payment can be saved as a template for future use (useful for recurring payments).

User with 'Approve Own' rights can approve & submit the transaction immediately.

The user must click on 'Submit' for the transaction to flow to the approver.

Pay a local or overseas payee in any currency. Uses DBS Account Transfer, DBS PriorityPay, Telegraphic Transfer, or available local transfer types



1. Input Details



2. Verify Details

3. Submit for Approval

Your transfer has been submitted



Print



Telegraphic Transfer EBOTT20308245178 on 08 Mar 2022 for INR 75.15 has been created successfully with status Pending Approval.

Want to be notified by SMS or Email when this transaction is approved? Set it up in [Alerts and Reminders](#).

Users can track the transaction using the alphanumeric reference. Details can be printed, and alerts can be set-up to get notified once the transaction is approved/rejected by the approver.

Step-by-step guide for Transfer within Own Accounts



A user can transfer funds from one account to another (intra-company) on IDEAL. In order to do that the user must go to Pay & Transfer and select 'Transfer within Own Account'.

In Step 1: User/maker to select from/to (debit/credit) account.

In Step 2: The transfer amount is to be specified.

In Step 3: Select payment date (earliest/choose date)

In Step 4: User can type in their own statement reference (optional) while also adding notes for the approver (optional).

The screenshot displays the 'Transfer within Own Accounts' interface. At the top, it says 'Transfer funds between your company's DBS accounts locally'. Below this are three progress steps: 1. Input Details, 2. Verify Details, and 3. Submit for Approval. The main content area is divided into three sections: 'Step 1: Accounts', 'Step 2: Transfer amount', and 'Step 3: Payment date'. In Step 1, the 'From account' is 'IDA-GTS-CASH-IDEAL TEST ACCOUNT-+CCY-100329807356 B...' and the 'To account' is 'IDA-GTS-CASH-IDEAL TEST ACCOUNT 820210085931 INR'. Step 2 shows a 'Send payee' button and a numeric input field with the value '1'. Step 3 shows a 'Payment date' section with a 'Choose date' button and a date picker set to '08 Mar 2022'. On the right side, there is a 'Transfer summary' panel with the following details: From: IDA-GTS-CASH-IDEAL TEST ACCOUNT-+CCY-100329807356 INR; To: IDA-GTS-CASH-IDEAL TEST ACCOUNT 820210085931 INR; Send payee: INR 1.00; Your account will be debited: INR 1.00; Payment date: Earliest available date (shown next page - Verify Details); Total amount debited: INR 1.00.

Post submission of details, client can save the transaction as a draft or click on 'Next'.

Step 4: Messages and notes

Reference
(optional)

Your statement reference
This will be shown in your statement for reconciliation.

16 characters left

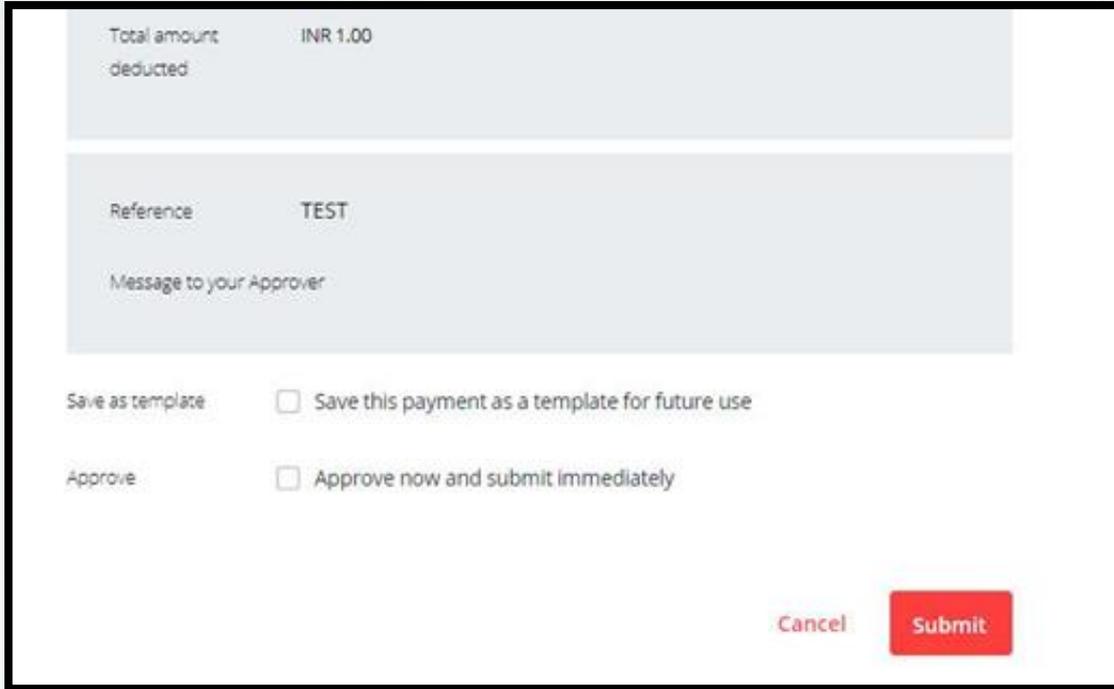
Additional notes
(optional)

