



Live more,  
Bank less

# User Guide : Cross Border Payments



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## Simplifying Cross Border Payment

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Simplifying Cross Border Payment

# 01 Pay Overseas Supplier Online

(Upload an excel with Customs Declarations and invoice numbers via DBS DigiDocs)

# Overseas Payment to Suppliers : Supporting Document Excel

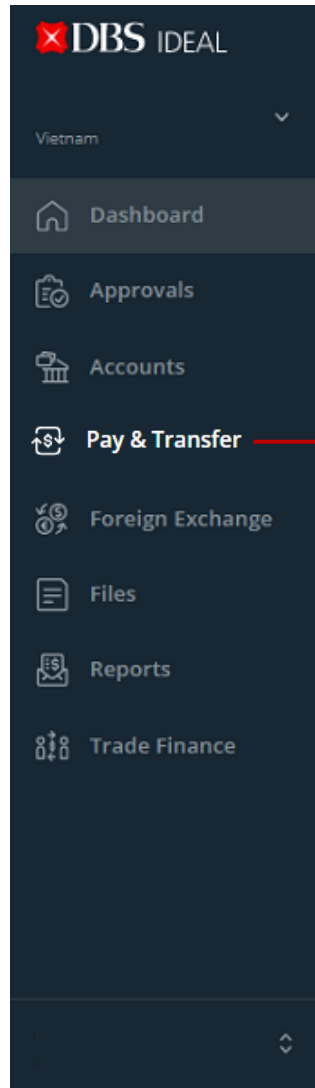
## Supporting Document Excel

Tax Code	CD Number	CD Date (DD/MM/YYYY)	Payment Amount	Payment CCY	Invoice Number
1234567890	100000000001	08/08/2021	19320.00	USD	900000009
1234567890	100000000002	08/12/2021	10000.00	USD	900000009
1234567890	900000000001	25/08/2021	10000.00	USD	020000001, 301000002, 413000004

## Explanation

Tax Code	Tax code appeared on the Custom Declaration. If you need to pay on behalf of another entity, please register the tax code with the bank using IDEAL maintenance form	Eg 1201000945 or 1201000945-004 for subsidiary tax code
CD Number	<ul style="list-style-type: none"> <li>1 Customs Declaration number in <u>1 row</u></li> <li>Different Customs Declaration number for the same invoice number in <u>separate row</u></li> </ul>	Eg 10246273554 or 2001000, 30030002, 41300004
CD Date	Customs declaration date	Format: DD/MM/YYYY. Eg 08/08/2021 or 8/8/2021
Payment Amount	<ul style="list-style-type: none"> <li>Payment amount must be the <u>same</u> or <u>lesser</u> than the good's amount in the Customs Declaration</li> <li>Total payment amounts in the excel must be the same as 'Send Payee' amount in Step 1</li> </ul>	Digits with decimal. E.g 10000.00
Payment CCY	Currency of the payment. It must be the same currency of the good's amount in the Customs Declaration	Eg USD, EUR, JPY, SGD
Invoice Number	1 or multiple Invoice numbers in the same format as declared in Customs Declaration.	E.g 15234234, 24300234

# Overseas Payment to Suppliers



## Pay & Transfer



Pay Local /  
Overseas  
Payee



Transfer  
within Own  
Accounts



Bulk Payment



VN Customs  
Payment



VN Tax  
Payment

1. Go to 'Pay & Transfer'

2. Click 'Pay Local / Overseas Payee'

# Overseas Payment to Suppliers : Upload Supporting Document

## Pay Local / Overseas Payee

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

VN IDEAL GTS - SV 30000580789 (VND) 35,148

Amount

Send payee

USD

100

This amount will be sent to your payee.

Deduct from your account

VND

2278000

This approximate amount will be deducted from your account.

3. Select the **currency and amount** to pay.

**i** The above amount is based on our **indicative** exchange rate (**1 USD = 22780.0 VND**).

You can choose an existing Foreign Exchange or book a new one for this payment in **step 4**.

