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.

Reaching Pay & Transfer post-login
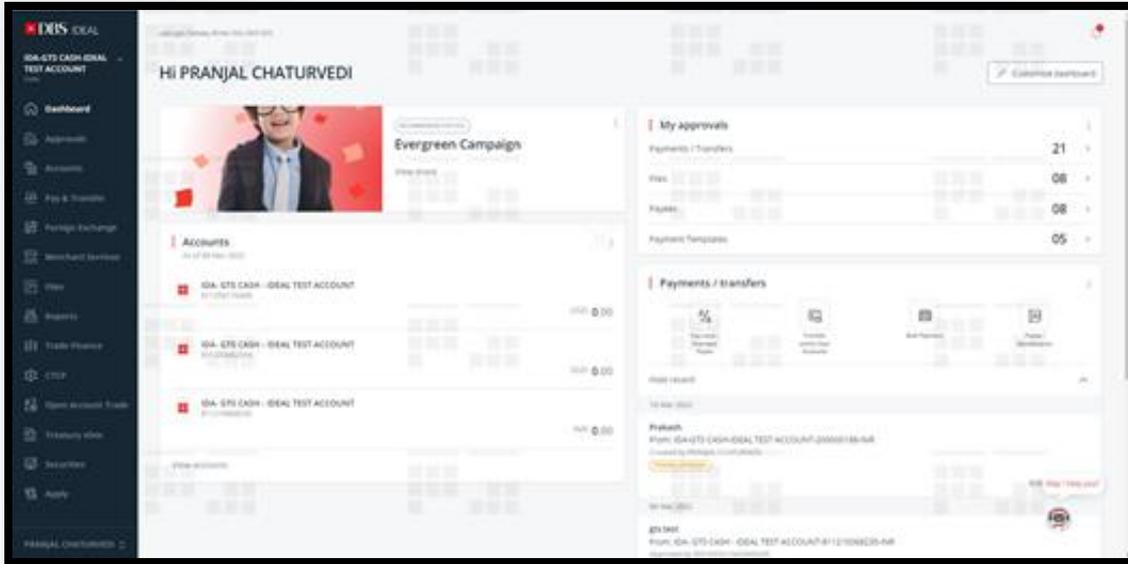
Step 2 - The user lands on the IDEAL dashboard, where he can see multiple accounts & transaction related information.
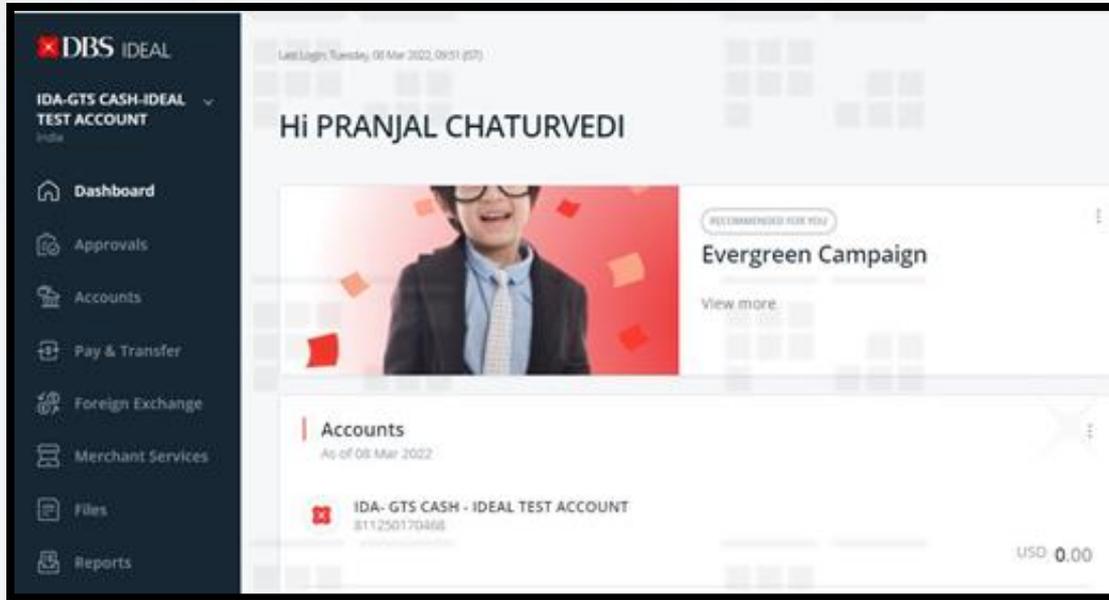
Step 3 - On the left-hand side bar, the user can see and access the Pay & Transfer module.
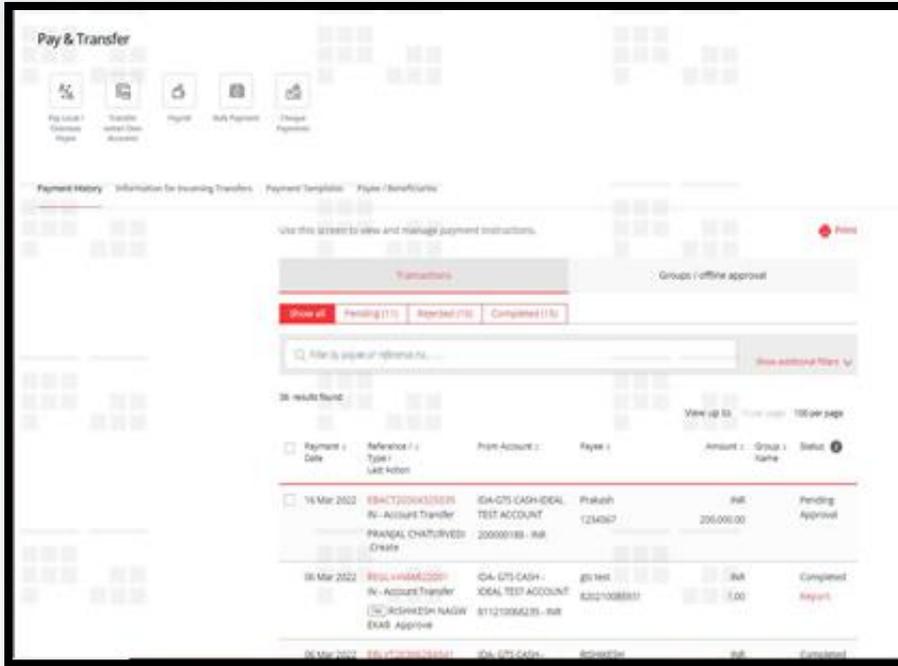
Step 4 - Post clicking on Pay & Transfer in step 3, the user is redirected to the above options. Here the user can select the required transfer type that he/she wants to execute, or he/she can refer to other information related to his payment history, templates and information of payee/beneficiaries. The user can also view information on incoming transfers.