Message to your Approver
Use this to send a message related to this transfer.

[Cancel](#) [Save as draft](#) [Next](#)

Post clicking on 'Next', the user would be redirected to the verify details page (shown in next slide).

After verifying the details, the user can submit the transaction for the approver to approve it.



The screenshot shows a transaction submission form with the following fields and options:

- Total amount deducted: INR 1.00
- Reference: TEST
- Message to your Approver: (empty text area)
- Save as template: Save this payment as a template for future use
- Approve: Approve now and submit immediately
- Buttons: Cancel (text), Submit (red button)

Additionally the transaction can be saved as a template (useful for recurring payments). Users with 'Approve Own' rights can approve and submit the transaction immediately.

Transfer funds between your company's DBS accounts locally



1. Input Details



2. Verify Details

3. Submit for Approval

Your transfer has been submitted



Print

 Intra Company Transfer EBICT20308570683 on 08 Mar 2022 for INR 1 has been created successfully with status Pending Approval.

Want to be notified by SMS or Email when this transaction is approved? Set it up in [Alerts and Reminders](#).

Post submission of the transaction, user can track the status of the same by using the generated reference number.

Step-by-step guide for Payroll/Bulk Payments



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Payroll/Bulk payments can be made via DBS IDEAL, post selecting the Payroll/Bulk option in the Pay & Transfer menu.

The screenshot shows a web interface for payroll processing. At the top, the word "Payroll" is displayed. Below it, the text "Pay salary to multiple employees" is visible. A progress bar indicates three steps: "1. Input Details" (which is currently active and highlighted with a thick black line), "2. Verify Details", and "3. Submit for Approval". Under "Step 1: Payment from", there is a label "Account" and a dropdown menu with the text "Select" and a downward arrow.

In step 1, the maker/user needs to select an account from which the salaries/payments would be debited.

Step 2: Payment to

Existing payee New payee

Filter by name, nickname, account number or reference

Show optional details

Add

042021 Pvt Ltd 042021 Pvt Ltd
00996811YTGG HDFC0000545
HDFC BANK HYDERABADHITEC CITY

Add

16 Sept LV 16 Sept LV
12345678 HDFC0003950
HDFC BANK LUCKNOWINADAV MAHAL ROAD

Add

25 MAY 2021 TEST 001 25 MAY 2021 TEST 001
123456 ICIC0001933
ICICI BANK LIMITED NADIA/DHOSH STREET

Add

25 MAY 2021 TEST 002 25 MAY 2021 TEST 002
123456 IOBA0002921
INDIAN OVERSEAS BANK CHENNAIKELLYS

Add

25 MAY 2021 TEST 003 25 MAY 2021 TEST 003
12468878 IBKL0001004
IDBI BANK /MARATHAHALLI

Add

25 MAY 2021 TEST 004 25 MAY 2021 TEST 004
76576576 IBKL0001004
IDBI BANK /MARATHAHALLI

Add

25 MAY 2021 TEST 005 25 MAY 2021 TEST 005
576576765 IDIB000P193
INDIAN BANK CHENNAI/PUDUCHUTHIRAVAKKAM

Add

25 MAY 2021 TEST 006 25 MAY 2021 TEST 006
8768786 ICIC0008265
ICICI BANK LIMITED /KODIYKODE (CALICUT)

May I help you?