# Overseas Payment to Suppliers : Upload Supporting Document

## Pay Local / Overseas Payee

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 2: Transfer to

Existing payee **New payee**

Existing payee

Supplier name - DBSSSGSGPCG - 1533290928324324

Supplier name

DBS BANK LTD

Supplier address

SWIFT/BIC: DBSSSGSGPCG

Account number: 1533290928

324324

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

4. Select **payee** to send the payment to

**Payee name** must be the **same** as the **supplier's name** in the customs declaration

### New Payee

If supplier name is more than 35 characters, enter the remaining name in 'Receiving party address 1'.

Enter the supplier's address in 'Receiving party address 2'. This is compulsory

# Overseas Payment to Suppliers : Upload Supporting Document

## Pay Local / Overseas Payee

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 4: Regulatory Reporting

Purpose Code

Payee Country

5. Select 'Import' and the correct purpose (A1-A7) in the 'Purpose Code' dropdown.

6. Select **country** of your supplier. Search by entering the first 2 alphabets of the country.

**Payee country** must be the **same** as **supplier's country** in the customs declaration

#### Purpose Code Dropdown

A1	Goods import (45 days or less between customs declaration date and payment date)
A2	Goods import (45 days to 1 year between customs declaration and payment date) by foreign company
A3	Goods import (45 days to 1 year between customs declaration and payment date) by non-foreign company
A4	Goods import (45 days to 1 year between customs declaration and payment date) by State Enterprise
A5	Goods import (more 1 year between customs declaration and payment date) by State Enterprise
A6	Goods import (more than 1 year between customs declaration and payment date) by non-foreign company
A7	Goods import (more 1 year between customs declaration and payment date) by foreign company



# Overseas Payment to Suppliers : Upload Supporting Document

## Pay Local / Overseas Payee

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 6: Upload supporting documents

Learn more [about supporting documents](#)

Upload

Drag and drop your files here [browse for files](#)

Documents to upload

- ✓ Customs Declaration
- Contract/Purchase Order
- Commercial invoice
- Others

File name	Document Type	
Customs Declaration for Goods Importr.xlsx	Customs Declaration	

7. Prepare the excel with Customs Declarations and invoice.

'Drag and drop' the excel file from your computer to here.

8. Select document type as 'Customs Declaration'

Simplifying Cross Border Payment

## 02 Pay Overseas Supplier by File

(Upload an excel with Customs Declarations and invoice numbers via DBS DigiDocs)

# Overseas Payment to Suppliers : Payment File

## Payment File Template

RECEIVING PARTY NAME	RECEIVING PARTY ADDRESS 1	RECEIVING PARTY ADDRESS 2	RECEIVING PARTY ADDRESS 3	RECEIVING ACCOUNT NUMBER	BANK ID	BENEFICIARY BANK SWIFT BIC	AMOUNT	PAYMENT DETAILS	RECEIVING PARTY COUNTRY	PURPOSE OF PAYMENT
----------------------	---------------------------	---------------------------	---------------------------	--------------------------	---------	----------------------------	--------	-----------------	-------------------------	--------------------

## Explanation

Receiving Party Name	Receiving party name must be the same as the <b>supplier's name</b> in the customs declaration. If name is longer than 35 characters, enter the remaining name in 'Receiving Party address 1'	Maximum 35 characters
Receiving Party Address 1, 2 & 3	Address of supplier. This is compulsory. If supplier name is more than 35 characters in 'Receiving Party Name', put here (Receiving Party Address 1). Enter the supplier's address in 'Receiving Party Address 2'.	Maximum 35 characters
Amount	Payment amount must be the same or lesser than the <b>goods amount</b> in the customs declaration	Digits with decimal. E.g. 10000.00
Receiving Party Country	Country of your supplier. Compulsory It must be the same as <b>supplier's country</b> in the customs declaration. Refer to 'Receiving Party Country' tab in Payment File excel	2 alphabet country code. E.g. CN (China), JP (Japan), KR (Korea)
Purpose of Payment	Enter any of <b>A1-A7</b> under 'Purpose of Payment' tab in Payment File excel. Compulsory	A1, A2, A3, A4, A5, A6, A7

