Asia's Safest, Asia's Best

Safest Bank in Asia 2009 – 2013, **Global Finance**
Bank of the Year, Asia 2012, **The Banker**
Best Managed Bank in Asia Pacific 2013, **The Asian Banker**

✖DBS

Living, Breathing Asia

✖DBS

I am
in need of an Internet
banking system that can
fulfill all my business needs
with ease

We are
making DBS IDEAL™ 3.0
faster, simpler and smarter

DBS IDEAL™ 3.0
Training Guide - Trade

Faster
The new DBS IDEAL™ 3.0 not only loads quickly but requires fewer clicks to navigate. So you can focus on what's important: growing your business.
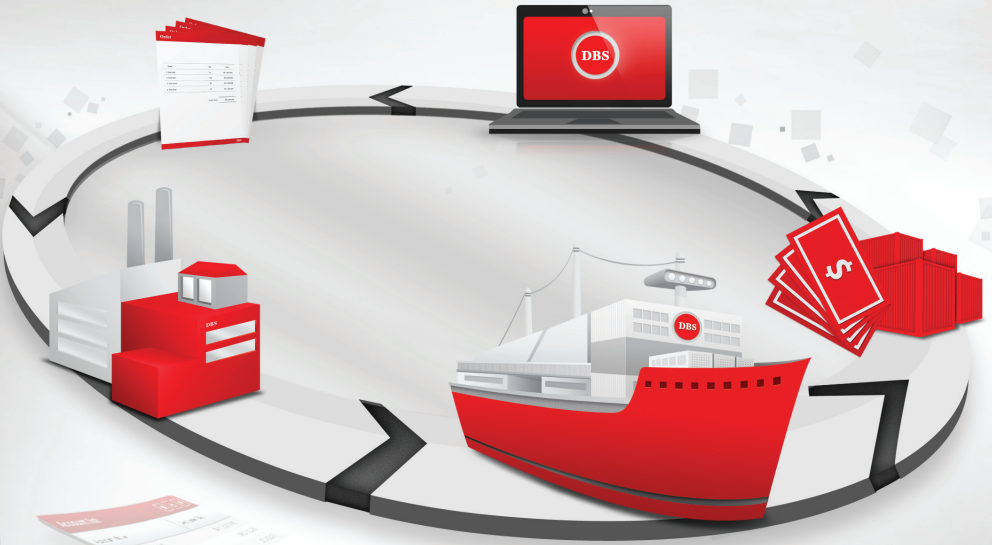
Simpler
DBS IDEAL™ 3.0 introduces a user-friendly interface that features an easy-to-use menu and layout – making online banking as easy as ABC.

Smarter
Intelligent and comprehensive, DBS IDEAL™ 3.0 is designed to help you get the most out of online banking. Powerful functions such as a customisable dashboard and the Transfer Wizard promises to make banking a breeze.

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Overview of DBS IDEAL™ 3.0

For more information on Getting Started and Login, refer to Training Guide - Cash, page 4-12

The Financial Calendar on your DBS IDEAL™ Dashboard (default start-up screen) gives you an overview of your upcoming Trade Finance and Cash activities for the current month.

1 Up to four upcoming Trade events are displayed. Click on each event to view related transaction details

2 To view an enlarged version of the Financial Calendar displaying all events in the current click on the View All button

3 Select desired time periods to display corresponding events

4 To view individual Trade Trade transaction details, click on the relevant entry list in the All Events window

5 To exit the Financial Calendar, click ✕ on the top-right corner of the Window

2 How to view your recent trade activities & transaction details/documents

With **DBS IDEAL™ 3.0**, you can view recently received or processed transactions, its corresponding transaction details, and acknowledge the transaction directly from the system.

2.1

There are two ways to view your Recent Trade activities

•Action Items Widget ›› Recent Activity

For more information on Widgets, refer to Training Guide- Cash, page 14.

OR
•Trade Finance ›› Recent Activity

2.2

To filter through Recent Activities

① You may filter through Recent Activities by "Product" or "Date of Last Activity"

② Key in the "Bank Reference" or "Customer Reference", if relevant

③ Click [Go] to search

2.3

To select and view Transaction Details and Transaction History

1. Follow Steps 1-3 in the "To filter through Recent Activities" section

2. Follow Steps 4-6 below

④ Click on the checkbox of the transaction you wish to view

⑤ Click [Select] to display Transaction Details and Transaction History

Transaction Details
Use this page to view the Transaction and Transaction level details.

Initiated Transaction(s)

Transaction(s)   Transaction Latest Details

Transaction Detail and Balance

Product	Documentary Letters of Credit (Import)
Sub Product	Import LC Issuance
Status	Outstanding
Customer Reference	294 011
LC Number	00553011073386
Application Date	31-Jan-2014
Received Date	31-Jan-2014
LC Issue Date	31-Jan-2014
Confirmation Instruction	Without
Confirmation Added	No
Expiry Date	30-Apr-2014
Tenor Days	15
Tenor	AFTER ACCEPTANCE DATE
Available With	ANY BANK
Available By	By Negotiation
Port of Loading/Airport of Departure	hk1
Port of Discharge/Airport of Destination	hk2
Transshipment	Prohibited
Goods Description and Quantity	Goods Description: 1. Ipoh Coffee is a good brand, which was made in Ipoh, Maylisia, world famous coffee production basement. 2. Purified water should be of EVAN brand, frst class, purified from the fresh spring water in Tokyo, Japan. Only last year, there are 3 million tourism just come for it.

Transaction History

Transaction Type [All Transaction Types ▾]

Transaction Date	Reference Document	Value Date	Transaction Type	Transaction Amount	Outstanding Amount
31-Jan-2014	📄 📄		Issued	SGD 11.11	SGD 11.11

Cancel ────────────────────── **6**

6 To return to the "Recent Activities" listing, click Cancel

2.4

To acknowledge Recent Transactions

1. Follow Steps 1-3 in the "To filter through Recent Activities" section.

2. Follow Steps 7-8 below

7 Click the checkbox(es) to select the transactions you wish to acknowledge

8 Click [Acknowledge] to see the below display message. The new transactions will no longer be reflected on the "Recent Activities" screen

2.5

To use the Search Menu

You may locate transactions or documents by entering specific details/search criteria.
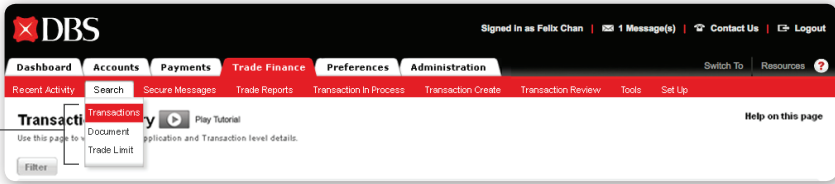
Field	Description
Transaction	Search for transactions and view transaction details and history
Document	Locate specific documents such as advices or SWIFT messages pertaining to transactions
Trade Limit	Provide real time updates of the limit availability

2.6

How to perform a Transaction Search

Trade Finance » Search » Transactions
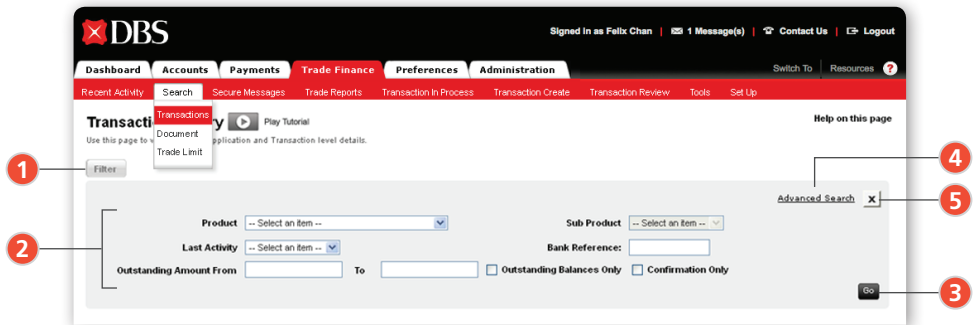
1 Click to expand the filter criteria

2 Input general search filter critieria

3 Click [Go] to search based on the filter criteria provided

4 Access additional filter criteria by clicking Advanced Search

5 Click [x] to collapse the filter criteria

2.6.1

To use Advanced Search and collapse filter criteria section

Field	Description
Customer Reference	Your reference number
Counter Party	Transaction counter party
Currency	Transaction currency
Expire/Mature Date	Transaction expiry date or maturity date

1 Click **Advanced Search** to access additional filter criteria

2 Input desired filter criteria and click **Go** to proceed with search

3 To close the Advanced Search, simply click on **Advanced Search** again

2.6.2

To view Transaction Details, Transaction History and related documents

1 You may drag and drop the data columns to customize your view to fit your usage. All columns can be sorted in ascending or descending order

2 To select the relevant transaction, right click to see corresponding details

2.6.3

To filter Transaction Type and view documents from Transaction History

① Select transaction type from Transaction Types [All Transaction Types ▾] dropdown list

