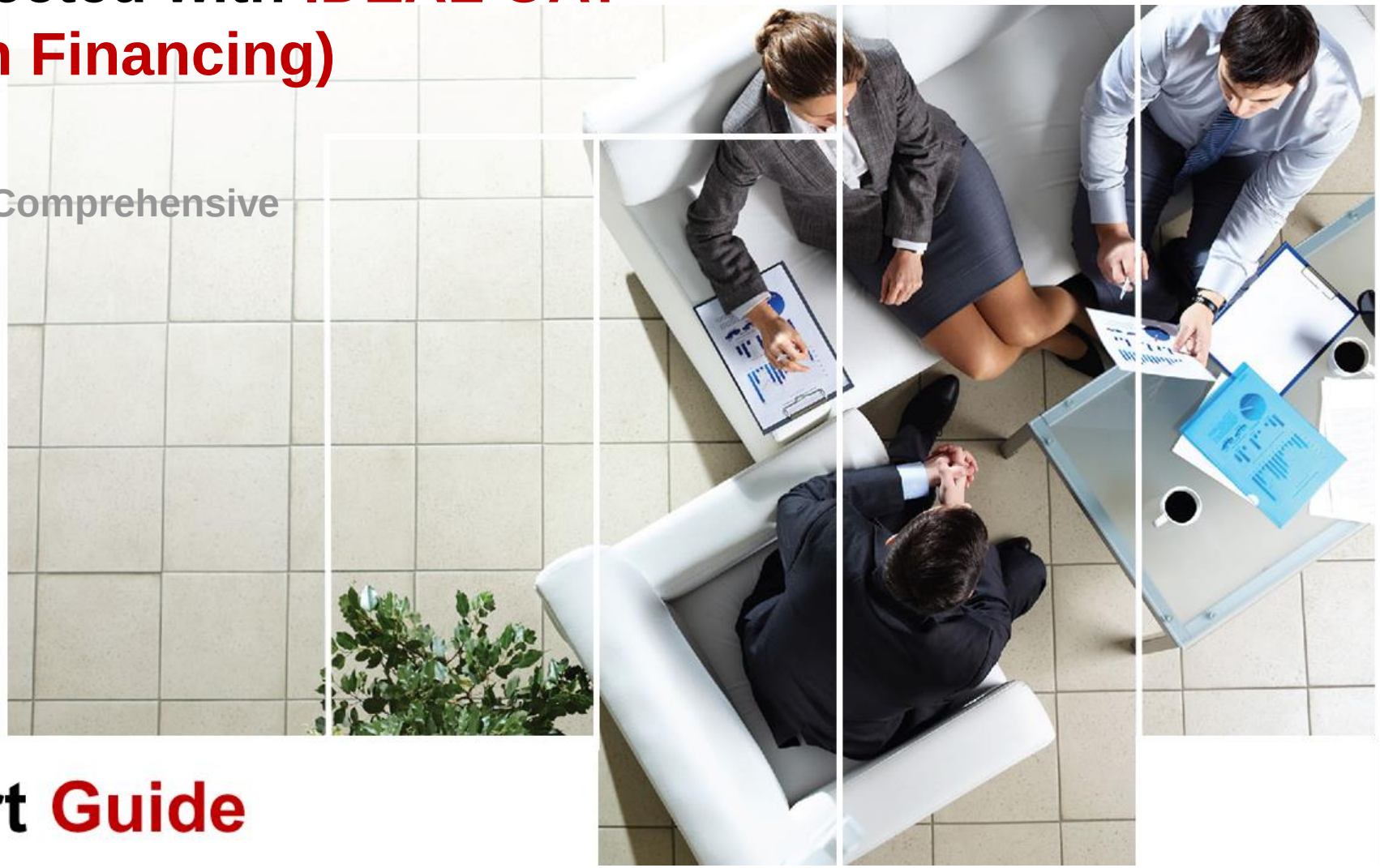
Getting Connected with IDEAL OAT (Supply Chain Financing)

Simpler ● Intuitive ● Comprehensive



Quick Start Guide

Agenda

Dashboard

- Limit Widgets & Utilization

File Upload

- DBS Standard Template
- Main Screen & Key Features
- Step by Step File Upload
- File Upload Status(es)
- Unsuccessful File Upload & Validations
- Credit Note Validation and Processing

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- Auto/Selective Financing
- Step by Step Process

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- View Instruments List & Status(es)

Reports & Notifications

- Main Screen
- Supplier Finance/Buyer Finance Reports (Daily/Monthly)
- Reports and Notifications (SMS/Email)
  - Chinese Translation

User Roles of IDEAL OAT

IDEAL™ OAT is one of DBS Bank's product frontend platform. The new platform has re-energized the information feed and allow customized information in IDEAL™ OAT.

This guide covers frequently used functions which will get you up and running on IDEAL™ OAT in no time.

There are **2** main roles in the typical transaction workflow via IDEAL™ OAT.

Transaction Maker

Able to access and prepares the banking transaction (e.g. approve and submit request for financing) via IDEAL. A Transaction Maker also enable users to make enquiries on the transactions list. The Maker will then submit the prepared transaction to an Authoriser for approval.

Transaction Authoriser

Entitled to authorise banking transactions submitted by the Maker in IDEAL™ OAT. Each transaction must be fully authorized, either singly or dual control (this arrangement is specified at point of IDEAL application) before it will be processed by the bank. In the case of single control, the Maker and Authorizer will be the same user.

System Requirements of IDEAL OAT

For a smooth experience while using IDEAL OAT, please ensure that your computer or laptop is equipped with the following:

- Intel (Core 2 and above), 1GB RAM, 40MB and above free HDD space available
- Latest 2 versions of major browsers i.e Internet Explorer 11 (and above), Firefox, Chrome or Safari
- Broadband Internet Access
- Adobe Acrobat Reader version 5 and above for report generation
- Turn off your pop-up blocker or include https://ideal.dbs.com in the pop-up blocker's exclusion list

Users	Items
All Users	1. Welcome Pack a. Login Credentials • Organisation ID • User ID b. Security Device 2. Login PIN
Users who have applied for Transaction Authorisation Access will receive these additional items	1. Security Device Acknowledgement Letter* *To activate your access: ▪ Return the Security Device Acknowledgement Letter with your contact information and email ▪ Activate your access online for faster turnaround time

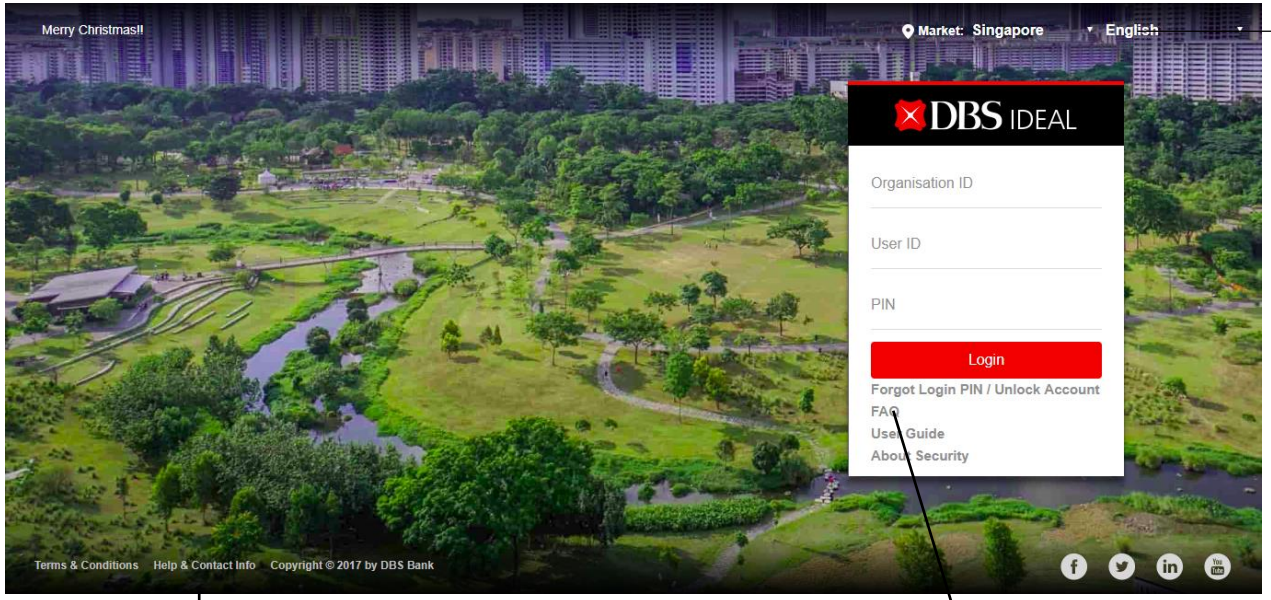
Login and Landing Pages

- Login Screen
- Landing Pages
- Mobile & Digital Token Registration
- Security Devices & Features
- IDEAL OAT Dashboard
- Limit Widgets & Utilization

IDEAL - Login Screen

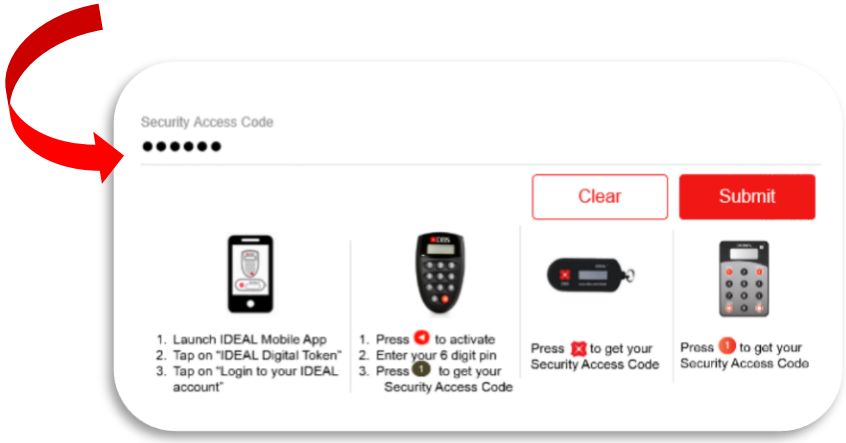
There are **2 ways** to access the login page:

1. Visit www.dbs.com/hongkong and click on "**Login to IDEAL™**" at the bottom of the screen.
2. Enter http://ideal.dbs.com/ in your browser.