1 2 3 4 5 ... 26 >

In step 2, the maker can select multiple payees and can also add a 'New Payee' by clicking on the available option.

Existing payee New payee

Allowed characters:

- Letters (a-z), Numbers (0-9)
- Special characters /-? [] , ' +
- Up to 7 Chinese characters

Payee name 35 characters left
Please enter the actual account name of the beneficiary, as it is a regulatory requirement.

Payee bank ID Enter Bank ID or Search for bank by name and city/district.
 Type bank ID or bank name to start search

[Can't find the bank? Enter details manually](#)

Payee bank account number 35 characters left
Alphanumeric characters only

Save payee Save this payee's details for future use.

In step 2, the maker can select multiple payees and can also add a 'New Payee' by clicking on the available option.

For adding a new payee, the following fields are to be populated:

Payee Name

Payee Bank ID (can be searched by clicking on 'Find Bank ID')

Payee bank account number

Click on 'Save this payee's details' for future use (optional)

Existing payee
New payee

Allowed characters:

- Letters (a-z), Numbers (0-9)
- Special characters /?()_!'+-
- Up to 7 Chinese characters

Payee name

35 characters left

Please enter the actual account name of the beneficiary, as it is a regulatory requirement.

Payee bank ID

Enter Bank ID or Search for bank by name and city/district.

Can't find the bank? Enter details manually ▼

Payee bank account number

35 characters left

Alphanumeric characters only

Save payee

Save this payee's details for future use.

Post selecting the payees, amounts are to be entered by the maker across each payee. The maker can also set their own/unique reference for each payee (optional).

Added payees

Payee/Nickname: 25 MAY 2021 TEST 005 25 MAY 2021 TEST 005	Bank/SWIFT BIC: INDIAN BANK IDIB000P193	Account number: 576576765	
Amount (INR) <input style="width: 100%; height: 25px;" type="text"/>	Transaction code <input style="width: 100%; height: 25px;" type="text" value="22 - Salary Credit"/>	Reference for payee(optional): <input style="width: 100%; height: 25px;" type="text"/>	
16 characters left			
Show optional details			

Payee/Nickname: 25 MAY 2021 TEST 003 25 MAY 2021 TEST 003	Bank/SWIFT BIC: IDBI BANK IBKL0001004	Account number: 12468878	
Amount (INR) <input style="width: 100%; height: 25px;" type="text"/>	Transaction code <input style="width: 100%; height: 25px;" type="text" value="22 - Salary Credit"/>	Reference for payee(optional): <input style="width: 100%; height: 25px;" type="text"/>	
16 characters left			
Show optional details			

Payee/Nickname: 25 MAY 2021 TEST 001 25 MAY 2021 TEST 001	Bank/SWIFT BIC: ICICI BANK LIMITED ICIC0001933	Account number: 123456	
Amount (INR) <input style="width: 100%; height: 25px;" type="text"/>	Transaction code <input style="width: 100%; height: 25px;" type="text" value="22 - Salary Credit"/>	Reference for payee(optional): <input style="width: 100%; height: 25px;" type="text"/>	

Payment summary:

Total payees: 4

Total amount (INR): 14.00

Post inputting the amounts across all payees, a payment summary would be displayed to the maker highlighting the total payees and the total amount being paid out.

In step 3, the maker must select the date for payment. For this, either the earliest date can be selected, or a future payment can be scheduled by selecting the 'Choose date' option.

Step 3: Payment date

Payment date

This is the actual date your account will be deducted.

Earliest Available Date 14 Mar 2022

 This transfer must be approved by **23:30 hrs 14 Mar 2022** by Approver.
Likely to receive on same day

Choose date

14 Mar 2022



In step 4, optional fields related to creation of an internal reference/batch ID are available for the maker.