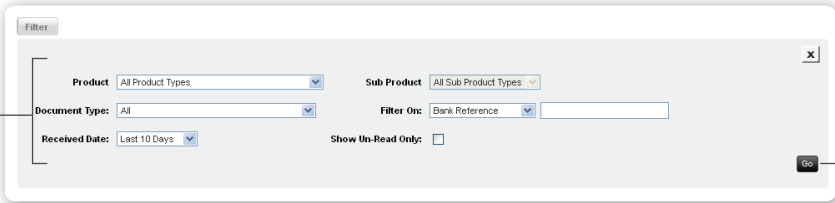② Click on the document 📄 icon to view the relevant document

Document: Transaction Advice

2.7

To view or search for a Document

Trade Finance ›› Search ›› Document
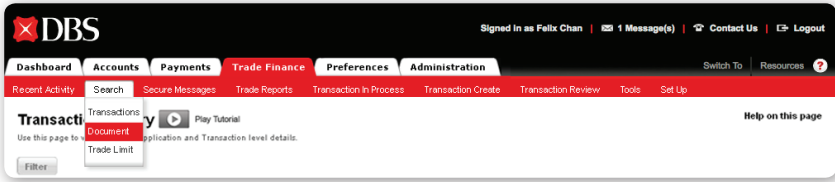
1. Select the appropriate options in the dropdown list and checkbox to specify your search criteria

2. Click [Go] to proceed with search
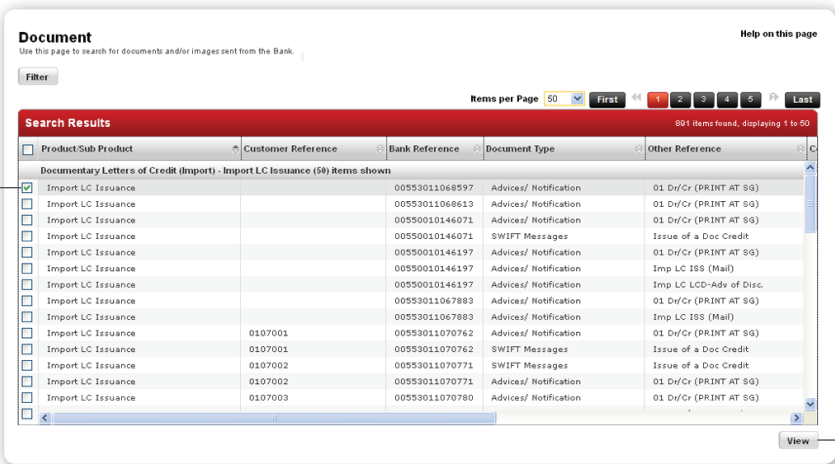
3. Select the relevant document(s) to view

4. Click [View] to load the document

The document(s) will be displayed in a pop-up window. You can export, print or save the document(s).

LC SWIFT Copy (MT700)

> *If you choose to view more than one document, they will be displayed on separate pop-up windows*

3 How to view your trade report

3.1

Trade Reports

To view your Trade Reports and Data Export Definitions.

To access Trade Reports
Trade Finance ›› Trade Reports ›› Reports
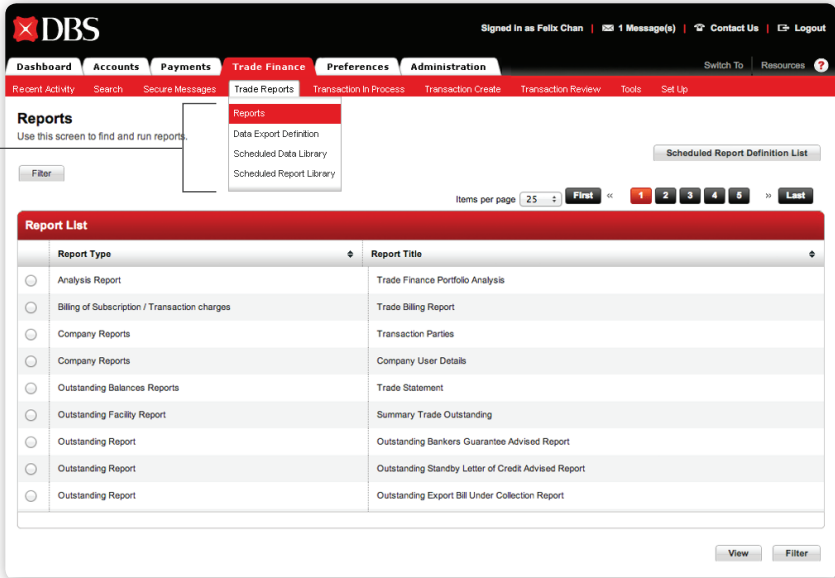
Field	Description
Reports	View standard reports, create new scheduled reports and run, edit or delete existing scheduled reports.
Data Export Definition	View Data Export Definitions, create new data export definitions and run, edit or delete existing definitions.
Scheduled Data Library	View the data exports that were run previously.
Scheduled Report Library	View the scheduled reports that were run previously.

You can use the following search criteria to find your report:

1. Report Type
2. Report Title

① Select the appropriate Report Type from the dropdown list, and input a corresponding Report Title

② Click Go

③ Access the Schedule Reports page by clicking on the **Scheduled Report Definition List**

④ Input customised dates, products, and other filters as you download reports

⑤ Click | View | to view the report as of the current date

3.2

To use personalized filters for the report you are downloading
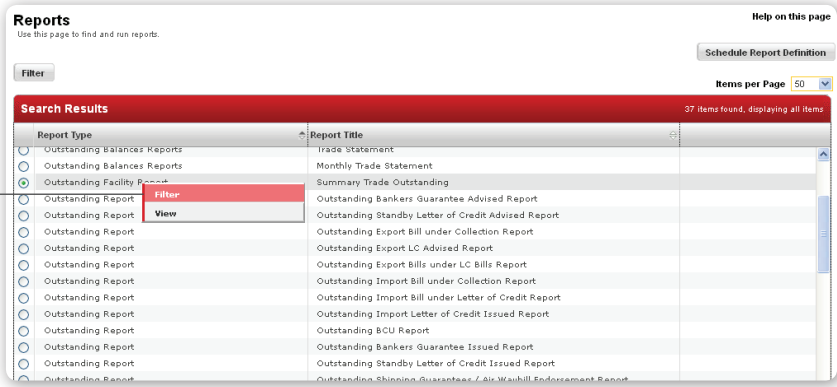
1 Select the relevant report and click [**Filter**]
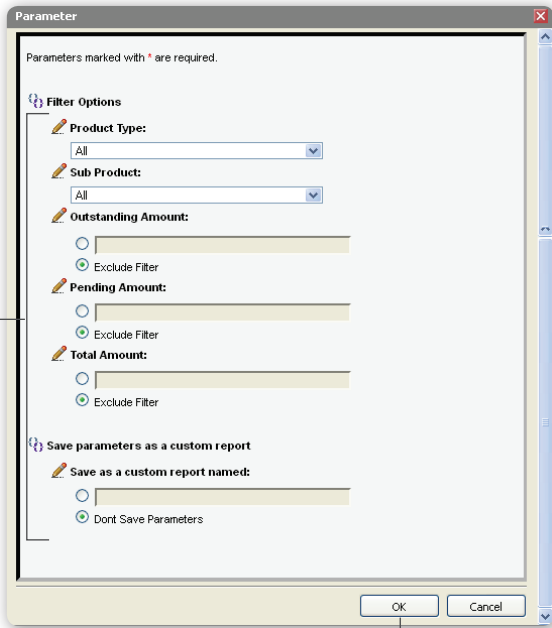
2 Input the relevant filter details. Enter a report name under "Save as custom report named" to create your own report

3 Click [OK] to proceed

The report will be displayed in a pop-up window as shown below.

Summary Trade Outstanding Report

3.3

Scheduled Reports

The Scheduled Report Definition page allows you to create, run, edit and delete Scheduled Report Definitions.