1 **Select your language of choice:**
English, Chinese (China), Chinese (HK), Chinese (TW), Bahasa Indonesia

2 **Login with your Organisation ID, User ID and PIN:**
You will then need to submit the security access code

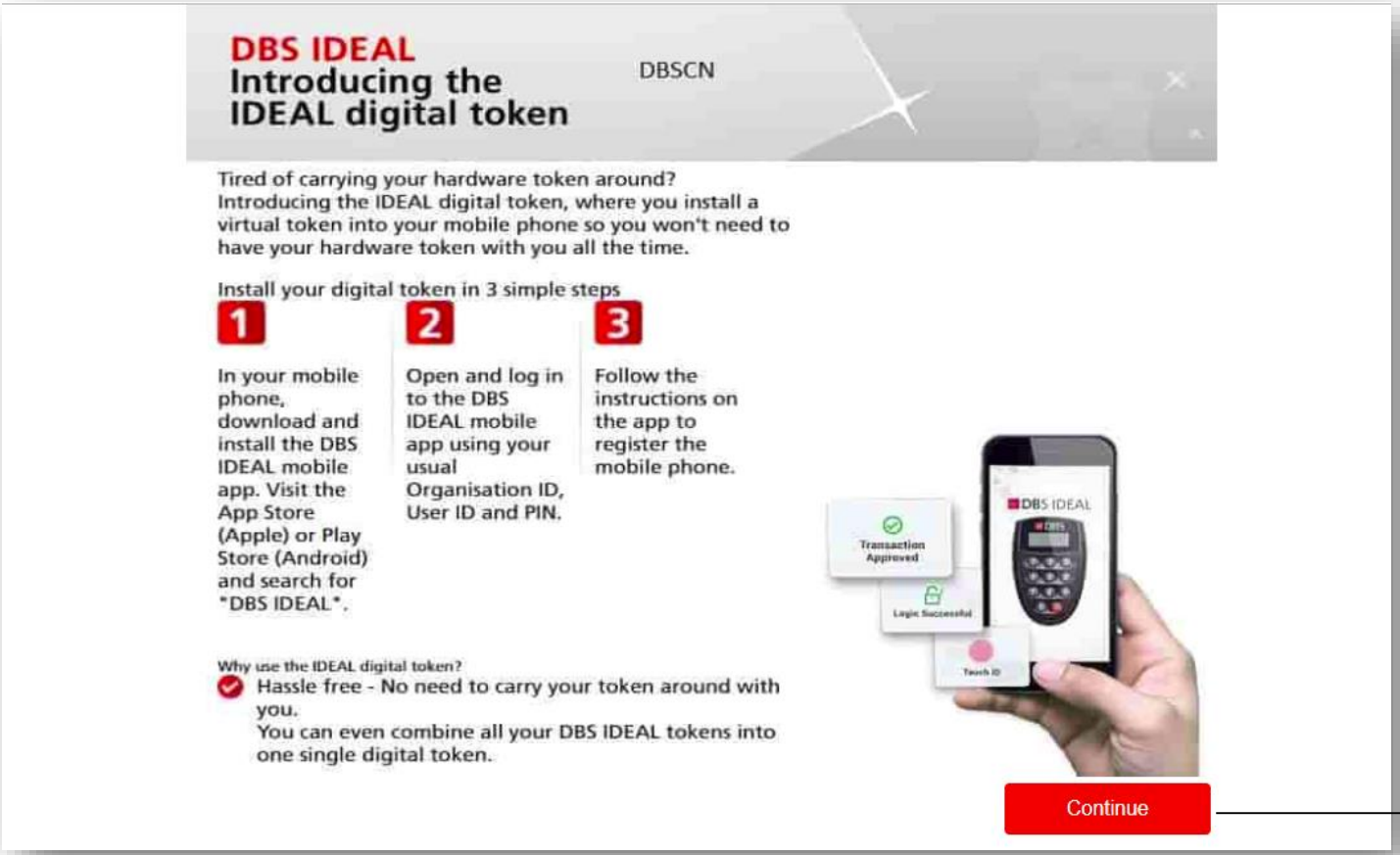


For more ways to reach us if you need help

Frequently Asked Questions (FAQs):
For more system information and answers if you have enquiries

IDEAL - Landing Pages (1/2)

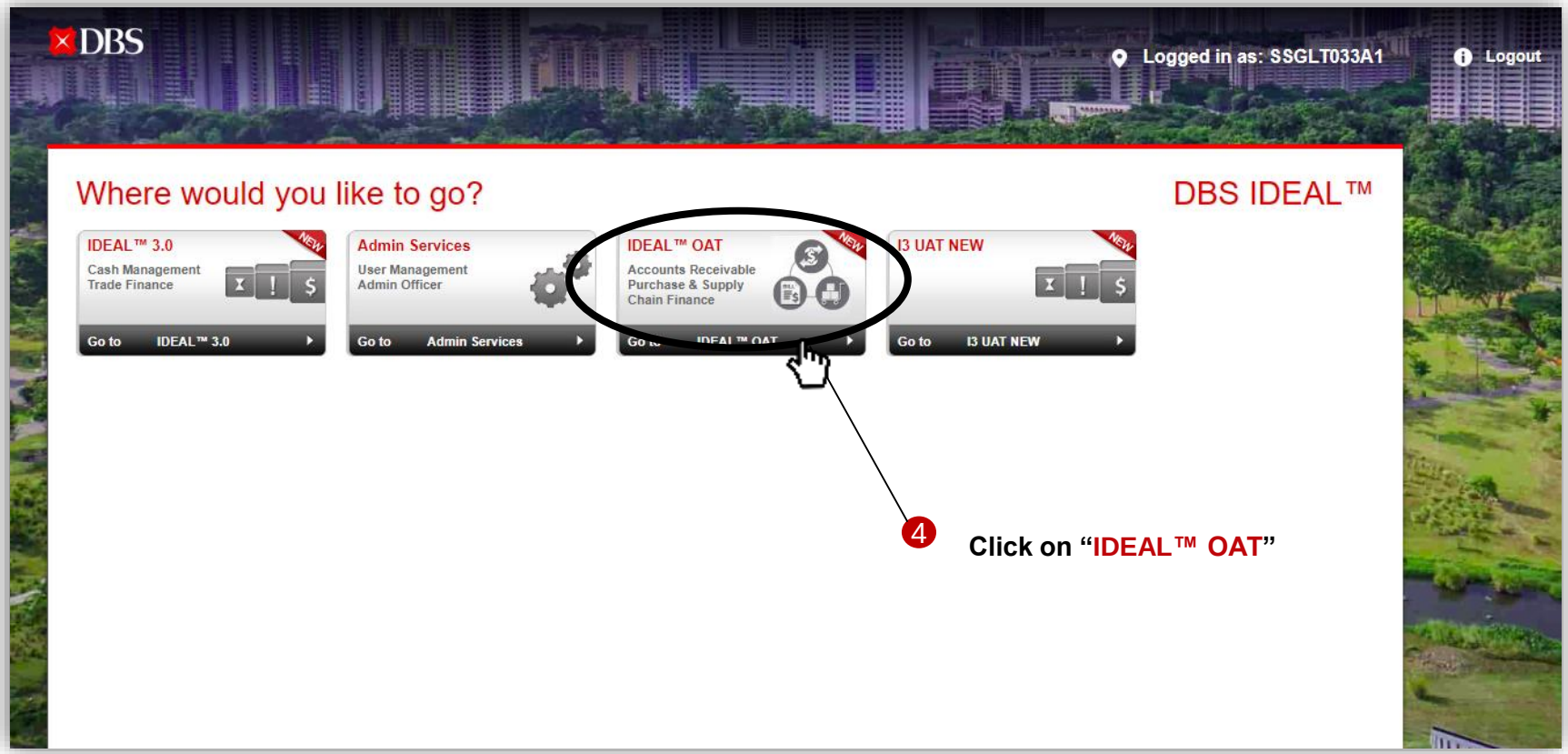
After you have submitted the security access code, it will navigate you to this page. Click on “**Continue**”.



3 **Click on “Continue”**

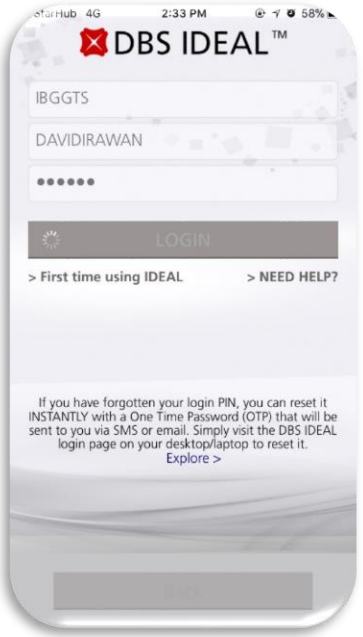
IDEAL - Landing Pages (2/2)

After you clicked on "**Continue**", it will navigate you to the page where it displays the available function tabs in **IDEAL OAT**. Click on "**IDEAL™ OAT**" as **Supply Chain Finance** can be found in the tab.