All Pay & Transfer options on IDEAL

Step-by-step guide for Local payments

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.

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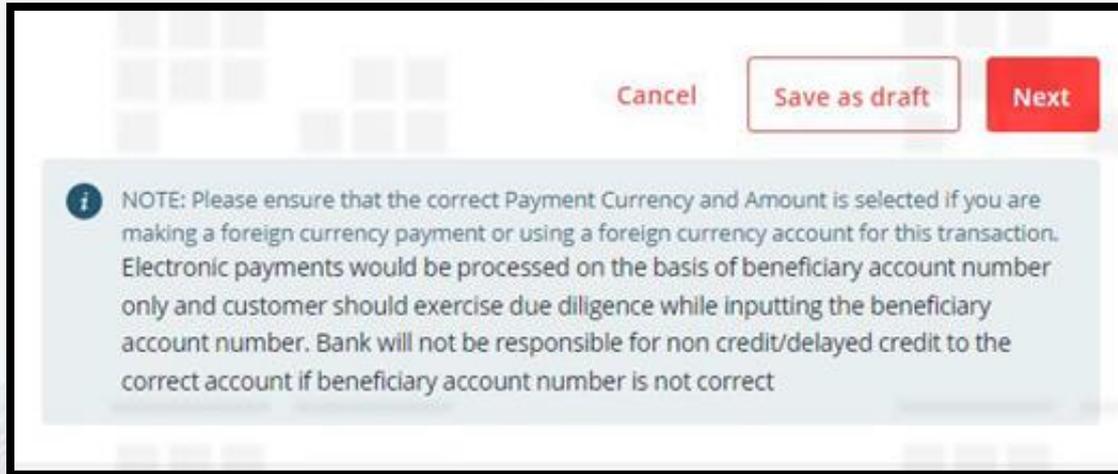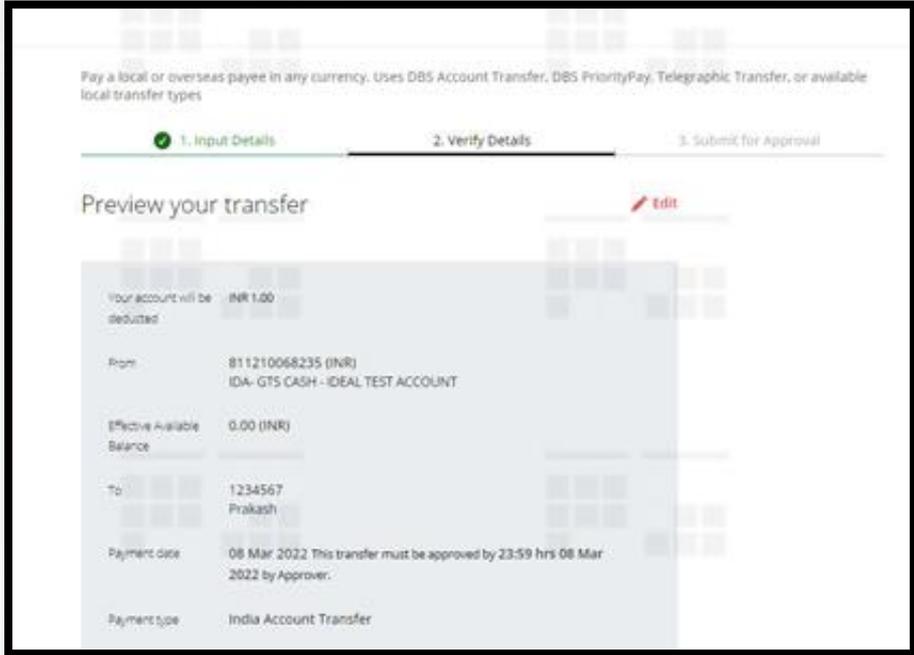
Post clicking on 'Next', the user would be directed to a preview of the transfer. The preview offers a summary of all the payment details entered by the maker.
The maker can either edit the information or can proceed with the payment by clicking on 'Submit' at the bottom of the page.