# Overseas Payment to Suppliers : Supporting Document Excel

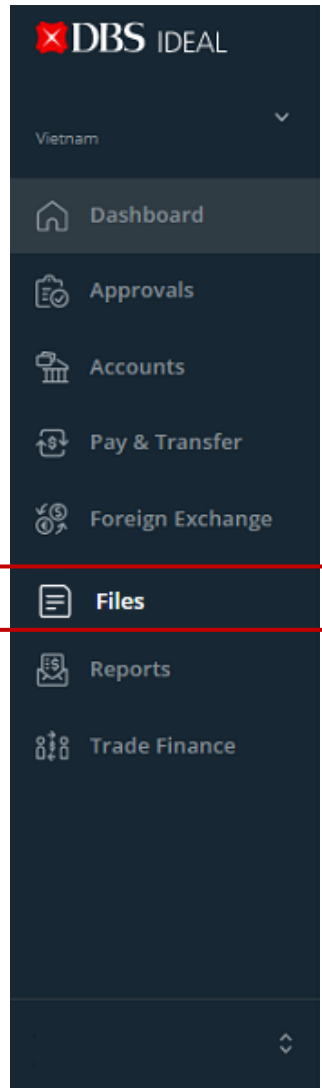
## Supporting Document Excel

Tax Code	CD Number	CD Date (DD/MM/YYYY)	Payment Amount	Payment CCY	Invoice Number
1234567890	100000000001	08/08/2021	19320.00	USD	900000009
1234567890	100000000002	08/12/2021	10000.00	USD	900000009
1234567890	900000000001	25/08/2021	10000.00	USD	020000001, 301000002, 413000004

## Explanation

Tax Code	Tax code that you registered with the Customs Department. If you need to pay on behalf of another entity, please register the tax code with the bank using IDEAL maintenance form	Eg 1201000945 or 1201000945-004 for subsidiary tax code
CD Number	<ul style="list-style-type: none"> <li>1 Customs Declaration number in <u>1 row</u></li> <li>Different Customs Declaration number for the same invoice number in <u>separate row</u></li> </ul>	Eg 10246273554
CD Date	Customs declaration date	Format: DD/MM/YYYY. Eg 08/08/2021 or 8/8/2021
Payment Amount	<ul style="list-style-type: none"> <li>Payment amount must be the <u>same</u> or <u>lesser</u> than the good's amount in the Customs Declaration</li> <li>Total payment amounts in the excel must be the same as 'Send Payee' amount in Step 1</li> </ul>	Digits with decimal. E.g 10,000.00 or 10000.00
Payment CCY	Currency of the payment. It must be the same currency of the good's amount in the Customs Declaration	Eg USD, EUR, JPY, SGD
Invoice Number	1 or multiple Invoice numbers in the same format as declared in Customs Declaration.	E.g 15234234, 24300234

# Overseas Payment to Suppliers : Upload Payment File



## Files

Files Management Center Files Exchange Center

View and manage payment files

Export PDF Print

Uploaded files

Downloaded files

An 'Upload' form with a red cloud icon and the text 'Upload' and 'Drag and drop your files anywhere, or browse for files'. Below this is a form with the following fields:

- File Name: CAMT052211120210908.txt
- Payment type and file format: ALL - Universal File Format
- Approval option: By transaction amount
- Amend payment date: DD MMM YY
- Confidential file:
- Test file:

At the bottom right are 'Cancel' and 'Confirm upload' buttons.