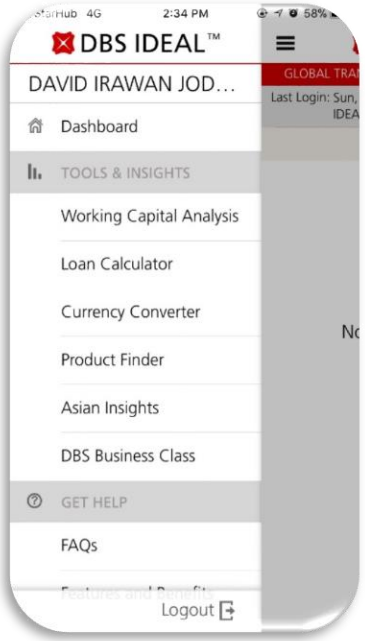


IDEAL – Mobile & Digital Token Registration

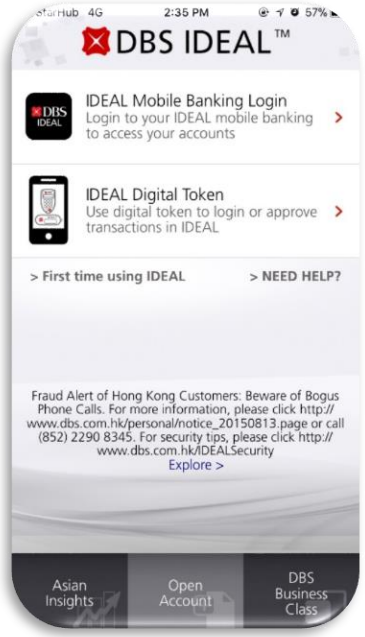
Apart from IDEAL website, IDEAL Mobile is also made available. With IDEAL Mobile, you can register for a **DBS IDEAL digital token** - a new feature that enables login and approve transactions without a physical token.



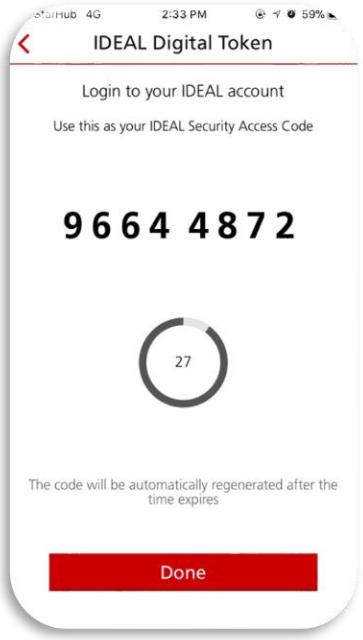
1) IDEAL Mobile and soft token enablement in IDEAL is made available



2) Download IDEAL Mobile application > Login > Setup digital token



3) Digital Token can be used for login and generating challenge code



4) Soft token is ready to use

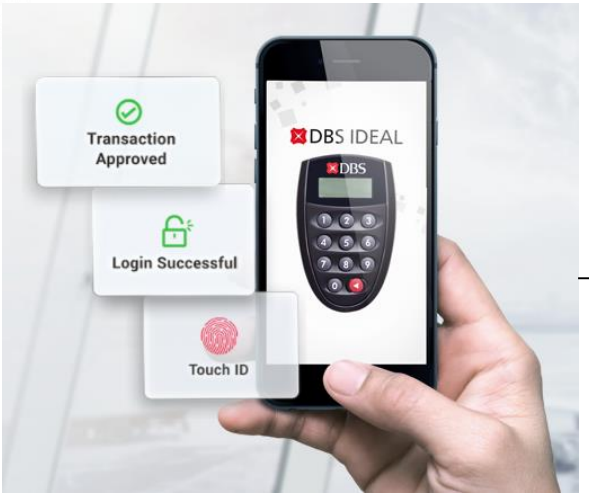
Reference: https://www.dbs.com.sg/corporate/cash/electronic-banking/digital-token/index.html

IDEAL - Security Devices & Features

Physical Security Devices

Maker Token: Only to generate security code

Checker Token: Can be used to login, generate security code, input security code and generate challenge code

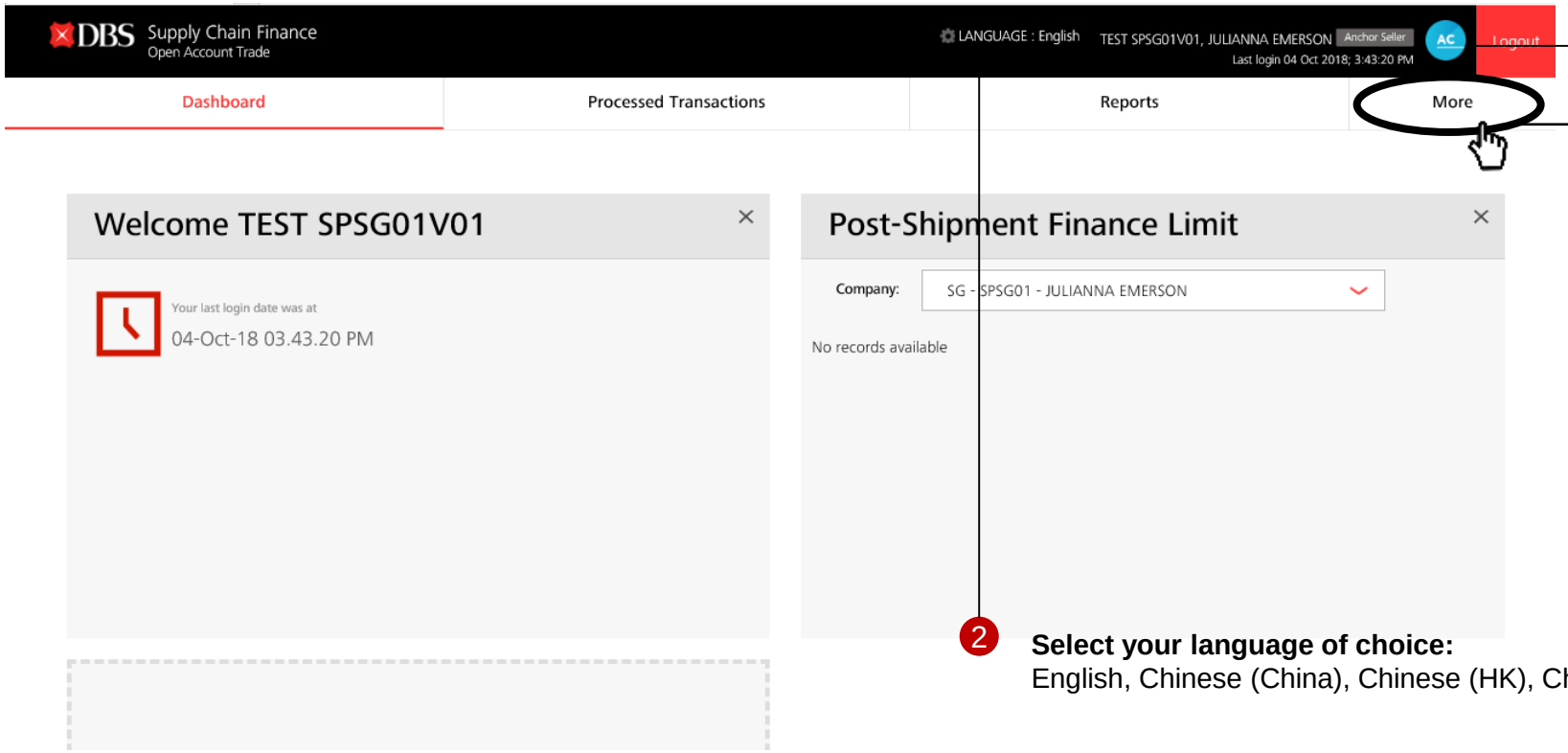


Digital Security Devices

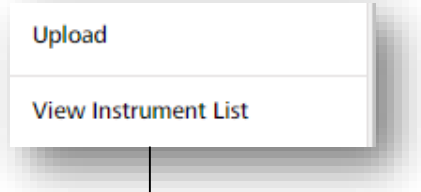
Digital Soft token: Can be used to login, generate security code, input security code and generate challenge code

IDEAL OAT – Main Screen

This is what you will see when you have successfully logged in for the role entitlement of an **Anchor Seller/Anchor Buyer**.
There will be these tabs available: "**Dashboard**", "**Processed Transactions**", "**Reports**" and "**More**".