Trade Finance ›› Trade Report ›› Reports

1 To see the list of schedule reports, click **Schedule Report Definition**

Scheduled Reports
Use this page to manage Scheduled Reports

Help on this page

Create New Scheduled Report Definition ———— **4**

Items per Page 50

Search Results   7 items found, displaying all items

	Report Type ▲	Report Title	Description	Date Created
○	Outstanding Balances Reports	Trade Statement	TonyTestingTradeStatement	10-May-2013 16:3
○	Outstanding Report	Outstanding Export Bills under LC Bills Report	ForAnujSchedRep	23-Dec-2011 13:4
○	Outstanding Report	Outstanding Bankers Guarantee Advised Report	Scheduled LC OS Report	02-May-2013 18:2
○	Outstanding Report	Outstanding Import Letter of Credit Issued Report	Monthly Import LC OS Report	03-May-2013 11:0
○	Turnover Report	Transaction Report for Import Letter of Credit Issued	ILCTestingFilter	16-May-2013 17:1
○	Turnover Report	Transaction Report for Import Bill under Letter of Credit	1585_22	22-May-2013 18:4
○	Turnover Report	Transaction Report for Import Bill under Letter of Credit	1582_suraj	22-May-2013 18:5

Run Delete Edit ———— **3**

2 Select the relevant report(s)

3 Select your desired action by clicking Run , Delete or Edit

4 To create a new schedule report definition, click Create New Scheduled Report Definition

3.3.1

To create a new Scheduled Report

Scheduled Reports
Use this page to manage Scheduled Reports

Help on this page

Create New Scheduled Report Definition ———— **1**

Items per Page 50

Search Results   7 items found, displaying all items

	Report Type ▲	Report Title	Description	Date Created
○	Outstanding Balances Reports	Trade Statement	TonyTestingTradeStatement	10-May-2013 16:3
○	Outstanding Report	Outstanding Export Bills under LC Bills Report	ForAnujSchedRep	23-Dec-2011 13:4
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○	Turnover Report	Transaction Report for Import Letter of Credit Issued	ILCTestingFilter	16-May-2013 17:1
○	Turnover Report	Transaction Report for Import Bill under Letter of Credit	1585_22	22-May-2013 18:4
○	Turnover Report	Transaction Report for Import Bill under Letter of Credit	1582_suraj	22-May-2013 18:5

Run Delete Edit

1 Click Create New Scheduled Report Definition at the top right-hand of the window

Scheduled Report Definition - Select the Name of Report to be Scheduled
Use this page to select the name of report that should be scheduled.

Select the Name of Report to be Scheduled

Report Type* Outstanding Report

Report Title* Outstanding Import Letter of Credit Issued Report

Cancel   Next

2 Select the "Report Type" and corresponding "Report Title"

3 Click Next to proceed

Scheduled Report Definition - General Settings
Use this page to setup general information about the Scheduled Report Definition.

Help on this page

*Required

General Settings

Description* Monthly Import LC OS Report

E-mail To tonyleong@dbs.com;daniel@dbs.com

Password* •••••

Confirm Password* •••••

Days to Keep* 99

File Extension* Adobe PDF File (.pdf)

Language* English (UK)

Run Frequency Settings

Run Frequency* -- Select an item --
-- Select an item --
Daily
Weekly
Monthly
Quarterly
Semi-Annually
Annually
Do not run on a schedule

- Filter the Data

☑ Outstanding Balances Only

Create/Modify a Custom Filter

Filters -- Select an item --
-- Select an item --
Product Type
Due Date / Exp Date After (Format: yyyy-MM-dd)
Transaction Dates After (Format: yyyy-MM-dd)
Due Date / Exp Date Before (Format: yyyy-MM-dd)
Outstanding Amount
Bank Reference
Last Updated Within
Transaction Dates Before (Format: yyyy-MM-dd)
Oustanding Currency (e.g., USD)
Sub Product
Customer Reference
Counter Party

Existing Custom Filters

Cancel   Save/Run   Previous

4 Fill in the form
(Fields marked with * are mandatory)

5 Select "Preferred File Type" and
"Frequency"

6 Key in any relevant filter criteria, such as
"Customer Reference", "Expiry", "Issue
Date" or others

7 Click Save/Run to proceed

You will be taken back to the Scheduled Reports screen, where a success notification message will be displayed.

3.3.2

To run a Scheduled Report

1 At the Scheduled Report screen, select your report

2 Click [Run] to proceed

3.3.3

To edit a Scheduled Report

1 At the Scheduled Report screen, select your report

2 Click **Edit** to proceed

3 A form with editable fields is displayed. Edit as desired (Fields marked with * are mandatory)

4 Click **Save/Run** to proceed

3.3.4

To delete Scheduled Report

1 At the Scheduled Report screen, select your report

2 Click **Delete** to proceed

3 A dialogue box will appear to seek your confirmation to delete

4 Click **Confirm** to process

A notification message stating that the Report has been deleted will be displayed on screen.

3.4

Scheduled Report Library

DBS IDEAL™ 3.0 offers you more efficient ways to manage your data. You can filter all previously run reports by "Report Type", "Report Title", "Creation Date" or "Email Recipients".

3.4.1

To get to the Scheduled Report Library

Trade Finance ›› Trade Report ›› Scheduled Report Library
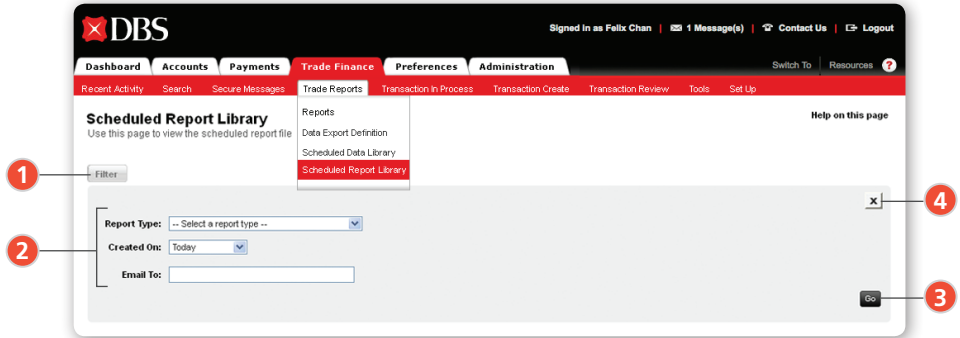
1	Click to expand the filter criteria	**3**	Click [Go] to proceed with search based on the filter criteria provided
2	General search filter criteria	**4**	Click [x] to collapse the filter criteria

3.4.2

To view Scheduled Reports
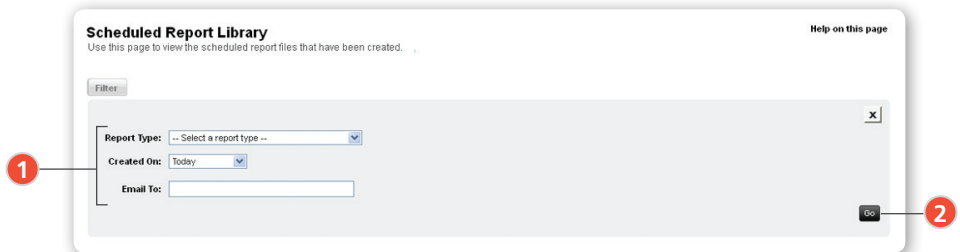
1 Specify filter criteria

2 Click [Go]

Select the relevant Schedule Report and click View

The report will appear in a pop-up window.

You can export, print or save the report.

Report: Outstanding Import Letter of Credit

4 How to create trade transactions

4.1

To create a Transaction or Amendment

Trade Finance ›› Transaction Create

Field	Description
Product	Select Trade product to submit application
Sub Product	Select Trade sub-product to submit application
Create Amendment	Check this to submit Amendment application
Create Template	Check this to create template

1 Select your "Product" and "Sub Product" from the dropdown list to create a new application

2 Check "Create Amendment" to create an amendment application or check "Create Template" to create a new template

3 Click Continue to proceed

Create Transaction Amendment ▶ Play Tutorial

Use this page to Create Transaction Amendment screen.

*Required

Product	Documentary Letters of Credit (Import)
Sub Product	Import LC Issuance
Transaction to Amend*	🔍

Cancel   Continue

④ — ————————————————————————————————————

④ If you select 'Create Amendment', you can select the corresponding transaction by clicking on the 🔍 icon, which will show you the Balance List in a separate pop-up window where existing transactions are listed. Select the relevant transactions and click [Select]. The Transaction Reference will be displayed. Click [Continue] to proceed with your amendment.

Balance List

Use this page to search for balance records.

Help on this page

Items per Page 50 ▾   First ◀◀ **1** 2 3 ▶▶ Last

Search Results   116 items found, displaying 1 to 50

	Customer Reference ▲	Bank Reference	Counter Party	Currency	Outstandi
○	1020002	00000011007011	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	USD	
○	118 LCI	00553011068445	BOARD OF FILM CENSORS	USD	
○	294 001	00553011069863	Customer Name1 Customer Name1	USD	
○	294 002	00553011070469	Customer Name1 Customer Name1	USD	
○	294 004	00553011071752	Customer Name1 Customer Name1	USD	
○	294 011	00553011073386	Customer Name1 Customer Name1	SGD	
○	294 01march	00553011073117	Customer Name1 Customer Name1	SGD	
○	294 22Mar	00553011073313	Customer Name1 Customer Name1	SGD	
○	294 30Apr13	00553011073769	Customer Name1 Customer Name1	SGD	
○	294 30Apr long	00553011073778	Customer Name1 Customer Name1	SGD	
○	294 i3 002	00553011071084	QUANTUM LIFE TECHNOLOGIES PTE. LTD.	USD	
○	294 i3 003	00553011071565	Customer Name1 Customer Name1	USD	
○	294 I3 005	00553011072476	Customer Name1 Customer Name1	USD	
○	294 PRO 01	00553011073153	DXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	SGD	
○	BACKTOBACKLC	00553011072635	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	USD	
○	clean usance	00553011068757	BOUGAINVILLEA REALTY PTE LTD	SGD	
○					

Close   Select

Internal Notes

New Internal Note   0   of 10 allowed text lines

Add Note

Cancel   Delete   Save and Exit   Submit   ⑤

Field	Description
Cancel	To exit and NOT save the details entered
Delete	To delete this application from the system
Save and Exit	To save the details entered and to exit
Submit	To save the details entered and submit for approval

⑤ Once you have input all application/amendment details, click on one of the above action buttons as required

4.2

Common Features

DBS IDEAL™ 3.0 offers several common features that reduce the time-spent on applications. In addition to pre-saved clauses, goods descriptions and transaction party lists, you can now attach documents to your online applications.