Live more,
Bank less

Step 4: Transaction references

Internal reference

(optional):

Add your own reference for this payroll payment

16 characters left

We will assign a reference if this field is left blank.

Batch ID

(optional):

Track the progress of your payroll payment using this 5-digit number.

0/5

We will assign a batch ID if this field is left blank.

Cancel

Save as draft

Next

Post step 4, the maker can save the payment as a draft or click on 'Next' to continue to the summary page. The 'Verify Details' page provides a detailed summary of the transactions being initiated. The maker can check the details and continue to the next step.



Pay salary to multiple employees

1. Input Details 2. Verify Details 3. Submit for Approval

Preview payroll payment [Edit](#)

From	811210068235 (INR) IDA- GTS CASH - IDEAL TEST ACCOUNT
Effective Available Balance	0.00 (INR)
Payment Type	India Payroll
Your account will be deducted	INR 14.00
Payment date	14 Mar 2022 This transfer must be approved by 23:30 hrs 14 Mar 2022 by Approver.

While submitting the payroll/bulk payment, the maker can choose the option to save the payment as a template (optional).

Save as template

Save this payment as a template for future use

Cancel

Submit

Pay salary to multiple employees



1. Input Details



2. Verify Details

3. Submit for Approval

Your payment has been submitted



Export PDF



Print



Payroll Payment EBLVT20314377607 on 14 Mar 2022 with 4 items for INR 14.00 has been created successfully with status Pending Approval.

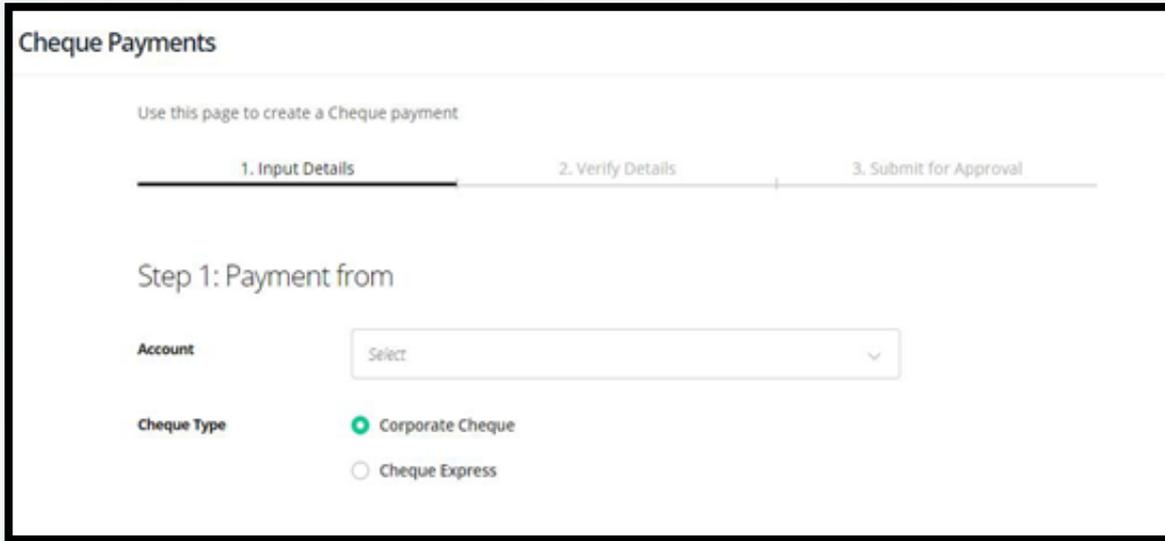
Want to be notified by SMS or Email when this transaction is approved? Set it up in [Alerts and Reminders](#).

Post submitting the payment the users can track the status of the transaction using the generated reference number.

Alerts & reminders can also be set for the specific transaction.

Step-by-step guide for Cheque payment

A user/maker can initiate cheque payments from the IDEAL platform by selecting the option on the Pay & Transfer Menu.