1 **Choose your role entitlement:**
Anchor Seller/Anchor Buyer

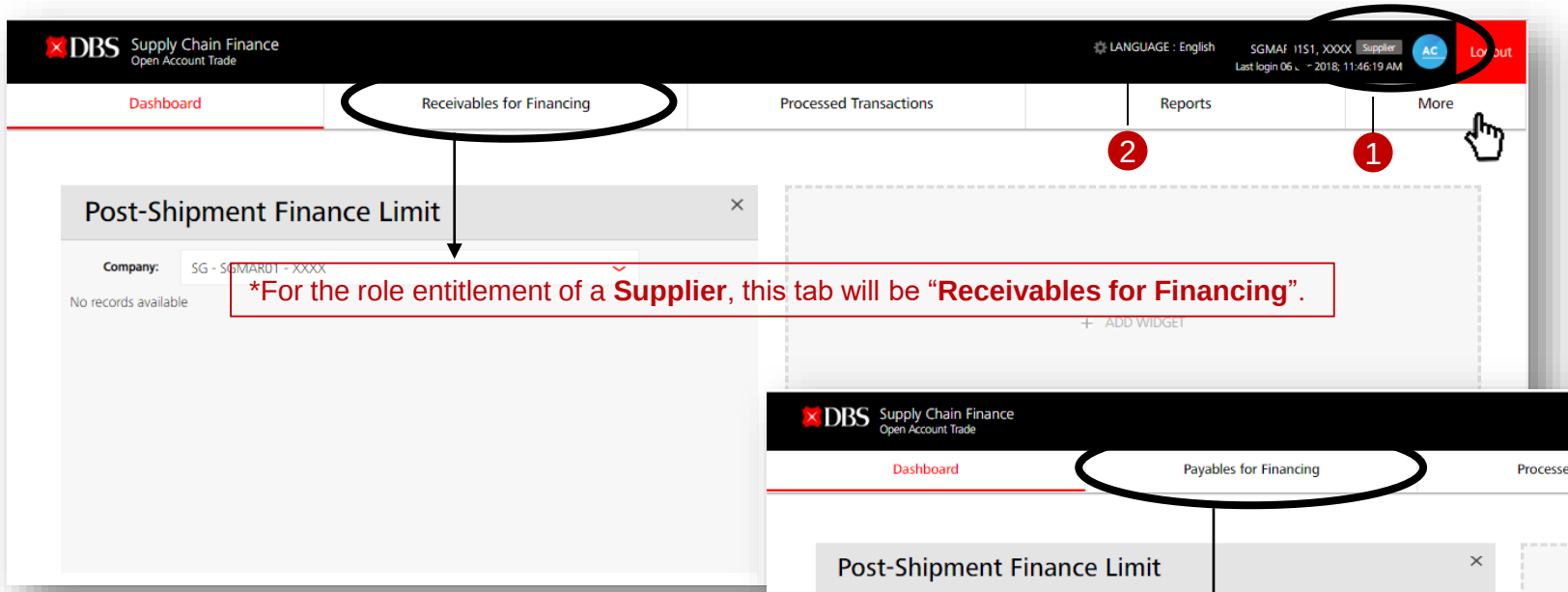


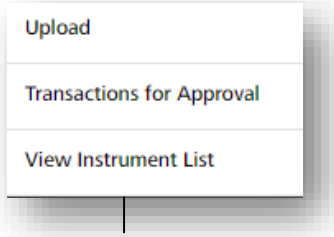
There are other two subtabs under "More":
-Upload
-View Instrument List

2 **Select your language of choice:**
English, Chinese (China), Chinese (HK), Chinese (TW), Bahasa Indonesia

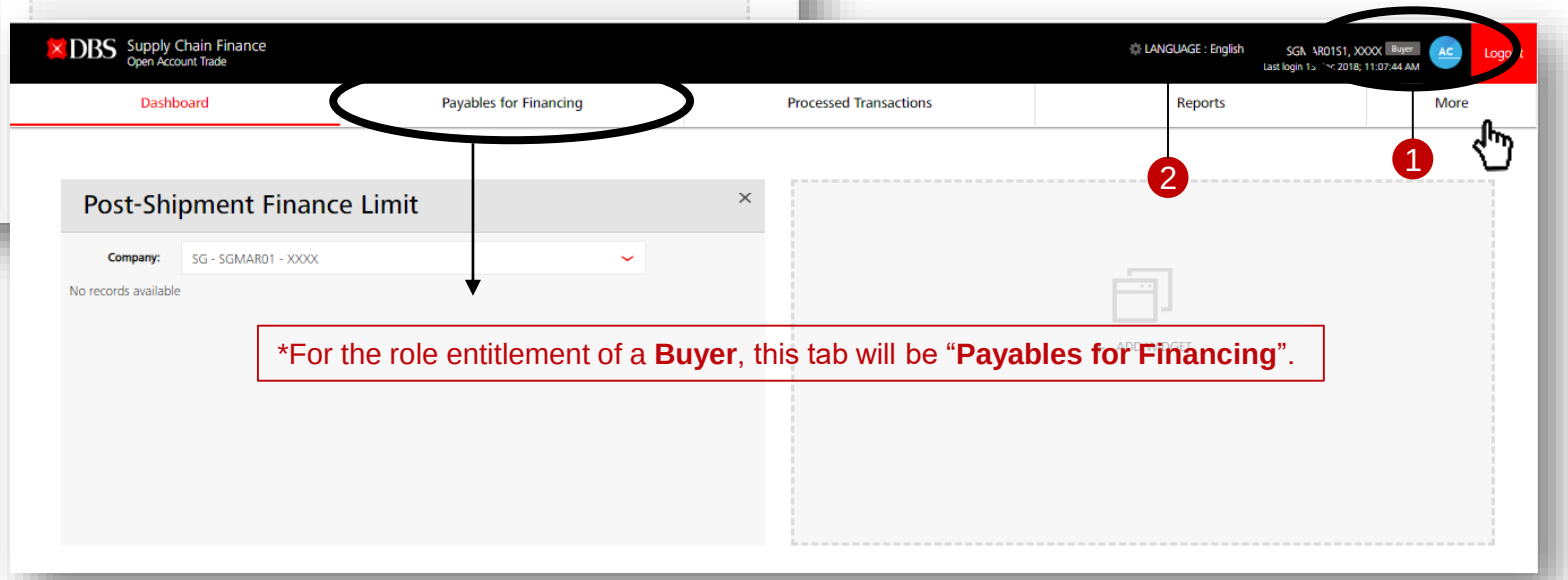
IDEAL OAT – Main Screen

This is what you will see when you have successfully logged in for the role entitlement of a **Supplier and Buyer.** There will be these tabs available: "**Dashboard**", "**Receivables (Supplier)/Payables (Buyer) for Financing** ", "**Processed Transactions**", "**Reports**" and "**More**".





There are other three subtabs under "More":
-Upload
-Transactions for Approval
-View Instrument List



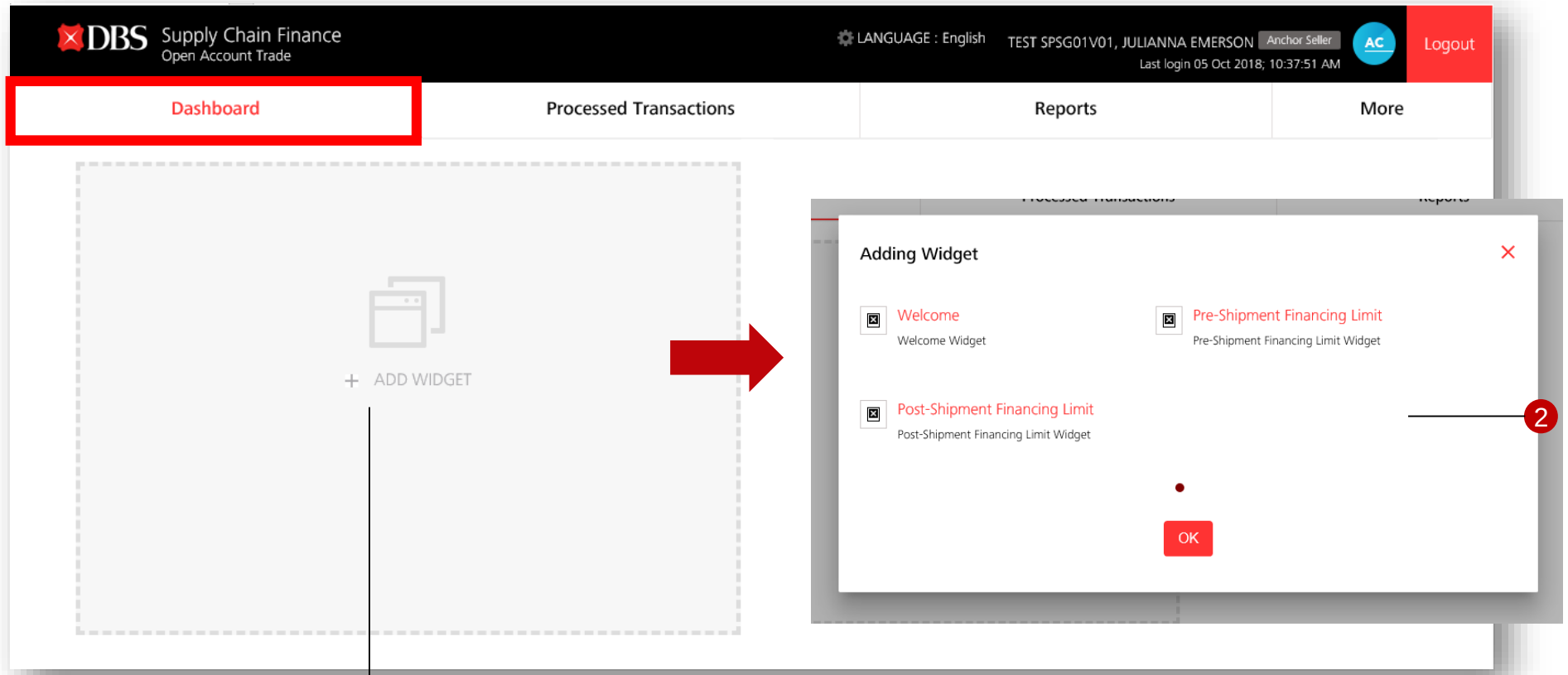
1 **Choose your role entitlement:**
Supplier/Buyer

2 **Select your language of choice:**
English, Chinese (China), Chinese (HK), Chinese (TW), Bahasa Indonesia

Homepage of IDEAL OAT – Dashboard

***This feature applies to all role entitlements:**
Anchor Buyer/Anchor Seller
Supplier/Buyer

If you click on "**Dashboard**" tab, you will be able to add widgets.