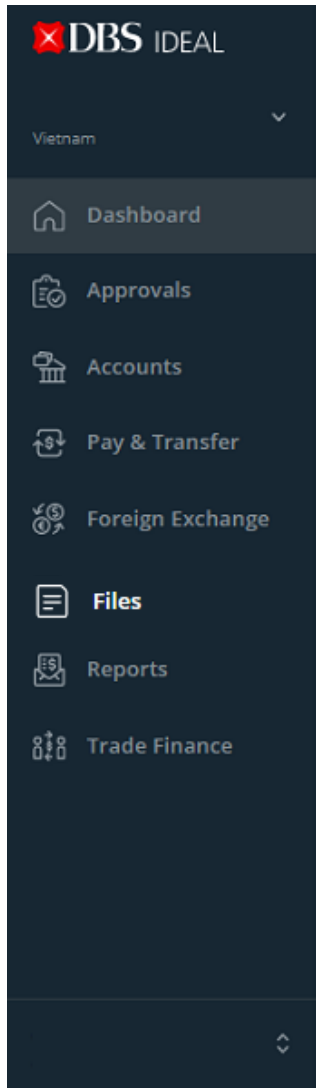
1. Go to 'Files' on the left navigation

2. 'Drag and drop' the payment file from your computer or click "Browse for files"

3. Select 'All - Universal File Format' under Payment types and file format

4. Click 'Confirm upload'

# Overseas Payment to Suppliers : Upload Supporting Document with Payment File



DBS IDEAL  
Vietnam

- Dashboard
- Approvals
- Accounts
- Pay & Transfer
- Foreign Exchange
- Files**
- Reports
- Trade Finance

## Files

Files Management Center Files Exchange Center

Review the payments

Download Print

### Summary (1 items)

File name	Production_VNGTSDBS_TT.txt	File status	Pending Approval
File hash	143710	Approval option	By transaction
Next signatory	-	Signature Trail	-

### Transaction Information

Show all Pending (1) Rejected (0) Completed (0)

Filter by reference, hash value, from account, payee name, payee account or amount

Show additional filters

Payment Date	Reference / Type / Hash Value	From Account	Payee	Amount	Status
01 Dec 2021	<b>Ref D05 UFF TT01</b> VN - Telegraphic Transfer 601216	VN IDEAL GTS - SV - 30000581489 - USD	ReceivingNameD115 WIFT /-?:()+ END CITISGSLXXX A1234567890123456 78901234567890123	USD 0.10	Pending Approval

5. Click on File name at the Reference

# Overseas Payment to Suppliers : Upload Supporting Document with Payment File

## Telegraphic Transfer

Details of this Telegraphic Transfer. Actions you may perform depend on your role and the status of this transfer.

Reference: Ref D05 UFF TT01

Status: Pending Approval

 Print  Attach Document

6. Click 'Attach Document' to upload the excel list

Hash value	601216
Your account will be deducted	USD 0.10
From	30000581489 (USD) VN IDEAL GTS - SV
To	A123456789012345678901234567890123 ReceivingNameD11SWIFT /-?:().'+ END Rec Party Add 1 SWIFT /-?:().'+ END
Payment date	01 Dec 2021 The payment date was not valid due to past payment cut off time. It will be adjusted to the next available date when approve.
Payment type	Vietnam Telegraphic Transfer

# Overseas Payment to Suppliers : Upload Supporting Document with Payment File


## Telegraphic Transfer

Amend the details of this Telegraphic Transfer

**i** You may upload supporting documents for this telegraphic transfer.  
The other details of this transfer cannot be edited as this transfer transaction was submitted to Bank.

## Upload supporting documents

Learn more [about supporting documents](#)

 Upload

Drag and drop your files here [browse for files](#)