These features are common to all product applications, and will be detailed below.

4.2.1

Balance List

The Balance List contains all currently active transactions. Use it to select the relevant active transaction when making application renewals, or applying for Export Bills under LC.

1. To populate the new application fields with details from an active transaction, click on the Lookup Icon 🔍 next to "Reference for Renewal", "LC Advising Reference" or "LC Number".

2. To search for an Import LC to be included in an Export Bill under LC Application, choose either "LC Advising Reference" and "LC Number".

The Balance List displays all active Import LC Issuance transactions to be used in your Export Bill under LC Application.

1. To renew an existing active transaction, click on the Lookup Icon 🔍 next to "Reference for Renewal".

The Balance List displays all existing active transactions of the relevant "Product" and "Sub Product" Type. Select the relevant transaction for renewal.

4.2.2

Party List

The first section of all application forms contains information about the Transaction Parties such as:

To simplify application creation, frequently used Party Details can be saved in the Party List for extraction and future use in applications.

4.2.3

To view the Party List

1 Click on the Lookup icon

2 Select the relevant Party and click Select

The saved Party Details will then be used to populate the fields in the new application.

> *Note for Advising Bank Party List:*
> *The banks listed here are DBS's correspondence banks.*
> *If your preferred bank not in the list, please input the name and address on the Advising Bank Name & Address fields provided on the screen.*
> *Note that adding your own bank list in the library is NOT allowed.*

4.2.4

Standard Clause List

The Standard Clause List stores clauses for use in future applications.
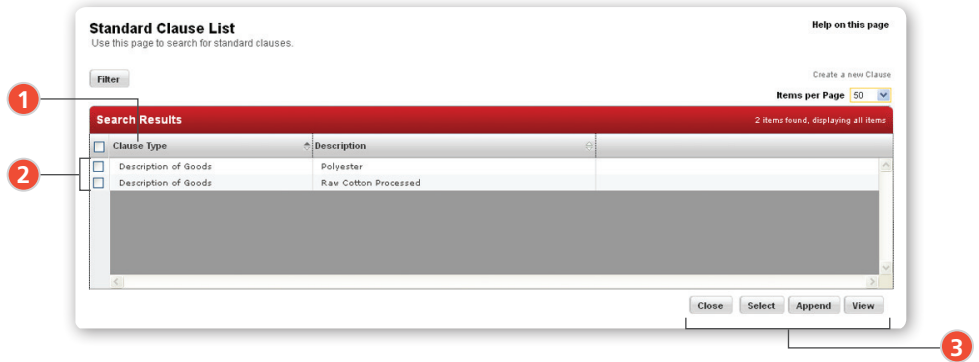
1 Clauses are categorized according to type

2 The clauses can be accessed by clicking on

3 Select the relevant clause and Select , Append or View it

4.2.5

Standard Clauses for Shipping, Instructions & Add New Internal Notes Sections
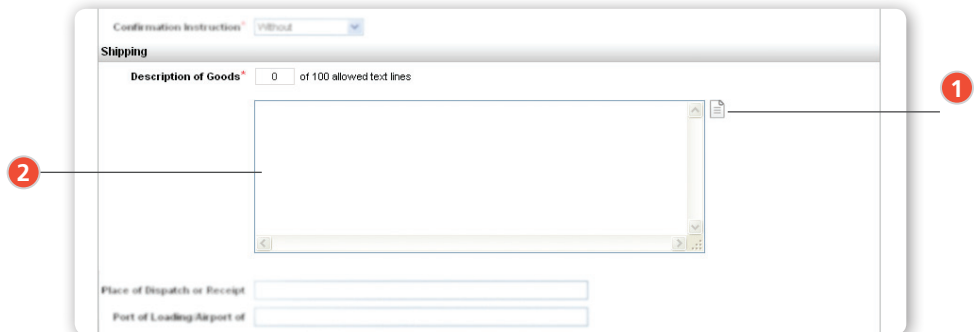
1 Click on to select one or more Standard Clause(s) from the Standard Clause List to be copied into the text box

2 To edit the clause(s), simply edit the text directly in the text box

4.2.6

Standard Clauses for the Documents Section

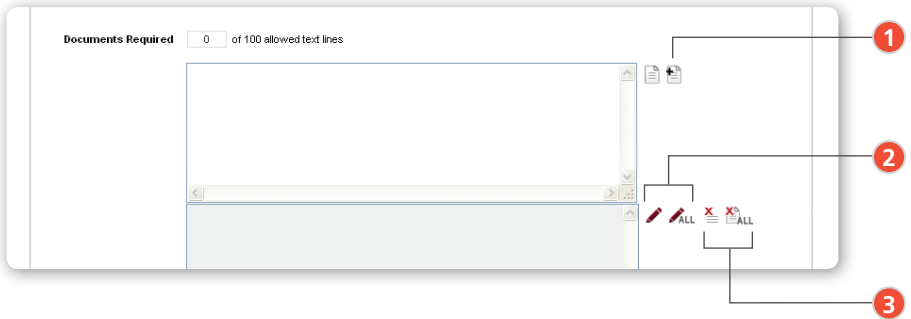To view the Standard Clause List, Click ▤ and the list will appear in a separate pop-up window.

① Clicking on `Select` will copy the clause into Text Box 1 on the application form and you can later click on ⊞ to Append the clause to any clauses already on the application. The clauses will then be moved to Text Box 2

② If you wish to edit any clauses already appended, you can click on ✎ to edit the last appended clause, or click on ✎ALL to edit all the clauses in Test Box 2

③ To clear the last clause appended in Text Box 2, click on ✕ and to clear all the clauses, click on ✕ALL

4.3

Manage Attachments

DBS IDEAL™ 3.0 now allows document to be attached directly onto online applications.
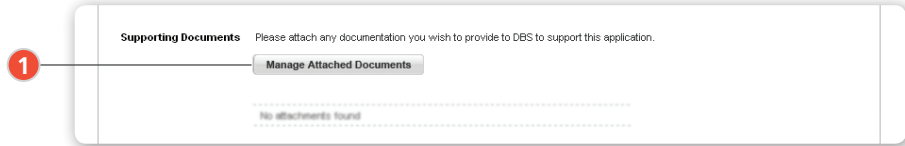
① Click **Manage Attached Documents**

A pop-up window appears in which you can locate the document(s) to be attached.
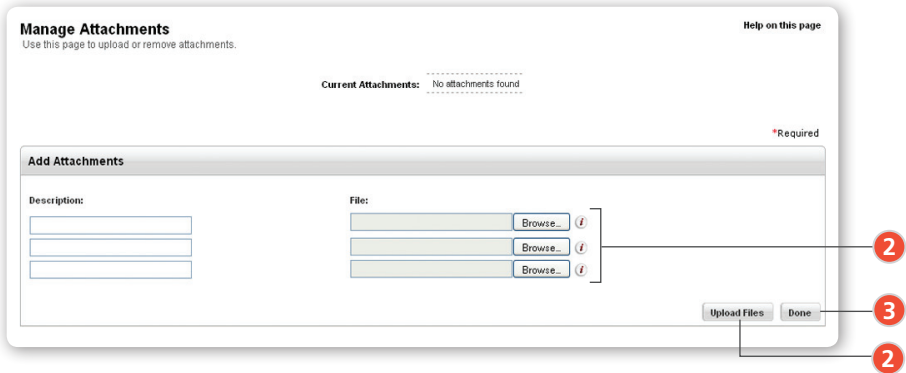
② Click **Browse** to select the file(s) you wish to attach, followed by Upload Files

③ Once you have selected files(s) you wish to attach, click **Done** and your file(s) will be attached to the application

| | 5 | How to manage your trade transactions |

5.1

Transaction in Process
··
Trade Finance ›› Transaction in Process

The Transaction In Process page allows you to filter your transaction by "Product", "Sub Product", "Transaction Type", "Customer Reference" and a range of the transaction amount

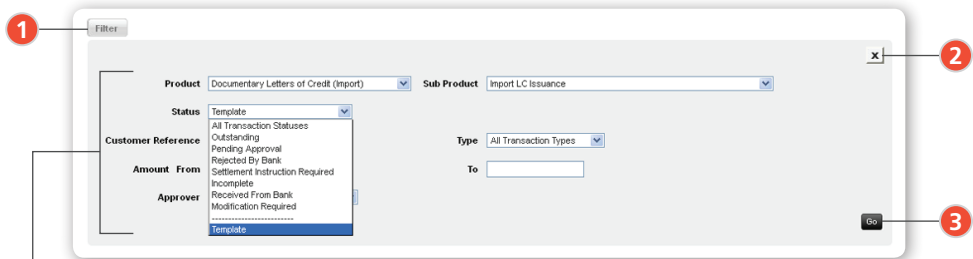| Field	Description
Transaction Status	Incomplete, Pending Approval Queued for Transmission, Sent, Arrived, Processed by Bank, Modification Required, Rejected By Bank, Cancelled, Settlement Instruction Required, Accepted, Amended, Completed, Issued or Document Received.
Transaction Type	Transaction Amendment, Transaction Origination, Document Presentation or Settlement.
Customer Reference	Key in the Customer Reference if you know the specific reference.
Amount From - To	Key in a range of transaction amounts. For example, 1000 to 10000. Refer to the Glossary for clarification on the various statuses.