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.

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

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

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).

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.

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 - 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.

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.

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.

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.

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).

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.

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.

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

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

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

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

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)

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).

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.

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).

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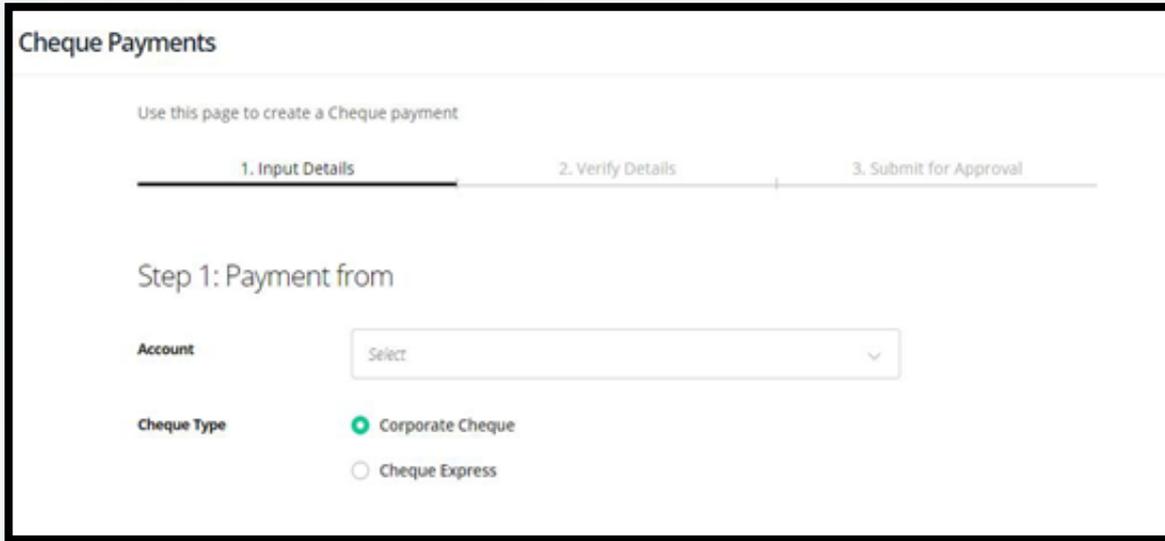
Step 1 - User to select debit account. Additionally, user must select the cheque type (corporate cheque/cheque express).

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.

Payment summary: Total payees:2   Total amount (INR): 2.00

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

Step 3: Payment date

Payment date

This is the actual date your account will be deducted.

○ Earliest Available Date 15 Mar 2022

This transfer must be approved by **15:00 hrs 15 Mar 2022** by Approver.
Likely to receive in 2-3 working days

○ Choose date   15 Mar 2022
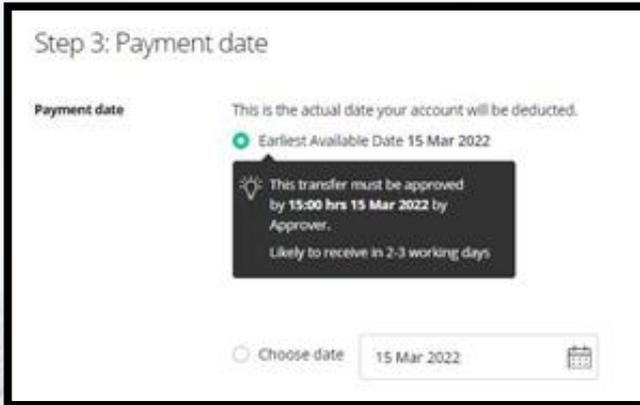
Step 4 - the user/maker can assign a reference to the transaction for internal reference (optional).

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

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