Documents to upload

- ✓ Customs Declaration
- Contract/Purchase Order
- Commercial invoice
- Others

File name

DBSVN Overseas Supplier Payment Template.xlsx

Document Type

Customs Declaration



Cancel

Confirm upload

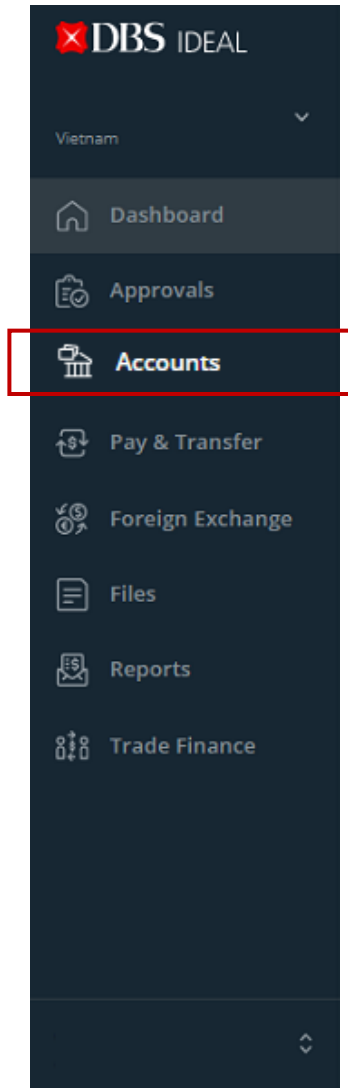
7. Prepare the excel with Customs Declarations and invoice numbers.  
'Drag and drop' the excel file from your computer to here.

8. Select document type as 'Customs Declaration'

9. Click 'Confirm Upload'



# Overseas Payment to Suppliers : Track Payment Status



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- Dashboard
- Approvals
- Accounts**
- Pay & Transfer
- Foreign Exchange
- Files
- Reports
- Trade Finance

## Accounts

Account Balances **Account Activities** Fixed Deposits Loans

View your transaction history for current day and prior day (up to the past 6 months)

 Export XLS  Export PDF  Print

**Filter** Search results displayed for:  
30000580789 - VND | 01 Sep 2021 to 30 Nov 2021

VN IDEAL GTS - SV - 30000580789 - VND

35,148 VND

Available Balance (as of 30 Nov 2021)

 Action

Show more details 

Date	Value Date	Transaction Details	Debit	Credit	Running Balance	Report
11 Oct 2021	11 Oct 2021	TRANSFER TRANSFER 0847RF0003925 ref-ACT IPE Infr PAYEE NAME ACT MAXIMUM 70 CHARACTERS FOR ACT LV TO VNDBSGTS VND AC END PAYMENT DETAILS TO THE PAYEE BANK - THIS IS LV FOR IPE INFRA UPGRADE I3BE TO IPE ON 10 OCT. VND 1	1	0	35,137	<a href="#">View</a>

1. Go to 'Accounts' on the left navigation. Click on 'Account Activities'.

2. Click 'View' to track the payment status.



Simplifying Cross Border Payment

03

## Receive Payments from Overseas

(Receive alert to upload supporting documents on DBS IDEAL)

# Receive Payments from Overseas : Set up Alerts

**DBS IDEAL**

Vietnam

Dashboard

Approvals

Accounts

Pay & Transfer

Foreign Exchange

Files

Reports

Trade Finance

Security

Profile

Manage alerts

Logout

## Manage alerts

Use this screen to create and manage your Alerts [Edit saved contacts](#)

Filter by alert type, account, email, phone no., or keywords

### IDEAL Payment Activities

Incoming Telegraphic Transfer confirmation Alert (0) Notify me when an incoming Telegraphic Transfer has been received and is pending payment details confirmation	Create personalised alert
Incoming Telegraphic Transfer post approval Alert (0) Notify me when an incoming Telegraphic Transfer has been approved	Create personalised alert
Incoming Telegraphic Transfer Notification Alert (0) Notify me when an incoming Telegraphic Transfer has been initiated from the Ordering bank	Create personalised alert

1. Click

2. Select 'Manage alerts'

3. Scroll down to 'IDEAL Payment Activities'. Set up the following 3 alerts by clicking 'Create personalised alert' for :

- Incoming Telegraphic Transfer confirmation Alert
- Incoming Telegraphic Transfer post approval Alert
- Incoming Telegraphic Transfer Notification

# Receive Payments from Overseas : Set up Notification Alert

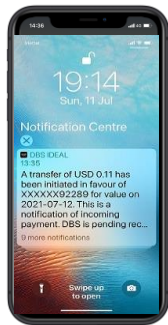
## Manage alerts

### Create an Incoming Telegraphic Transfer Notification Alert

Notify me when an incoming Telegraphic Transfer has been initiated from the Ordering bank

You receive this alert after your overseas payer pays through their bank. Funds have not been received by DBS yet.