A screenshot of the 'Cheque Payments' web interface. At the top, it says 'Cheque Payments' and 'Use this page to create a Cheque payment'. Below this is a progress bar with three steps: '1. Input Details' (which is highlighted with a thick black line), '2. Verify Details', and '3. Submit for Approval'. The main content area is titled 'Step 1: Payment from'. It contains two form fields: 'Account', which is a dropdown menu currently showing 'Select', and 'Cheque Type', which has two radio button options: 'Corporate Cheque' (which is selected) and 'Cheque Express'.

Step 1 - User to select debit account. Additionally, user must select the cheque type (corporate cheque/cheque express).

Step 2: Payment to

Existing payee [New payee](#)

Q Filter by name, nickname, account number or reference Show optional details

	123 123 123213123		s/v associates pvt ltd a/c 123456789 ICIC0000004 ICICI BANK LIMITED (MUMBAI - BARBARI POINT)
	Ananda Ananda 0585489456		ARCHU ARCHU 123456
	az,AZ, 09, / - 7: (), az,AZ, 09, / - 7: (),		Testing Benny Benny 123456789 CITI0100000 CITI BANK (Port)
	Bikram Vaseer BIKRAM		BIKRAM VASEER BIKRAM VASEER 100123456789 CITI0100000 CITI BANK (Port)

1 2 3 4 5 

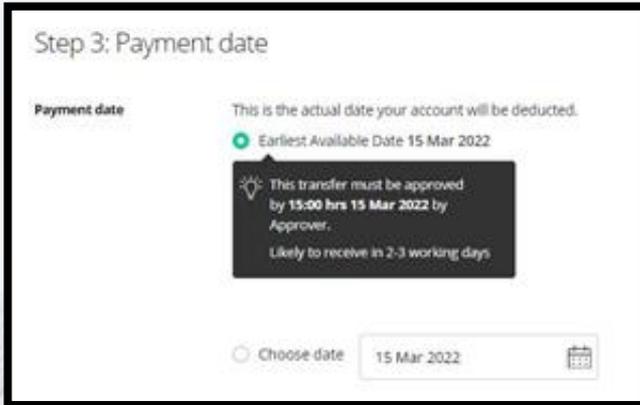
May I help you?

In step 2, the user/maker must select the payee. Multiple payees can also be selected.

Post selecting the payees and the specifying the respective payment amount, a payment summary will appear highlighting the total number of payees and the total amount.



In step 3, the user/maker must select the payment date (can select earliest or schedule the same for a future date).



Step 4: Transaction references

Internal reference
(optional):

Add your own reference for this cheque payment.

15 characters left

We will assign a
reference if this field is
left blank.

Cancel

Save as draft

Next

Step 4 - the user/maker can assign a reference to the transaction for internal reference (optional).

Post step 4, the payment can either be saved as a draft, or to proceed click 'Next'.

Use this page to create a Cheque payment

1. Input Details 2. Verify Details 3. Submit for Approval

Preview your payments Edit

From	811210068235 (INR) IDA- GTS CASH - IDEAL TEST ACCOUNT
Effective Available Balance	0.00 (INR)
Payment Type	India Corporate Cheque
Your account will be deducted	INR 2.00
Payment date	15 Mar 2022 This transfer must be approved by 15:00 hrs 15 Mar 2022. by Approver.

Save as template Save this payment as a template for future use

Approve Approve now and submit immediately

Cancel Submit

Post inputting of the details, the user/maker can verify the same on the verify details page.

The payment can be saved as a template (useful for recurring payments)

A user with 'Approve Own' rights can simultaneously approve and submit the transaction.

The user must proceed by clicking on the 'Submit' button at the end of the page.

Post successful submission of the payment, IDEAL will display the reference number for the transaction along with its current status.

Your payment has been submitted

 Export PDF  Print

 Cheque Payment EBCCH20314080366 on 15 Mar 2022 with 2 Items for INR 2.00 has been created successfully with status Pending Approval.

Want to be notified by SMS or Email when this transaction is approved? Set it up in [Alerts and Reminders](#).

Click on 'Finish' below.

Thank
you