1 Click on [Filter] to display the filter menu

2 If you wish to exit the filter menu, click [X]

3 Click [Go] to display all relevant transaction(s) in the Search Result box

Transactions in Process

Use this page to modify, delete or approve any of the transactions for which you have entitlement.

Help on this page

Filter

Items per Page 50 | First | 1 2 3 4 5 | Last

Search Results 316 items found, displaying 1 to 50

	Transaction Type	Product/Sub Product	Status	Applicatio
	Banker's Guarantee-Banker's Guarantee Issuance (8) items shown			
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Incomplete	12-O
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Incomplete	28-Fe
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Modification Required	28-Fe
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Incomplete	28-Fe
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Modification Required	06-Fe
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Incomplete	15-Fe
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Incomplete	15-Fe
☐	Transaction Origination	Banker's Guarantee-Banker's Guarantee Issuance	Incomplete	06-Ma
	Documentary Letter of Credit-Bill Receivable Purchase/Trust Receipt (LC) (40) items shown			
☐	Settlement	Documentary Letter of Credit-Bill Receivable Purchase/Trust Receipt (LC)	Modification Required	28-No
☐	Settlement	Documentary Letter of Credit-Bill Receivable Purchase/Trust Receipt (LC)	Pending Approval	28-No
☐	Settlement	Documentary Letter of Credit-Bill Receivable Purchase/Trust Receipt (LC)	Received From Bank	30-No
☐	Settlement	Documentary Letter of Credit-Bill Receivable Purchase/Trust Receipt (LC)	Received From Bank	30-No

Delete | Reject | Save as Template | View | Approve | Offline Approve | Offline Print | Select

5.1.1 To select a Transaction quickly

Transactions in Process

Use this page to modify, delete or approve any of the transactions for which you have entitlement.

Help on this page

Filter

Items per Page 50 | First | 1 2 3 | Last

Search Results 123 items found, displaying 1 to 50

	Transaction Type	Status	Customer Reference- Amd. Seq.	Bank Reference	Transaction Amount	Appli
	Documentary Letter of Credit-Import LC Issuance (50) items shown					
☐	Transaction Origination				HKD 200.00	2
☐	Transaction Origination				HKD 300.00	2
☐	Transaction Origination				SGD 20,111.00	2
☐	Transaction Origination				BWP 123,123.00	2
☐	Transaction Origination				MYR 122,312.00	2
☐	Transaction Origination				AUD 45,646.00	2
☐	Transaction Origination				ARS 54,322.00	2
☐	Transaction Origination				AUD 234,234.00	2
☐	Transaction Origination				BDT 123,457.00	2
☐	Transaction Origination				HKD 46,547.00	2
☐	Transaction Origination				USD 56,545.00	2
☐	Transaction Origination	Pending Approval	HK000031		CNY 533,223.00	2
☐	Transaction Origination	Pending Approval	HK000032		TWD 23,342	2

Transaction Type: Transaction Origination
Status: Pending Approval
Customer Reference- Amd. Seq.: HKD0010418LC
Transaction Amount: HKD 200.00
Application Date: 27-May-2011
Product/Sub Product: Documentary Letter of Credit-Import LC Issuance
Last Activity: 27-Jul-2011 18:54:09
Expiry / Maturity Date: 31-Aug-2011
Last User: HK100A01
Beneficiary / Counter Party: Bene 001

Delete | Reject | Save as Template | View | Approve | Offline Approve | Offline Print | Select

① Mouse over the Transaction Type column to view key details of the transaction.

② To select the required transaction, click on the checkbox(es) accordingly

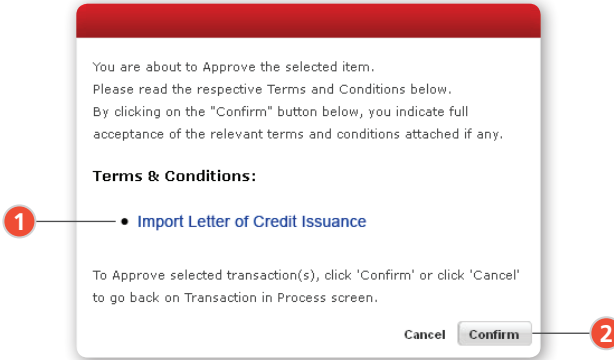③ Click the required action button to proceed

5.2

Approving a Transaction

1. Follow Steps 1 & 2 of "5.1.1 To Select a Transaction quickly".
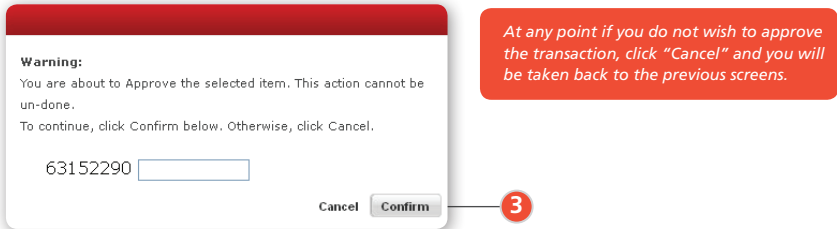
2. Select the relevant transaction(s) and click [Approve]

A confirmation message is displayed on screen together with a link to the Terms & Conditions.

You are about to Approve the selected item.
Please read the respective Terms and Conditions below.
By clicking on the "Confirm" button below, you indicate full
acceptance of the relevant terms and conditions attached if any.

Terms & Conditions:

(1) • Import Letter of Credit Issuance

To Approve selected transaction(s), click 'Confirm' or click 'Cancel'
to go back on Transaction in Process screen.

Cancel [Confirm] **(2)**

(1) Click on the blue hyperlink to view the Terms & Conditions

(2) Click [Confirm] to approve the transaction

A Challenge Response screen is displayed.

Warning:
You are about to Approve the selected item. This action cannot be
un-done.
To continue, click Confirm below. Otherwise, click Cancel.

63152290 [   ]

Cancel [Confirm] **(3)**

At any point if you do not wish to approve the transaction, click "Cancel" and you will be taken back to the previous screens.

(3) Enter the Response code generated from your Security Device and click [Confirm] to confirm approval of the transaction

An Action Successful message is displayed

Action Successful

✓ • The reference number HKBGI00002 has been Approved successfully.
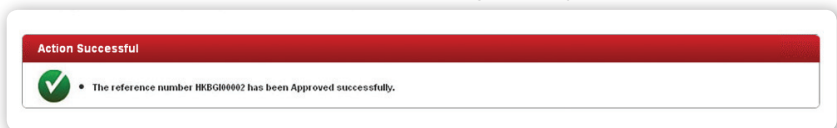
5.3

Rejecting a Transaction

1. Follow Steps 1 & 2 of "5.1.1 To Select a Transaction quickly".

2. Select the relevant transaction(s) and click Reject

A warning message is displayed.

Warning:
You are about to Reject the selected item. This action cannot be un-done. To continue, enter your Reject Reason below and click Confirm. Otherwise, click Cancel.

Reject Reason:

1

Cancel   Confirm   **2**

If you do not wish to reject the transaction, click "Cancel" and you will be taken back to the previous screen.

1 You will be required to key in your reason for rejection

2 Click Confirm to confirm rejection of the transaction

An Action Successful message is displayed.