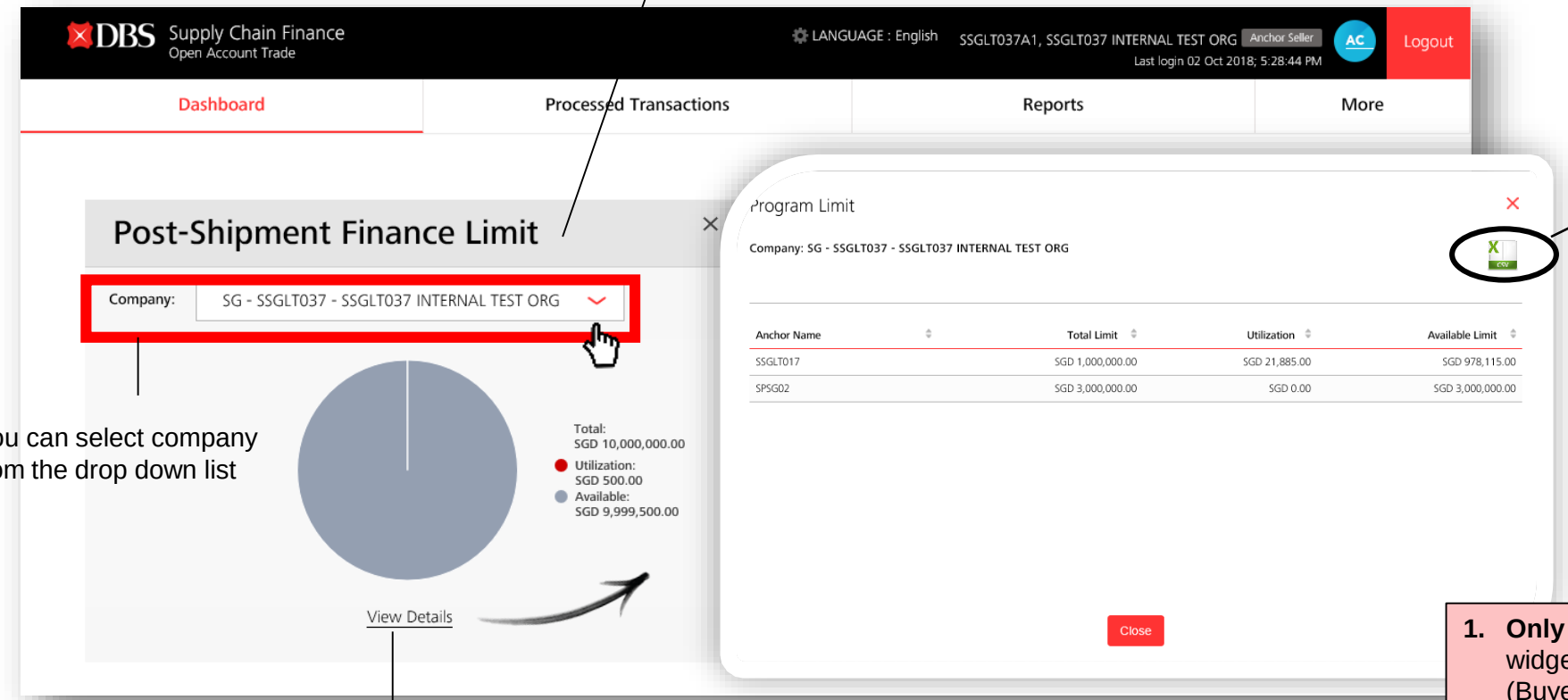


1 **Click on this to add widgets**

2 **A pop-up screen will overlay and you can select widgets and then click on "OK" :**
Pre-Shipment Financing Limit
Post-Shipment Financing Limit

IDEAL OAT – Dashboard Limit Widgets & Utilization

After you have clicked on "**OK**", you can see that a limit widget is formed.



You can select company from the drop down list

Click on this icon and details of the limit widgets & utilization can be downloaded in Excel (CSV) format

3 Click on '**View Details**' to give you a summary of the limit widgets & utilization.

1. **Only for Anchor**: Anchor can view the limit widgets & utilization for all of the spokes (Buyer/Supplier) under the program
2. **Supplier / Buyer** : Both supplier and buyer are able to view their own limit widgets and utilization

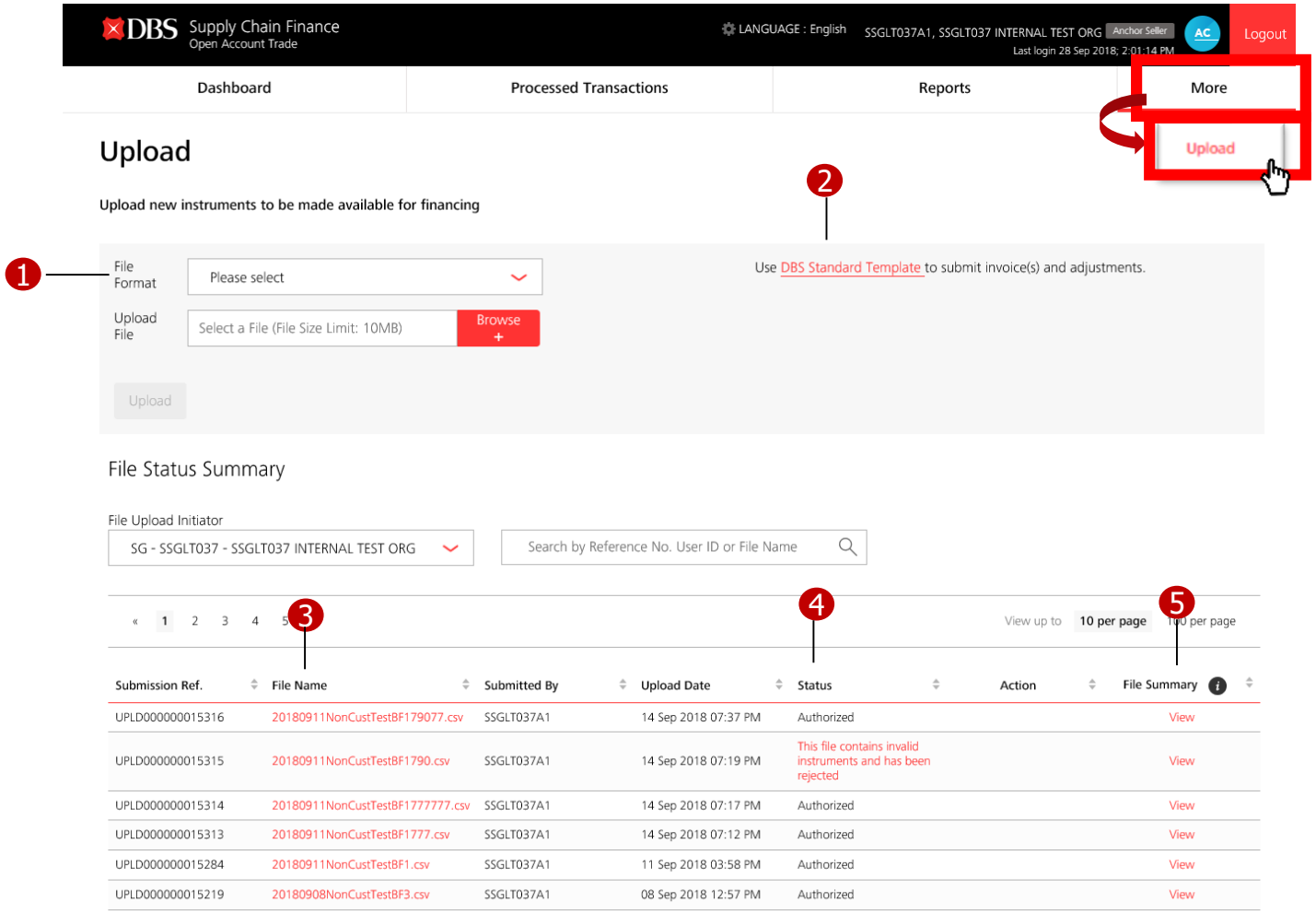
File Upload

- DBS Standard Template
- Main Screen & Key Features
- Step by Step File Upload
- File Upload Status(es)
- Unsuccessful File Upload & Validations
- Credit Note Validation and Processing

File Upload - Main Screen & Key Features

Once you have selected your user role, click on '**More**' > '**Upload**' tabs and you will be navigated to the main screen of a file upload.

This function applies to all role entitlements:
Anchor Buyer/Anchor Seller
Supplier/Buyer



Key Features of a File Upload:

1. **File format**
   DBS Standard Format/BT Customised Format

2. **DBS standard template**
   Download the standard template for instrument submission.

3. **File Name**
   Download file that was previously uploaded.

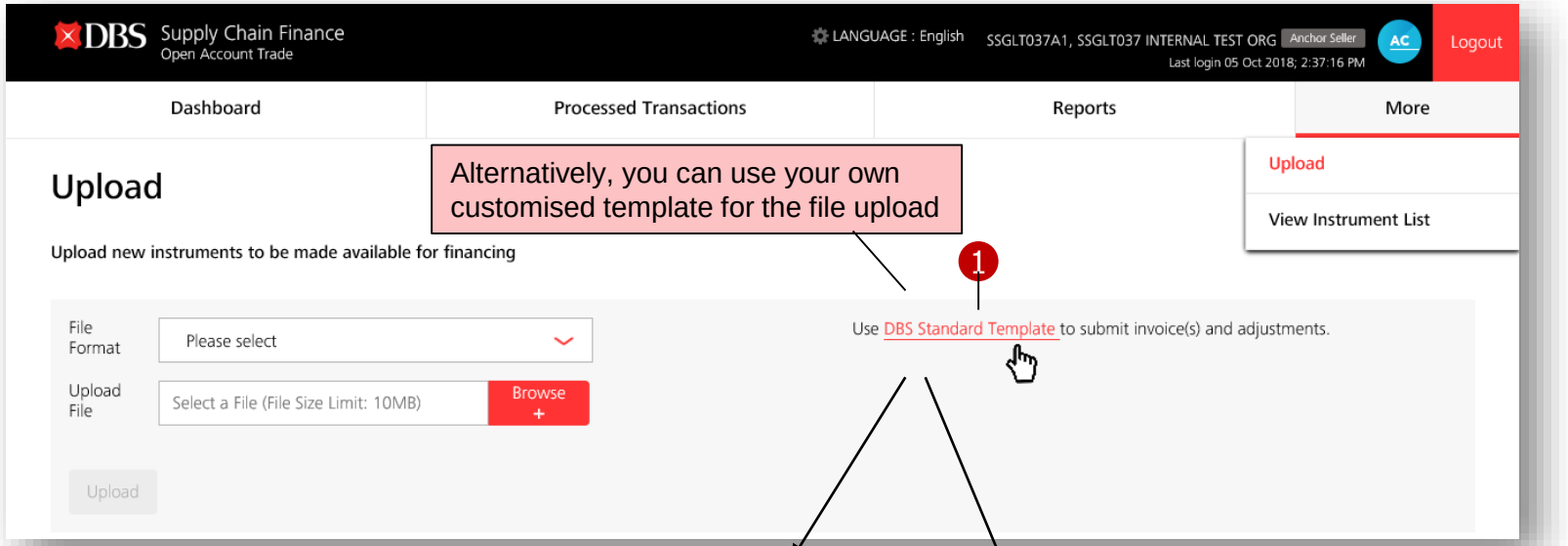
4. **Status**
   Allows you to keep track of your upload status(es) at a glance.