#### Notification options



Receive alert on IDEAL Mobile

Send notifications

You can view all notifications in IDEAL

Send mobile app notification

Send alert via IDEAL Mobile push notification.

You can install and log into IDEAL Mobile app to finish the setup.

Send email notifications

Select email from existing contacts

Add new email

Create new contacts to send this alert to people that are currently not in your existing contacts.

1. Two options to receive alert. Untick the option you do not want to receive.

a. IDEAL Mobile app

b. Email

#### Send Email Notification

2. Click 'Add new email' to add new email address that is not in the existing contacts.

#### Message

##### <DBS IDEAL> Incoming Telegraphic Transfer Notification Alert

A transfer of USD 0.01 has been initiated in favour of XXXXXX92289 for value on 2021-07-06. This is a notification of incoming payment. DBS is pending receipt of the incoming funds.

Cancel

Submit

3. Click 'Submit'

# Receive Payments from Overseas : Set up Confirmation Alert

## Manage alerts

### Create a Incoming Telegraphic Transfer confirmation Alert

Notify me when an incoming Telegraphic Transfer has been received and is pending payment details confirmation

You receive this alert when the bank requires supporting documents. You can upload them via DBS IDEAL

### Notification options



Receive alert on IDEAL Mobile

Send notifications

You can view all notifications in IDEAL

Send mobile app notification

Send alert via IDEAL Mobile push notification.

You can install and log into IDEAL Mobile app to finish the setup.

Send email notifications

Select email from existing contacts

Add new email

Create new contacts to send this alert to people that are currently not in your existing contacts.

1. Two options to receive alert. Untick the option you do not want to receive.

a. IDEAL Mobile app

b. Email

### Send Email Notification

2. Click 'Add new email' to add new email address that is not in the existing contacts.

### Message

#### <DBS IDEAL> Incoming Telegraphic Transfer confirmation Alert

You have received an incoming telegraphic transfer of USD 1.0 from LV DATED 220821 - DBS BANK LTD. on 2021-08-23. We are awaiting regulatory information from you regarding this incoming telegraphic transfer before it can be credited to your account 30000192289 - USD. Kindly login to IDEAL and provide the necessary details.

Cancel

Submit

3. Click 'Submit'

# Receive Payments from Overseas : Set up Approval Alert

## Manage alerts

### Create a Incoming Telegraphic Transfer post approval Alert

Notify me when an incoming Telegraphic Transfer has been approved

You receive this alert when the bank requires supporting document



Receive alert on IDEAL Mobile

### Notification options

Send notifications

You can view all notifications in IDEAL

Send mobile app notification

Send alert via IDEAL Mobile push notification.

You can install and log into IDEAL Mobile app to finish the setup.

Send email notifications

Select email from existing contacts

Add new email

Create new contacts to send this alert to people that are currently not in your existing contacts.

Cancel

Submit

1. Two options to receive alert. Untick the option you do not want to receive.

- a. IDEAL Mobile app
- b. Email

### Send Email Notification

2. Click 'Add new email' to add new email address that is not in the existing contacts.

3. Click 'Submit'

# Receive Payments from Overseas : Upload Supporting Document

The screenshot shows the DBS IDEAL interface for 'Pay & Transfer' in Vietnam. The left sidebar contains navigation options: Dashboard, Approvals, Accounts, Pay & Transfer, Foreign Exchange, Files, Reports, and Trade Finance. The main content area displays five payment options: Pay Local / Overseas Payee, Transfer within Own Accounts, Bulk Payment, VN Customs Payment, and VN Tax Payment. Below these are tabs for Payment History, Information for Incoming Transfers, Payment Templates, and Payee / Beneficiaries. Red lines and text annotations provide a three-step guide: 1. Go to 'Pay & Transfer' (pointing to the sidebar menu), 2. Click 'Pay Local / Overseas Payee' (pointing to the first option), and 3. Click 'Information for Incoming Transfers' (pointing to the second tab).