Action Successful

• The reference number 'HKBGI00001' has been Rejected successfully.
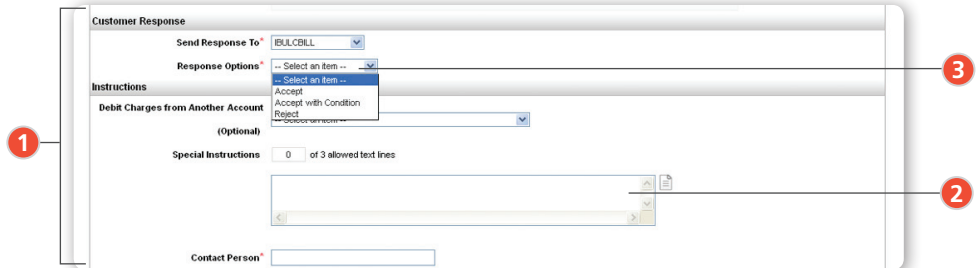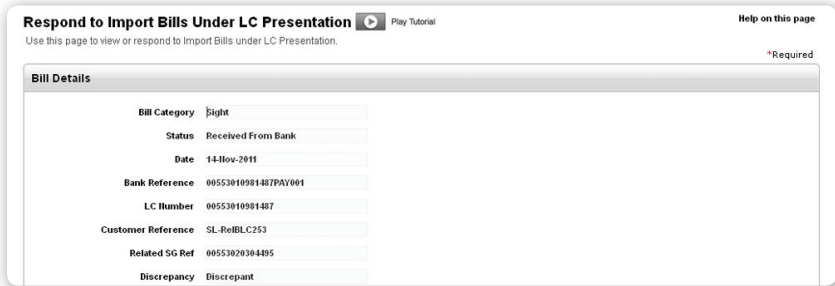
5.4

Responding to a Discrepant Bill

1. Follow Steps 1 & 2 of "5.1.1 To Select a Transaction quickly".

2. Select the relevant transaction with the status "Received from Bank" and click [Select]

The Respond to Import Bill Under LC Presentation page appears.

① Scroll down to the "Customer Response" and "Instruction" sections

② Key in your instructions

③ You can choose to accept or reject a Discrepant Bill

5.5

Responding to a Bill/Finance with Settlement Instruction

5.5.1

To create Settlement Instructions

1. Follow Steps 1 & 2 of "5.1.1 To Select a Transaction quickly".
2. Select the relevant transaction with the status "Received from Bank", e.g. Bill Receivable Purchase/Trust Receipt.
3. Click Select to proceed.

Respond to Bill Receivable Purchase/Trust Receipt financing page appears.

Respond to Bill Receivable Purchase / Trust Receipt (LC) Financing ▶ Play Tutorial   Help on this page

Use this page to view or respond to Import Bill Receivable Purchase / Trust Receipt (LC) Financing Application.

*Required

Bill Details

Product	Documentary Letter of Credit
Sub Product	Bill Receivable Purchase / Trust Receipt (LC)
Status	Settlement Instruction Required
Customer Reference	BRPTRLCSM
Bank Reference	00553010983984001
LC Number	00553010983984
Bill Reference	00553010983984PAY001
CL No	1006099
Drawee Name	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Address	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Company Tax No	
Import License No	BRPTRLCSM

Customer Response

Send Response To*	IBULCBRTR
Number Of Accounts	1 ▾ Interest Projection Calculator
Account Number	-- Select an item --
Finance Amount	SGD
Interest Amount	SGD

Instructions

Debit Charges from Another Account (Optional)	NAME OF ACCT NO:001-006099-6-0001006099006-SGD
Special Instructions	1 of 3 allowed text lines
	Details
Contact Person*	Miss SM

① Scroll down to the "Customer Response" and "Instruction" sections to key in your instructions

On how to use the Interest Projection Calculator, refer to page 40.

Customer Response

Send Response To*	– Select an Item –
Response Options*	– Select an Item –

Instruction

Debit Charges from Another Account (Optional)	– Select an Item –
Contact Person	
Telephone Number	
Fax Number	
Remarks	0 of 10 allowed text lines
Supporting Documents	Manage attached documents

No attachment found.
Please attach any documentation you wish to provide to DBS to support this application.

Internal Notes

New Internal Note	0 of 10 allowed text lines

Cancel   Save Incomplete   Submit   **②**

② After filling up the sections, click **Submit**

A warning message is displayed.

Warning:
You are about to Submit the selected item. Would you like to continue.
To continue, click Yes below. Otherwise, click No.

If you do not wish to proceed, simply click "No" and you will be taken back to the previous screen.

NO   YES   **③**

③ Click **YES** to submit the transaction

An Action Successful notification message is displayed
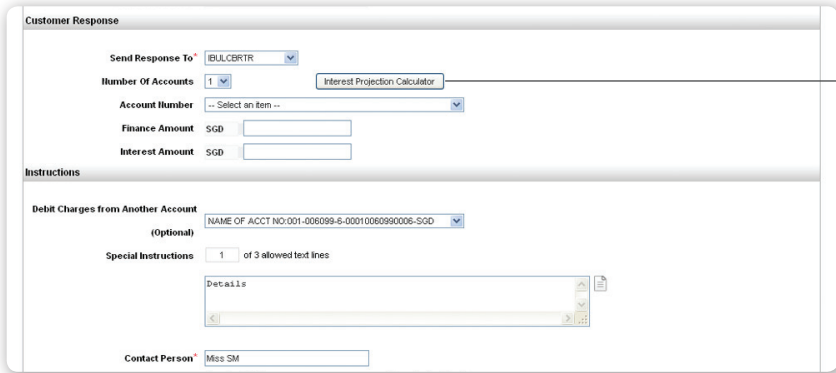
Action Successful

✓ • 'BRPTRLCSM' was submitted successfully. Please click here to View the application

5.5.2

Using the Interest Projection Calculator to facilitate your application

1 Click [Interest Projection Calculator]

The calculator appears in a pop-up window.

2 Select the end date of your bill/finance and click [Calculate]

3 The interest amount from current date to the end date specified will be displayed

5.6

Modifying a Transaction

1. Follow Steps 1 & 2 of "5.1.1 To Select a Transaction quickly".

2. Select the relevant transaction(s).

3. Click [Select] to proceed.

The transaction application appears, an information box will be displayed on screen and the fields will be greyed out. You will not be able to edit the application yet.

1 To edit the fields in the application form, click [Edit] and the greyed out fields become editable as shown

2 To return to the previous screen without saving changes, click [Cancel]

To delete the transaction, click [Delete]

If you wish to save and exit, click [Save and Exit]

To submit the transaction for authoriser to approve, click [Submit]

If the transaction is Pending Approval, you may reject or approve the transaction as well.

5.7

Deleting a Transaction

1. Follow Steps 1 & 2 of "5.1.1 To Select a Transaction quickly"

2. Select the relevant transaction(s)

3. Click [Delete]

A warning message is displayed.

Warning:
You are about to Approve the selected item. This action cannot be un-done.
To continue, click Confirm below. Otherwise, click Cancel.

Cancel   Confirm   **1**

If you do not wish to Delete the Transaction, click "Cancel". You are brought back to the previous screen.

1 Click [Confirm] to delete the transaction

An Action Successful notification message is displayed.

Action Successful

• The reference number 'HKBGI00003' has been Deleted successfully.

5.8

Transaction Review
....

The Transaction Review function acts like an audit log, storing all customer transactions.

It is a repository of all your transactional data submitted via DBS IDEAL™ 3.0. It displays the current details and workflow history of each transaction.

Trade Finance ›› Transaction Review

> Refer to the Glossary Table for a detailed description of all transaction types and statuses.

5.8.1

To filter Transactions

The Transaction In Process page allows you to filter your transactions by "Product", "Sub Product", "Transaction Type", "Customer Reference" and a range of the transaction amount.

Filter your transactional data by **Product Type** and **Sub Product Type** or choose from the following filter criteria:

Field	Description
Transaction Status	Incomplete, Pending Approval, Queued for Transmission, Sent, Arrived, Processed by Bank, Modification Required, Rejected By Bank, Cancelled, Settlement Instruction Required, Accepted, Amended, Completed, Issued or Document Received.
Transaction Type	Transaction Amendment, Transaction Origination, Document Presentation or Settlement
Customer Reference	Key in the Customer Reference if you know the specific reference
Amount From - To	Key in a range of transaction amounts. For example, $1000 to $10000. Refer to the Glossary for clarification on the various statuses

1 Click on Filter to display the menu

2 If you wish to exit the filter menu, click ✕

3 Click Go to display all relevant transaction(s) in the Search Result box

5.8.2

To select a Transaction quickly

 Mouse over the Transaction Type column, and the key details of the transaction will be displayed.

 To select the required transaction(s), click on the checkbox(es) next to each transaction

To view Transaction Current Detail

Current Detail shows key transaction data such as the "Transaction Amount", "Status", "Bank Reference", "Create Date", "Last Activity" and the "Workflow History".

The Workflow History provides a detailed view of when and by whom the transaction was modified from creation to completion.

Please note that if you wish to view the Current Detail, you will only be allowed to select one transaction at a time.

5.8.3

To access Current Detail

Select the checkbox associated with the relevant transaction and click Detail. Alternatively, right-click anywhere on the screen and click Detail.

1 Click Cancel to go back to previous menu

5.9

Viewing Transaction Application Print Reports

Application Print Report allows you to view a copy of an application made regardless of the current transaction status. The application can be printed or saved directly to your desktop in PDF format.

You may select more than one transaction and print all the applications at the same time, or save a series of applications that meet specified criteria.