5. **File Summary**
   View a summary of file submitted.

File Upload - Step by Step File Upload

Maker

STEP 1: Prepare Instrument Data for File Upload



1 At the main screen, click on DBS Standard Template to download for the file upload.

2 In the standard template, there are **20** field columns for a file upload where **8** fields are mandatory.

*For Supplier Finance- *Pre-shipment Services (SPS)*: **Purchase Order No**. is mandatory.

2

A	B	C	D	E	F	G	H	I	J	K
No.	Seller ORGID	Buyer ORGID	Instrument Type	Instrument Number	Instrument Date	Instrument Currency	Instrument Amount	Instrument Due Date	Payment Due Date	Corresponding PO Number (if invoice)
O	M	M	M	M	M	M	M	M	O	O

M- Mandatory fields
O- Optional fields

L	M	N	O	P	Q	R	S	T
Transport Document Reference Number	Transport Document Date	Port of Loading	Port of discharge	Goods	Name of Shipper	Name of Shipping Company	Name of Vessel	Programs ID
O	O	O	O	O	O	O	O	M (Only applicable to H2H)

File Upload - Step by Step File Upload

Maker

STEP 2: Save File in Local Drive

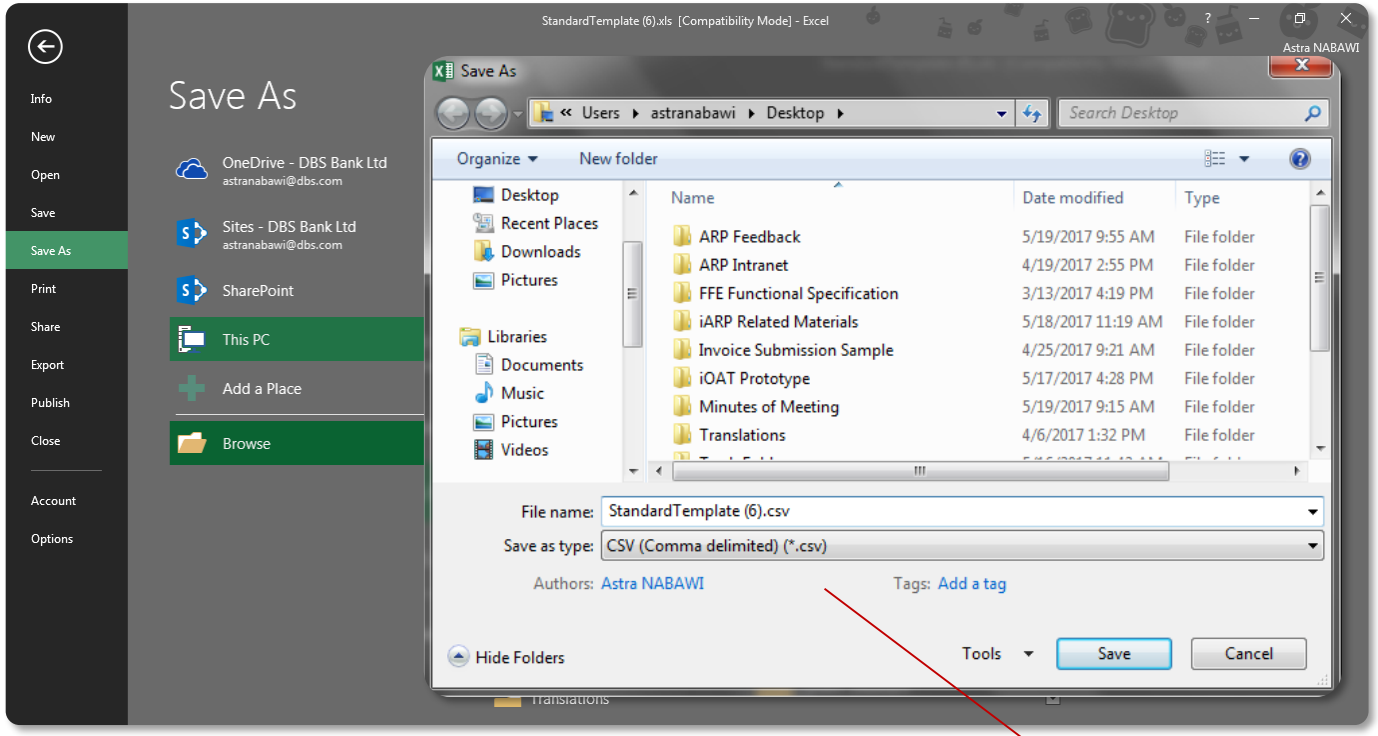
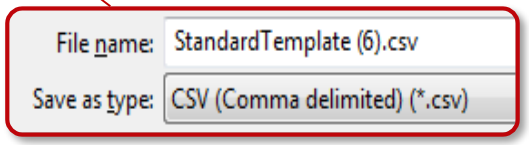


Fig. 1 Save As – File Type Format: CSV (Comma delimited)

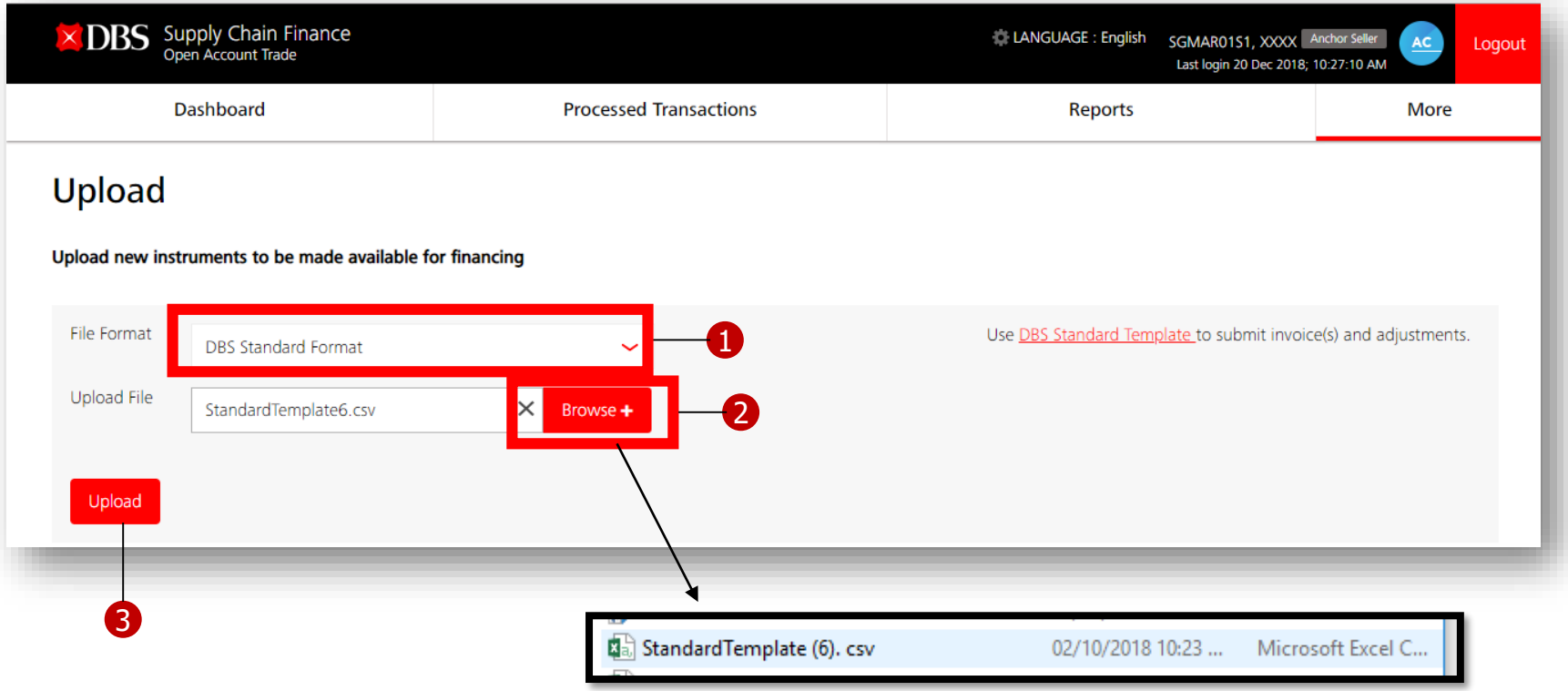


Once you have completed and validated the input information, save the file format as **CSV (Comma delimited)**. (Fig. 1)

File Upload - Step by Step File Upload

Maker

STEP 3: Upload File in IDEAL OAT (1/2)



1. At the main screen, select the **file format** that you wish to upload from the drop down list.
2. To upload the file, select Browse + to choose the file in your local drive.
3. Click on the 'Upload' button to send the file for approval.

