DBS - TALLY CONNECTED 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.

For more details visit [https://go.dbs.com/connectedbank-getstarted](https://go.dbs.com/connectedbank-getstarted) or refer [help.tallysolutions.com](http://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)
PRE-REQUISITES

Below are the minimum pre-requisites for you to get started.

A. **Minimum Software requirement on TALLY**
   - Tally ERP 9 **Release** 5.4.5 or above, with a valid TSS (Tally.Net) subscription

   ![Software Release Screen]

   * Refer Gateway of Tally screen.

   For upgrades or extending your TSS (Tally.Net) subscription please visit [https://tallysolutions.com/tally-upgrades/](https://tallysolutions.com/tally-upgrades/) or reach to Tally Care or your Preferred Tally Partner.

B. **User Access at DBS**
   - DBS Current Account along with subscription to DBS IDEAL (Online Banking Portal)
   - Opted for ‘Integrated Banking Services with TALLY’ in IDEAL
   - ALL IDEAL Users subscribed with ‘**Transaction Maker**’ role will be able to initiate Transactions from TALLY using their Registered ‘**TSS User ID**’
     - Note: TSS User ID will ideally be the user’s email address e.g., xxxxxxx@abc.com, **See point C**

   ![DBS IDEAL User Access]

   * Extract of DBS Account Opening Form

   - Users subscribed to ‘Transaction Authorizer’ role will be able to approve Transaction from DBS IDEAL Mobile App or DBS IDEAL Website ([https://ideal.dbs.com](https://ideal.dbs.com))
     - Note: A single user can have both Transaction Maker and Transaction Authorizer access as well.
   - User’s will receive IDEAL Welcome pack with User ID details & next steps for first time login.
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

<table>
<thead>
<tr>
<th>Key Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Enter the Ledger Name for this Account &amp; Account type as ‘Bank Accounts’</td>
</tr>
<tr>
<td>A/c Holder Name</td>
<td>Please enter the ‘Account Name’ as maintained with the Bank</td>
</tr>
<tr>
<td>Ac No</td>
<td>Enter the 12-digit DBS Account Number here</td>
</tr>
<tr>
<td>IFSC Code</td>
<td>Enter DBS IFSC Code “DBSS0IN0811”</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Select “DBS (India)” among list of other Banks</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ledger Name</strong></td>
<td>Enter the Party (Beneficiary) ledger name, e.g.: Mr. Govindhan R.</td>
</tr>
<tr>
<td><strong>Under</strong></td>
<td>Select “Sundry Creditors” from the list of groups.</td>
</tr>
</tbody>
</table>

**Update Email Address**

“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.

If the above fields are not visible, Press F12 or click to Configure and set “Contact details” to yes. Enter to continue.

Note: Email address maintained at Company Master will also receive an advice copy.

**Provide Bank Details**

Set the Provide Bank Details to “Yes”.

Enter the bank details for Party or beneficiary:
1) Select Transaction type as “E-Funds Transfer” from the list of transaction types.

2) Provide the Bank Account Details: Account number IFS Code (11 Characters)

3) 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.

<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

<table>
<thead>
<tr>
<th>Description</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account</td>
<td>Select DBS Bank Account from the list of Bank Ledgers.</td>
</tr>
<tr>
<td>Particulars</td>
<td>Select the desired Party name from the list of party ledgers available.</td>
</tr>
<tr>
<td>Amount</td>
<td>Enter the desired amount for the transaction (Party’s payment voucher).</td>
</tr>
<tr>
<td>Bill-wise Details</td>
<td>Select the required type of Ref from the Methods of Adj.</td>
</tr>
</tbody>
</table>

Note: Bill wise details will be captured in Payment Advice sent to Beneficiary

Bank Allocations

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).

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

<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’

Key Fields

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Login to Company</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>E-Payment</th>
<th>Under Utilities, select “Banking” then select E-payments</th>
</tr>
</thead>
</table>

Send to Bank

1. For Transaction, visible under “Ready for Sending to Bank” you can either:
   a) Click on ‘Send to Bank’ from this screen and send all Payments to Bank Or
   b) Enter to proceed & Select the desired transactions to be sent

2. There will be a pop up window of “Upload Payment Instructions” Accept “Yes” to proceed.

3. 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.

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.

<table>
<thead>
<tr>
<th>Key Fields</th>
<th>Description</th>
</tr>
</thead>
</table>
| **1st Time Login to IDEAL Mobile App** | Launch the DBS IDEAL Mobile App.  
  - 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 |

**One Time Registration**
Enter OTP received over Registered Email and Mobile Number to complete registration of Digital token.
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](https://ideal.dbs.com).

<table>
<thead>
<tr>
<th>Key Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>IDEAL Dashboard</td>
<td>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”.</td>
</tr>
<tr>
<td>Approvals List</td>
<td>• You can view of the transactions pending for approval.</td>
</tr>
<tr>
<td></td>
<td>• Select the transactions you wish to approve, review the details and click on “Approve”.</td>
</tr>
<tr>
<td></td>
<td>You can search transaction using the ‘Reference’ as shown in TALLY.</td>
</tr>
<tr>
<td>Approval Process</td>
<td>• 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).</td>
</tr>
<tr>
<td></td>
<td>• You will then receive a message stating ‘successful submit’ if the transaction is approved successfully, status will be “Approved” on IDEAL.</td>
</tr>
<tr>
<td>Transfer Center</td>
<td>Post Approval of the transactions you can check the status of your transactions from Payments &gt;&gt; Manage &gt;&gt; Transfer Center.</td>
</tr>
</tbody>
</table>
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

Status Transaction status and Instrument number reflected in the Payment Voucher
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

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 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.

   ![Transaction with incomplete information](image)

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

2. **Transactions with information mismatch (with master)**
   E-payments transactions which contains mismatch of the details with the master appears in this queue.
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:**

**Accept as is:**

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.
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’

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

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.
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**