To access Application Print Reports

Select the relevant transaction(s) and click `View`

Alternatively, right-click anywhere on the screen and click `View`

The Application Print Report is displayed in a separate window in PDF format as shown below.

Import Letter of Credit Issuance

Parties

LC Type : Normal	Company Tax Number: 1234567890
Your Reference: WST1209-01	Credit Liability: 0003900810000
LC Reference: ADL0000000005	Import License Number: 0987654321
Applicant:	Beneficiary:
XYZ Holdings	Westlive Furnishings
11 Gul Circle	No. 9 Gongye Road, Paisha Industrial
Singapore 123456	Zone, Longjiang, Shunde District,
Singapore	Foshan, Guanddong, China
Advising Bank:	
Industrial Bank of China Ltd	
No. 23 – 76 Yang Ching Ave	
Shanxi District, Foshan 5679909	
China	

Details

Send via: SWIFT/Telex	Available by: By Payment
Expiry Date: DD-MMM-YYYY	Available With: Issuing Bank
Expiry Country: Singapore	Credit transferable: Conditional
Amount: SGD 100,000,000.00 (with GST)	Confirmation instructions: Confirm
Base Currency Equivalent: USD 101000000	Confirmation Charges For: Beneficiary
Tolerance: +0 / -0 %	Transferable Conditions:
Payment Terms: Usance	lorem ipsum onseceturei lio huinsmnfosakdvfn
Tenor: 90 days After B/L Date	kk klsdfk vbweifj sji sfcokme kisdfwo

Shipping

Place of Dispatch or Receipt: Uzbekistan	Insurance: Applicant to Provide
City/Place of Loading: Guangdong	Insurance Policy Number: 12345678903456
Place of Destination or Delivery: Singapore	Insurer Name: Lloyds Insurance LLC
City/Place of Unloading: Port of Uzbekistan	32 Jalan Besar
Partial Shipments: Allowed	Singapore 234567
Transshipment: Allowed Upon Condition	Insurer Notification: Applicant To Notify Insurer by fax
Shipment Schedule:	
Latest Shipment 01-JAN-1993	

Goods Description: 1. The quick brown fox jumped over the lazy dog and ate a cow and flew over the
                                        Moon and ate peppers. Tomatoes and corn grew in the fields where rainbows

Report: Import Letter of Credit Issuance

Glossary Table

Term	Definition
Transaction Amendment	When you make a change to the terms of a transaction.
Transaction Origination	When you create a new transaction.
Document Presentation	When you have documents to be presented to DBS for negotiation, financing or collections.
Settlement	A transaction in which payment or settlement instructions are required.
Incomplete	Status of a transaction application that has not been completed or submitted yet.
Pending Approval	Status of a transaction that requires approval by another user, following submission. The status is changed to Queued for Transmission once approval is given.
Queued for Transmission	Status of a transaction that has been submitted, is parked in DBS IDEAL™ 3.0 and queued for sending to the back office system.
Arrived	Status of a transaction that has been received by back office system and pending Bank to process.
Processed By Bank	Status of a transaction that has been processed by our Trade Operations Team and released back to you.
Modification Required	If a transaction application received is deemed to be discrepant or has been rejected by an approving user, the status is set to **Modification Required**. You can modify the transaction application by selecting it from the Transactions in Process module.
Rejected By Bank	If Trade Operations rejects the transaction in the back-end system and requires modification by the customer prior to re-submission in DBS IDEAL™ 3.0, the transaction status is set to **Rejected By Bank**.
Cancelled	At your request, Trade Operations may cancel transactions in the back-end system and the transaction status is set to Cancelled.
Accepted	Status set when Trade Operations accepts Bills as per your request.
Amended	At your request, Trade Operations may amend transactions in the back-end system. The status will is set to Amended once completed.
Current Detail	If you click Select, you will be taken to the Current Detail of the selected transaction where you can view key transaction data such as the Transaction Amount, Status, Bank Reference, Create Date, Last Activity and the Workflow History.
Completed	Status of a Transaction that has been completed.
Issued	Once Trade Operations has received and processed an application, the transaction status may be set to Issued. For instance when an import Letter of Credit Application is made, the status will be switched to Issued once the Import LC is issued.

Term	Definition
Document Received	When documents are sent to the bank and viewed by Trade Operations, the status is set to **Document Received**.
Workflow History	A detailed workflow history of a transaction from creation to completion, including when and by whom modifications were made.
Application Print Report	Clicking on View allows you to view a copy of the application made regardless of the current transaction status. The application can be printed or saved directly onto your desktop in PDF format.

6   How to use trade notifications

Trade Notifications allow users to set events for which they wish to receive notifications. You can select to be notified of transactions with specific criteria, such as "Amount", "Expiry", "Maturity", "Acceptance", "Processing" and more.

6.1

To access Trade Notifications

Administration » User Management » Manage Trade Notifications
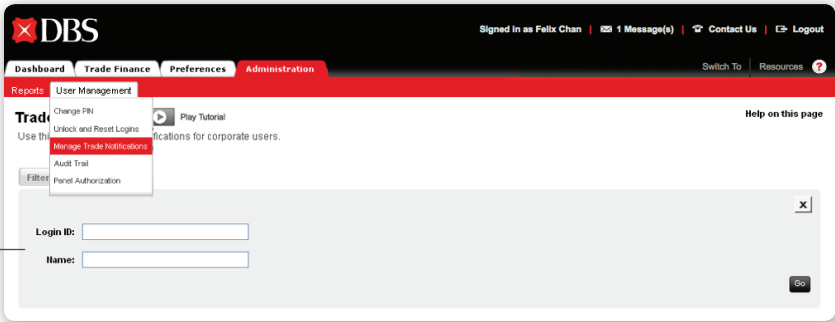
1   Search and Select the user by Login ID/Name to setup their notifications

6.2

To view Trade Notifications
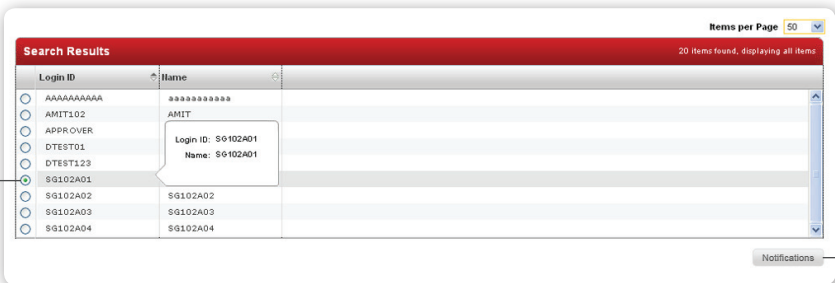
1   From the search list, select the user name whose notifications you wish to view

2   Click Notifications to load details

6.3

To create Trade Notifications

1 From the search list, select the notification you wish to create and click [Create a New Notification]

2 Select the modes of communication that you wish to receive notifications in

For more information on the list of notifications, please refer to Appendix.

SMS Options

Mobile Number *   Country Code - Area Code - Number
[____] - [____] - [_____]

FAX Options

Fax Number *   Country Code - Area Code - Number
[____] - [____] - [_____]

Notification Options

		Limit Setting (SGD)
Entitled to All	☐	
Export Bill under Collection	[+] ☐	
Documentary Letter of Credit (Export)	[+] ☐	
Import Bill under Collection	[+] ☐	
Documentary Letter of Credit (Import)	[+] ☐	
Secure Mail	[+] ☐	
Standby Letter of Credit	[+] ☐	
Bankers Guarantee	[+] ☐	
Transfer Letter of Credit	[+] ☐	
Shipping Guarantee / Air Waybill	[+] ☐	
Endorsement		
Trade Finance	[+] ☐	

* Please refer to subproduct limit setting

Cancel   Save

For greater detail, click on the [+] buttons to select options such as Acceptance Received, New LC Advised, Bill Overdue. Set specific limits for each transaction by entering the minimum amount into the Limit Setting column.

3 Fill in the relevant details

4 Select the products you wish to receive notifications for

5 Click Save to proceed

The new notification is saved and an Action Successful message is displayed.

Successful Submit

✅ The Notification was saved successfully.

6.4

To copy Notifications

Notifications Setup - SG102A01
Use this page to maintain Notifications for corporate users.

Help on this page

Create a New Notification

Items per Page 50

Search Results   One item found

E-Mail Address	Send Interval	Time	Send Notifications on Weekends	Send "No Activity" Messages
abc@dbs.com	Half Hourly		No	No

Cancel   Delete   Copy Notification   Edit

1

1 From the search list, select the notification you wish to copy and click Copy Notifcation

You can edit some settings within that notification and save it as a separate notification.

The new notification is saved and an Action Successful message is displayed.

Successful Submit

The Notification was saved successfully.

6.5

To edit Notifications

Notifications Setup - SG102A01
Use this page to maintain Notifications for corporate users.