File Upload - Step by Step File Upload

Maker

STEP 3: Upload File in IDEAL OAT (2/2)

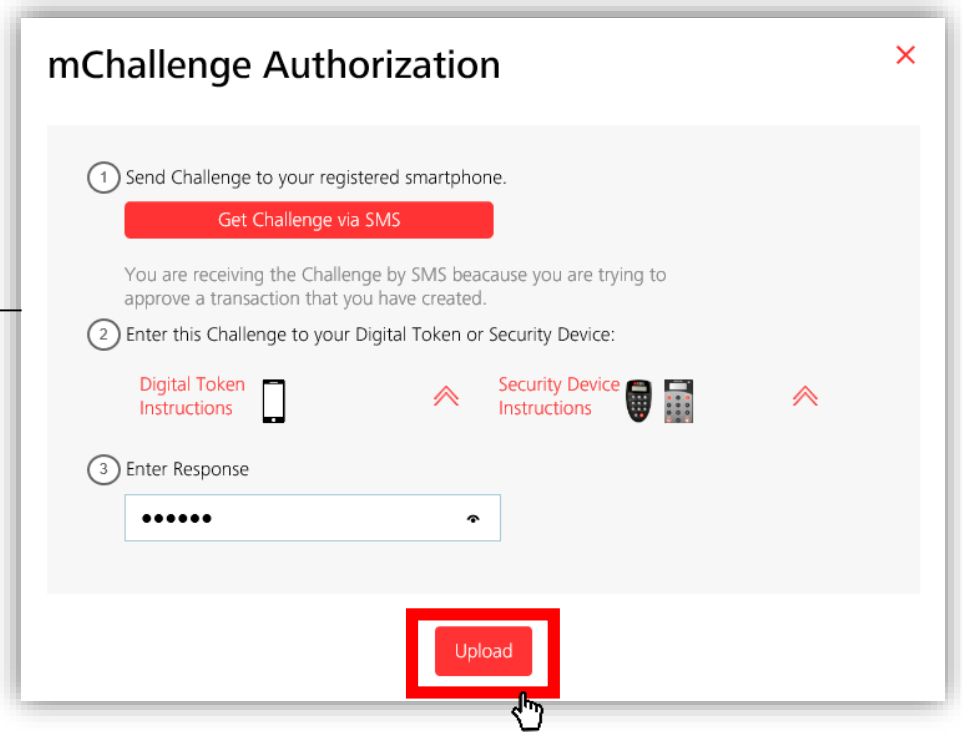


Fig. 1 Pop Up Message – mChallenge Authorization

4 A screen overlay will be displayed to allow Maker to allow the upload of file to the bank. (Fig. 1) Follow the instructions in **Fig.1** and then click on 'Upload' to continue.

5 The file item will be added under **File Status Summary** and status will be displayed as 'In Progress' (Fig.2) and IDEAL™ OAT will validate the instruments in the file before Checker can authorize.

5

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary
UPLD000000015372	StandardTemplate6.csv	SSGLT037A1	02 Oct 2018 11:10 AM	In Progress		View

Fig. 2 File Status Summary

File Upload – Status Monitoring, Unsuccessful File Upload & Validations

Maker

STEP 4: View Status and Adjust Error Found in the File Upload (1/2)

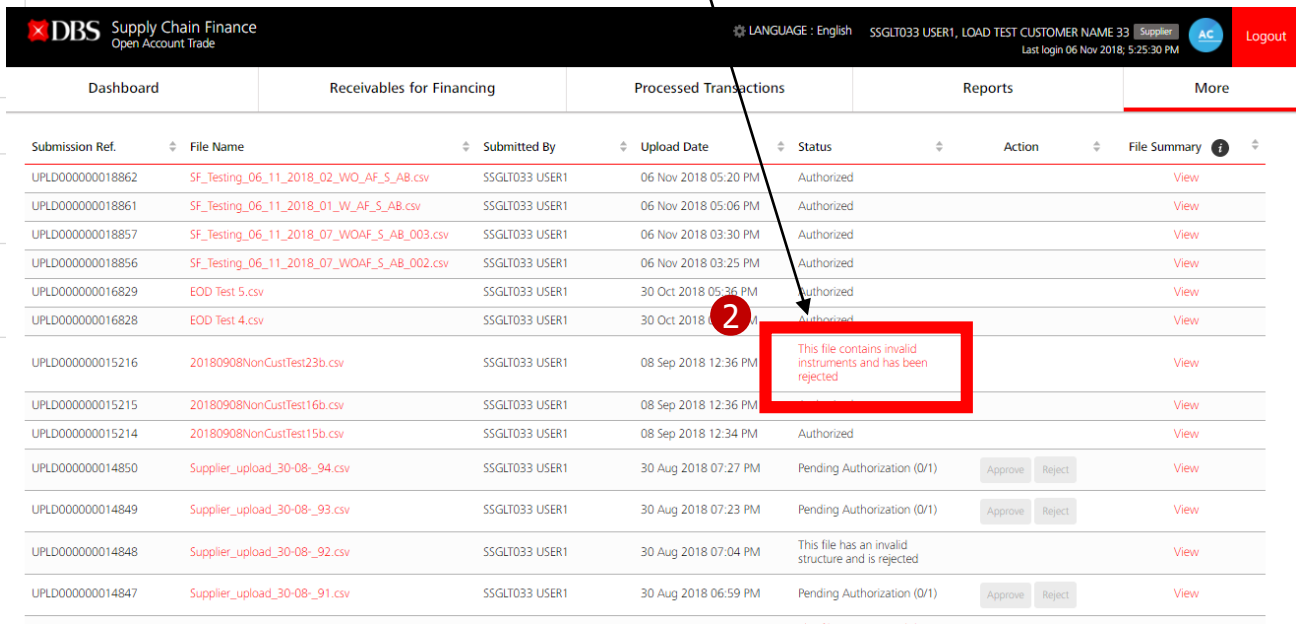
1

Status	Implication
Pending Authorization	The file has been validated by the system successfully and pending checker(s) for authorization.
This file has an invalid structure and is rejected.	The file does not follow the standard template format.
This file contains invalid instruments and has been rejected	The file has failed the validation process. (eg. Data type validation, simple range and constraint validation etc)
Rejected	The file has been rejected by Checker.
Authorized	The file assignment has been fully authorised by the checker.
Pending bank processing	The file is still pending in process by the bank.

Fig 1. List of Status(es) and Implications

1. When Maker uploads a file, the system will perform a data validation check to ensure that file can be authorized successfully. Otherwise, a list of possible status(es) may also be shown. (Fig 1)

2. When a file is not authorized and errors are found, you can download the error file- *"This contains invalid instruments and has been rejected."* under 'Status'.



Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary
UPLD000000018862	SF_Testing_06_11_2018_02_WO_AF_S_AB.csv	SSGLT033 USER1	06 Nov 2018 05:20 PM	Authorized		View
UPLD000000018861	SF_Testing_06_11_2018_01_W_AF_S_AB.csv	SSGLT033 USER1	06 Nov 2018 05:06 PM	Authorized		View
UPLD000000018857	SF_Testing_06_11_2018_07_WOAF_S_AB_003.csv	SSGLT033 USER1	06 Nov 2018 03:30 PM	Authorized		View
UPLD000000018856	SF_Testing_06_11_2018_07_WOAF_S_AB_002.csv	SSGLT033 USER1	06 Nov 2018 03:25 PM	Authorized		View
UPLD000000016829	EOD Test 5.csv	SSGLT033 USER1	30 Oct 2018 05:36 PM	Authorized		View
UPLD000000016828	EOD Test 4.csv	SSGLT033 USER1	30 Oct 2018 [illegible]	Authorized		View
UPLD000000015216	20180908NonCustTest23b.csv	SSGLT033 USER1	08 Sep 2018 12:36 PM	This file contains invalid instruments and has been rejected		View
UPLD000000015215	20180908NonCustTest16b.csv	SSGLT033 USER1	08 Sep 2018 12:36 PM			View
UPLD000000015214	20180908NonCustTest15b.csv	SSGLT033 USER1	08 Sep 2018 12:34 PM	Authorized		View
UPLD000000014850	Supplier_upload_30-08-_94.csv	SSGLT033 USER1	30 Aug 2018 07:27 PM	Pending Authorization (0/1)	Approve Reject	View
UPLD000000014849	Supplier_upload_30-08-_93.csv	SSGLT033 USER1	30 Aug 2018 07:23 PM	Pending Authorization (0/1)	Approve Reject	View
UPLD000000014848	Supplier_upload_30-08-_92.csv	SSGLT033 USER1	30 Aug 2018 07:04 PM	This file has an invalid structure and is rejected		View
UPLD000000014847	Supplier_upload_30-08-_91.csv	SSGLT033 USER1	30 Aug 2018 06:59 PM	Pending Authorization (0/1)	Approve Reject	View

File Upload – Status Monitoring, Unsuccessful File Upload & Validations

Maker

STEP 4: View Status and Adjust Error Found in the File Upload (2/2)