DBS IDEAL

Vietnam

Dashboard

Approvals

Accounts

Pay & Transfer

Foreign Exchange

Files

Reports

Trade Finance

## Pay & Transfer

Pay Local / Overseas Payee

Transfer within Own Accounts

Bulk Payment

VN Customs Payment

VN Tax Payment

Payment History

Information for Incoming Transfers

Payment Templates

Payee / Beneficiaries

1. Go to 'Pay & Transfer'
2. Click 'Pay Local / Overseas Payee'
3. Click 'Information for Incoming Transfers'



# Receive Payments from Overseas : Upload Supporting Document

Payment History   Information for Incoming Transfers   Payment Templates   Payee / Beneficiaries

View and track incoming cross-border transfers Print

*Transfers listed here may not have been received by DBS yet*

Show all   Information (0)   Pending declaration (1)   Pending approval (0)   Completed (0)   Returned (0)

Filter by UETR, DBS reference, payer, receiver name, receiver account number or amount Hide additional filters

Transfer date: 25 Jun 2022 to 23 Oct 2022

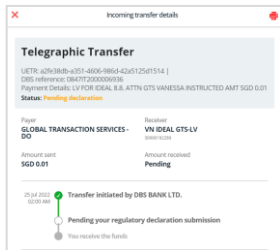
Status: Show all

Account: Show all Search

Date	UETR/Reference	Payer	Receiver	Amount	Status	Action
24 Jul 2022	a2fe38db-a351-4606-986d-42a5125d1514	GLOBAL TRANSACTION SERVICES - DO	VN IDEAL GTS-LV 300****2289	SGD 0.01	Pending declaration	Declare

Displays payments received from last 1 month to next 3 months.

1. Click 'Show additional filters' to show only specific payment by changing the 'transfer date' or selecting a bank account, and click 'Search'



Shows status of the funds to your bank account

2. Click 'Declare' to view details and upload supporting document

# Receive Payments from Overseas : Upload Supporting Document

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

Information for Incoming Transfers

for telegraphic transfers

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

Incoming transfer details

Date received	25-Jul-2022	Status	Pending declaration
Amount	SGD 0.01	Value Date	24-Jul-2022
Payer	GLOBAL TRANSACTION SERVICES - DO	Receiver	VN IDEAL GTS-LV
Payer bank	DBS BANK LTD.	Account to be credited	30000192289 (USD) VN IDEAL GTS-LV
Reference	00160T5965780	Payment Detail	Payment for Invoice T-1325G and R4251G

Provide information

Purpose Code

*i* You may upload supporting documents for this telegraphic transfer

Upload supporting documents

Learn more from Resource Center [about supporting documents](#)

**Upload**

Drag and drop your files here [browse for files](#)

- Documents to upload
- Supporting document
- Others

Cancel **Next**

3. Select 'Payment Purpose' to see the type of supporting documents required

4. 'Drag and drop' the files from your computer to here and choose the 'document type'. You can upload up to 5 documents with 10MB each.

**File Format:** PDF, zip, excel (.xls,.xlsx), image

5. Click 'Next' to preview & submit to the bank.

# Receive Payments from Overseas : Upload Supporting Document

Payment History   Information for Incoming Transfers   Payment Templates   Payee / Beneficiaries

View and track incoming cross-border transfers Print

*Transfers listed here may not have been received by DBS yet*

Show all   Information (0)   Pending declaration (0)   Pending approval (0)   Completed (1)   Returned (0)

Filter by UETR, DBS reference, payer, receiver name, receiver account number or amount Show additional filters

Date	UETR/Reference	Payer	Receiver	Amount	Status	Action
14 Nov 2021	70a67e30-b1e5-4bbb-b552-9ff599caa242	GTS OF DBS TW	VN IDEAL GTS-LV 300****2289	USD 0.10	Completed	

Status shows as 'Completed'