Help on this page

Create a New Notification

Items per Page 50

Search Results   One item found

E-Mail Address	Send Interval	Time	Send Notifications on Weekends	Send "No Activity" Messages
abc@dbs.com	Half Hourly		No	No

Cancel Delete Copy Notification Edit

1

1 From the search list, select the notification you wish to edit and click Edit

Modify a Notification - SG102A01
Use this page to view or modify an notification.

Help on this page

*Required

Modify a Notification

Notification Type* ☑ E-Mail
☑ SMS
☐ FAX

Send Notifications Half Hourly ⓘ

E-Mail Options

E-Mail Address abc@dbs.com
☐ Format E-Mail content as HTML (Default is plain text)
☐ Include E-Mail content as attachment
Password* •••••
Confirm Password* •••••

2

2 A form with editable field is displayed. Make your required modifications

Accounts Payable Financing (DTR/DBRP)
- Application Processed By Bank
- Repayment of Financing
- Overdue
- Pre Maturity Advice
- Extension Processed By Bank
- Application Created
- Application Modification Required
- Application Approved
- Application Final Approval (Deliver To Bank)
- Application Rejected By Bank
- Application Cancelled At Bank
- Application Arrived At Bank

CMA Loans
- Application Processed By Bank
- Repayment of Financing
- Overdue
- Pre Maturity Advice
- Extension Processed By Bank

* Please refer to subproduct limit setting

Cancel   Delete   Save   **3**

3 Click [Save] to proceed

The new notification is saved and an Action Successful message is displayed.

Successful Submit

The Notification was saved successfully.

6.6

To delete Notifications

Notifications Setup - SG102A01
Use this page to maintain Notifications for corporate users.

Help on this page

Create a New Notification

Items per Page 50

Search Results   One item found

E-Mail Address	Send Interval	Time	Send Notifications on Weekends	Send "No Activity" Messages
abc@dbs.com	Half Hourly		No	No

Cancel   Delete   Copy Notification   Edit

1

1 From the search list, select the notification you wish to delete and click Delete

A warning message is displayed

Warning:
You are about to Delete the selected item. This action cannot be un-done.
To continue, click Confirm below. Otherwise, click Cancel.

Cancel   Confirm   **2**

2 Click Confirm to proceed

The notification is deleted and an Action Successful message is displayed.

Action Successful

• The record was Deleted successfully.

7 Appendix

7.1

Online Courier Service Tracking

Track your documents easily with our courier service tracking.

① From Transaction Search, select and view Transaction Details of the transaction you wish to track. Click Courier Number to track courier service

The courier service provider's website will open in a separate window and you will be able to view the corresponding shipment details.

7.2

Trade Application Templates

Templates can be created and utilised in the future for recurring trade applications and transactions.

7.2.1

To create a Template

TRADE Finance » Transaction Create

1 Select "Product" and "Sub Product" from the dropdown list

2 Select "Create Template"

3 Click Continue to proceed

4 Enter a "Template Name"

5 Click Continue

An Action Successful message will be displayed upon successful template creation.

7.2.2

To save a Transaction as a Template

1 On the selected transaction form, click **Save as Template**

2 Alternatively, right click and select **Save as Template**

↓

A confirmation screen will be displayed.

Confirm Save as Template:

Please enter a name for the new template.

* Save As Template Named:

3 Enter a "Template Name"

4 Click **Confirm** to proceed

↓

An Action Successful message will be displayed when the template is successfully saved.

Action Successful

• The templatesaved template was created successfully.

7.2.3

To update a Template

You can edit the details on your saved template.

Transaction Finance ›› Transaction in Process

1 Select "Product" and "Sub Product" from the dropdown list

2 Select "Template" from the Status dropdown list

3 Click **Go** to proceed

4 From the search results, right-click to select the template you wish to edit

7.2.4

To pre-load from Template

To pre-load new application fields with details from an existing template.

1 After selecting your "Product" and "Sub Product" on Transaction Create, click on the Lookup Icon 🔍 beside "Pre-Load from Template"

2 The Template List opens in a separate pop-up window. Check the relevant Template and Click Select

3 Your new application will be populated with details from your selected template

7.2.5

To copy from Application List

To populate new application fields with details from a previous application.

1 After selecting your "Product" and "Sub Product" on Transaction Create, click on the Lookup Icon 🔍 beside "Copy from Application"

2 The Copy from Application List opens in a separate pop-up window. Check the relevant Application and Click [Select]

3 Your new application will be populated with details from your selected application

7.3

List of Trade Notifications

The following shows the list of trade notifications that you can manage.

Administration ›› User Management ›› Manage Trade Notifications

List of Trade Notifications (continuation)

- ☑ Payment Instructions Arrived At Bank
- ☑ Discrepancy Received From Bank
- ☑ Reminder for Discrepany Response
- [-] ☑ Bill Receivable Purchase/Trust Receipt (LC)
  - ☑ Financing Request Processed
  - ☑ Repayment of Financing
  - ☑ Overdue
  - ☑ Pre Maturity Advice

Standby Letter of Credit [-] ☑

- ☑ Application Created
- ☑ Application Modification Required
- ☑ Application Approved
- ☑ Application Final Approval (Deliver To Bank)
- ☑ Application Rejected By Bank
- ☑ Application Cancelled At Bank
- ☑ Application Arrived At Bank
- ☑ Amendment Created
- ☑ Amendment Modification Required
- ☑ Amendment Approved
- ☑ Amendment Final Approval (Deliver To Bank)
- ☑ Amendment Rejected By Bank
- ☑ Amendment Cancelled At Bank
- ☑ Amendment Arrived At Bank

Bankers Guarantee [-] ☑

- [-] ☑ Bankers Guarantee Issuance
  - ☑ Application Processed By Bank
  - ☑ Claim Received
  - ☑ Claim Paid
  - ☑ Amendment Processed By Bank
  - ☑ Application Created
  - ☑ Application Modification Required
  - ☑ Application Approved
  - ☑ Application Final Approval (Deliver To Bank)
  - ☑ Application Rejected By Bank
  - ☑ Application Cancelled At Bank
  - ☑ Application Arrived At Bank
  - ☑ Amendment Created
  - ☑ Amendment Modification Required
  - ☑ Amendment Approved
  - ☑ Amendment Final Approval (Deliver To Bank)
  - ☑ Amendment Rejected By Bank
  - ☑ Amendment Cancelled At Bank
  - ☑ Amendment Arrived At Bank
- [-] ☑ Buyers Credit Undertaking
  - ☑ Application Processed By Bank
  - ☑ Amendment Processed By Bank
  - ☑ Application Created
  - ☑ Application Modification Required
  - ☑ Application Approved
  - ☑ Application Final Approval (Deliver To Bank)
  - ☑ Application Rejected By Bank
  - ☑ Application Cancelled At Bank
  - ☑ Application Arrived At Bank

Transfer Letter of Credit [-] ☑

- [-] ☑ Transfer LC Issuance
  - ☑ Application Processed By Bank
  - ☑ Amendment Processed By Bank
- [-] ☑ Import Bill under Transferred LC
  - ☑ Discrepancy Received From Bank
  - ☑ Discrepancy Response Processed By Bank
  - ☑ New Bill Received
  - ☑ Acceptance of Bill
  - ☑ Payment of Bill
  - ☑ Bill Overdue

List of Trade Notifications (continuation)

Shipping Guarantee / Air Waybill [-] ☑
Endorsement

    ☑ Application Processed By Bank

    ☑ Redeemed

    ☑ Overdue

Trade Finance [-] ☑

    [-] ☑ Loan Packing Credits

        ☑ Loan Packing Credit Application Processed By Bank

        ☑ Loan Packing Credit Repayment of Financing

        ☑ Loan Packing Credit Overdue

        ☑ Loan Packing Credit Pre Maturity Advice

    [-] ☑ Accounts Receivable Financing (BRD/BRS)

        ☑ Application Processed By Bank

        ☑ Repayment of Financing

        ☑ Overdue

        ☑ Pre Maturity Advice

        ☑ Extension Processed By Bank

        ☑ Application Created

        ☑ Application Modification Required

        ☑ Application Approved

        ☑ Application Final Approval (Deliver To Bank)

        ☑ Application Rejected By Bank

        ☑ Application Cancelled At Bank

        ☑ Application Arrived At Bank

    [-] ☑ Accounts Payable Financing (DTR/DBRP)

        ☑ Application Processed By Bank

        ☑ Repayment of Financing

        ☑ Overdue

        ☑ Pre Maturity Advice

        ☑ Extension Processed By Bank

        ☑ Application Created

        ☑ Application Modification Required

        ☑ Application Approved

        ☑ Application Final Approval (Deliver To Bank)

        ☑ Application Rejected By Bank

        ☑ Application Cancelled At Bank

        ☑ Application Arrived At Bank

    [-] ☑ CMA Loans

        ☑ Application Processed By Bank

        ☑ Repayment of Financing

        ☑ Overdue

        ☑ Pre Maturity Advice

        ☑ Extension Processed By Bank

* Please refer to subproduct limit setting

Cancel   Delete   Save

Notes:

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