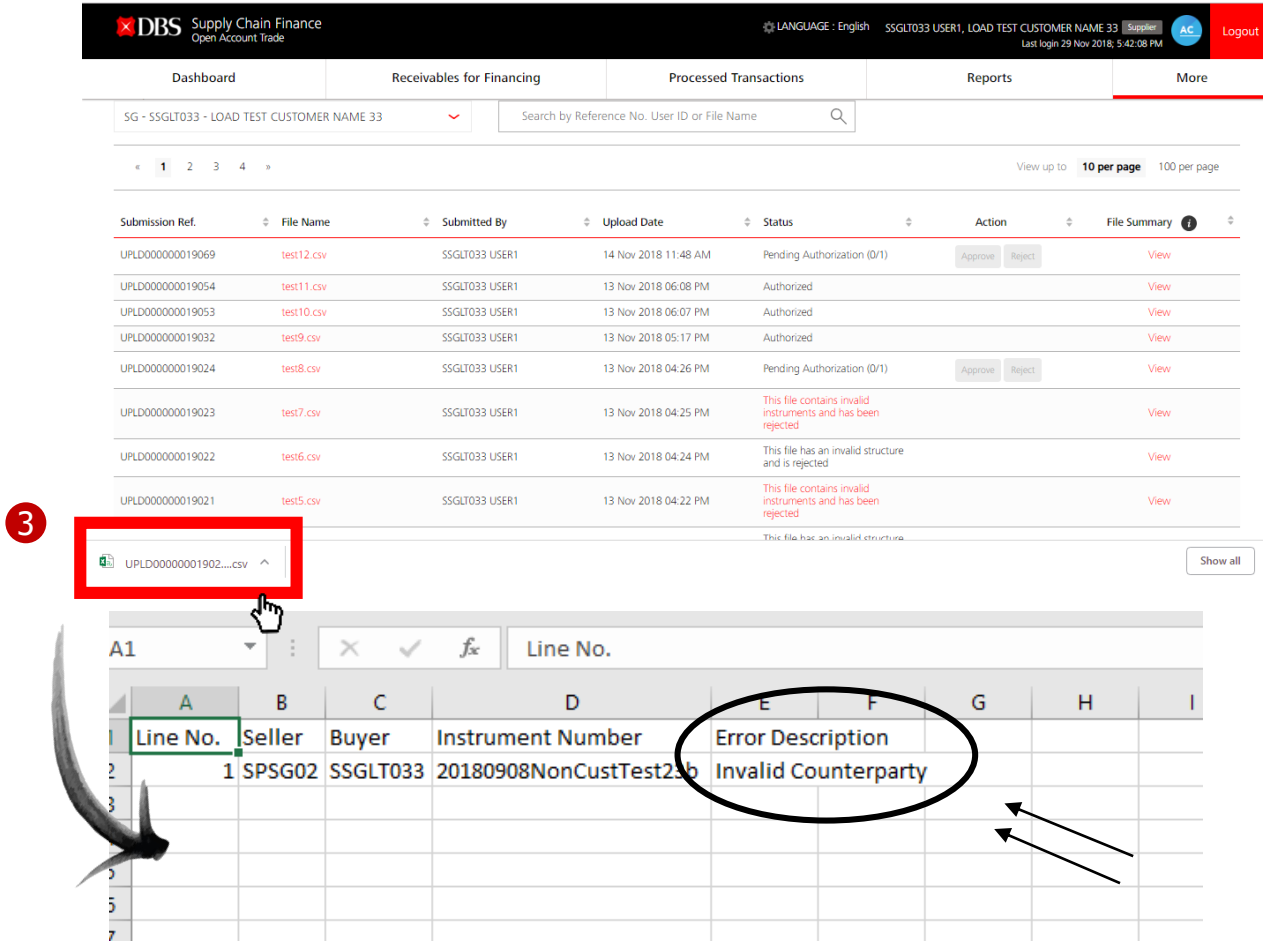


Fig. 2 Error File: View error(s) found in the file uploaded

3. When you click on the error file, it will be open in Excel format. **Fig. 2** shows an example of the error file and the contents of the error will be showed under "**Error Description**" column.

4. **Fig.3** shows the possible file upload validations/contents of an error file to allow Maker to amend the necessary changes required.

5. For re-uploading of file, the file name has to be unique. Repetition of file name will not be accepted by the system.

▪ Duplicate file
▪ Invalid file structure/ Missing mandatory values
▪ Duplicate instrument
▪ Post-dated instrument
▪ Invalid User access
▪ Invalid Counterparty
▪ Instrument exceed Max Tenor
▪ Negative Nett financing amount
▪ No linked PO
▪ Linked PO not found

Fig. 3 File Upload Validations

File Upload – Credit Note Processing Logic

This is only applicable to **Supplier Financing, Auto Financing** and when **Invoice Grouping** is enabled.

It is to allow clients to apply **Credit Notes** based on specific invoice (stipulated in the Payment Due Date of the Credit Note) and earliest invoice which is due if no specific invoices are stated in the APS file upload.

Credit Notes would be applied based on the following 3 categories:

Condition of APS file → **Credit Application Logic** → **Impact to Customer**

S/N	Condition of APS file	Credit Application Logic	Impact to Customer
1	Credit Notes with Payment Due Dates that **match** the Invoices with the same Payment Due Date or Invoice Due Date (if no Payment Due Date is stated)	Credit Notes will be applied to these invoices with matching Due Dates **Credit Notes can only be applied to the same currency and same supplier*	Client can use Payment Due Date column in the APS file if they want to match the Credit Note to specific invoices
2	Credit Notes with Payment Due Dates that **do not match** the Payment Due Date / Invoice Due Date (if no Payment Due Date) of any Invoices	Credit Notes will be applied to the earliest due invoice **Credit Notes can only be applied to the same currency and same supplier*	Client can leave the Payment Due Date as blank if they have no specific invoices to apply the Credit Notes
3	Credit Notes with **no** Payment Due Dates		

File Upload – Credit Note Validations

During the APS file upload, the following validations will occur if there are Credit Notes

S/N	Condition of APS file	Credit Application Logic	Validation Logic
1	Credit Notes with Payment Due Dates that **match** the Invoices with the same Payment Due Date or Invoice Due Date (if no Payment Due Date is stated)	Credit Notes will be applied to these invoices with matching Due Dates	• Total absolute value of matching credit notes must be **smaller** than the total value of matching invoices
2	Credit Notes with Payment Due Dates that **do not match** the Payment Due Date / Invoice Due Date (if no Payment Due Date) of any Invoices	Credit Notes will be applied to the earliest due invoice	• All credit notes would need to be able to be applied to the group of invoices based on the application logic in the next slide
3	Credit Notes with **no** Payment Due Dates		

Illustration of a rejected APS file for Condition 2 & 3 (no matching due dates):

Credit Notes would be sorted from the largest to the smallest and applied in that order

Credit Note	Amount
CN 1	SGD (70)
CN 2	SGD (30)
CN 3	SGD (10)
CN 4	SGD (30)
CN 5	SGD (55)

1 2 3 4

Invoice	Amount	Payment / Inv Due Date
Inv 1	SGD 50	20/05/2018
Inv 2	SGD 50	22/05/2018
Inv 3	SGD 30	22/05/2018
Inv 4	SGD 30	24/05/2018
Inv 5	SGD 20	24/05/2018
Inv 6	SGD 30	25/05/2018
Inv 7	SGD 50	26/05/2018

Invoices would be sorted from the earliest due date to the latest (same supplier & currency)

- Based on the application logic, CN 5 would not be able to be applied. Therefore the **whole upload** file would be rejected

File Upload – Credit Note Processing Logic (Examples)

Condition 1:

No.	Seller ORGID	Buyer ORGID	Instru	Instrument Number	Instrument Date	Instrun	Instrument Amount	Instrument Due Date	Payment Due Date
1	SSGLT033	SPSG02	I	Invoice 1	01/05/2018	SGD	100	29/05/2018	
2	SSGLT033	SPSG02	I	Invoice 2	01/05/2018	SGD	100	29/05/2018	02/06/2018
3	SSGLT033	SPSG02	I	Invoice 3	01/05/2018	SGD	50	25/05/2018	
4	SSGLT033	SPSG02	I	Invoice 4	01/05/2018	SGD	50	25/05/2018	
5	SSGLT033	SPSG02	I	Invoice 5	01/05/2018	SGD	100	26/05/2018	29/05/2018
6	SSGLT033	SPSG02	I	Invoice 6	01/05/2018	SGD	100	26/05/2018	
7	SSGLT033	SPSG02	I	Invoice 7	01/05/2018	SGD	100	27/05/2018	
8	SSGLT033	SPSG02	A	Credit Note A	01/05/2018	SGD	-70	25/05/2018	29/05/2018
9	SSGLT033	SPSG02	A	Credit Note B	01/05/2018	SGD	-80	25/05/2018	
10	SSGLT033	SPSG02	A	Credit Note C	01/05/2018	SGD	-60	25/05/2018	31/07/2018

Credit Note A (Payment Due Date 29/05/2018) will be applied to Invoice 1 (Instrument Due Date 29/05/2018 and no Payment Due Date) & Invoice 5 (Payment Due Date 29/05/2018)

Impact to Customer:
Client can use Payment Due Date column in the APS file if they want to match the Credit Note to specific invoices

Condition 2 & 3:

No.	Seller ORGID	Buyer ORGID	Instru	Instrument Number	Instrument Date	Instrun	Instrument Amount	Instrument Due Date	Payment Due Date
1	SSGLT033	SPSG02	I	Invoice 1	01/05/2018	SGD	100	29/05/2018	
2	SSGLT033	SPSG02	I	Invoice 2	01/05/2018	SGD	100	29/05/2018	02/06/2018
3	SSGLT033	SPSG02	I	Invoice 3	01/05/2018	SGD	50	25/05/2018	
4	SSGLT033	SPSG02	I	Invoice 4	01/05/2018	SGD	50	25/05/2018	
5	SSGLT033	SPSG02	I	Invoice 5	01/05/2018	SGD	100	26/05/2018	29/05/2018
6	SSGLT033	SPSG02	I	Invoice 6	01/05/2018	SGD	100	26/05/2018	
7	SSGLT033	SPSG02	I	Invoice 7	01/05/2018	SGD	100	27/05/2018	
8	SSGLT033	SPSG02	A	Credit Note A	01/05/2018	SGD	-70	25/05/2018	29/05/2018
9	SSGLT033	SPSG02	A	Credit Note B	01/05/2018	SGD	-80	25/05/2018	
10	SSGLT033	SPSG02	A	Credit Note C	01/05/2018	SGD	-60	25/05/2018	31/07/2018

- Credit Note B has no Payment Due Date
- Credit Note C has a Payment Due Date which does not match any Invoice Payment Due Date / Instrument Due Date
- As such Credit Note B & C will be grouped together and applied to the remaining invoices (Invoice 2, 3, 4, 6, 7) based on the invoices with the earliest due date. *Elaboration on the next slide*

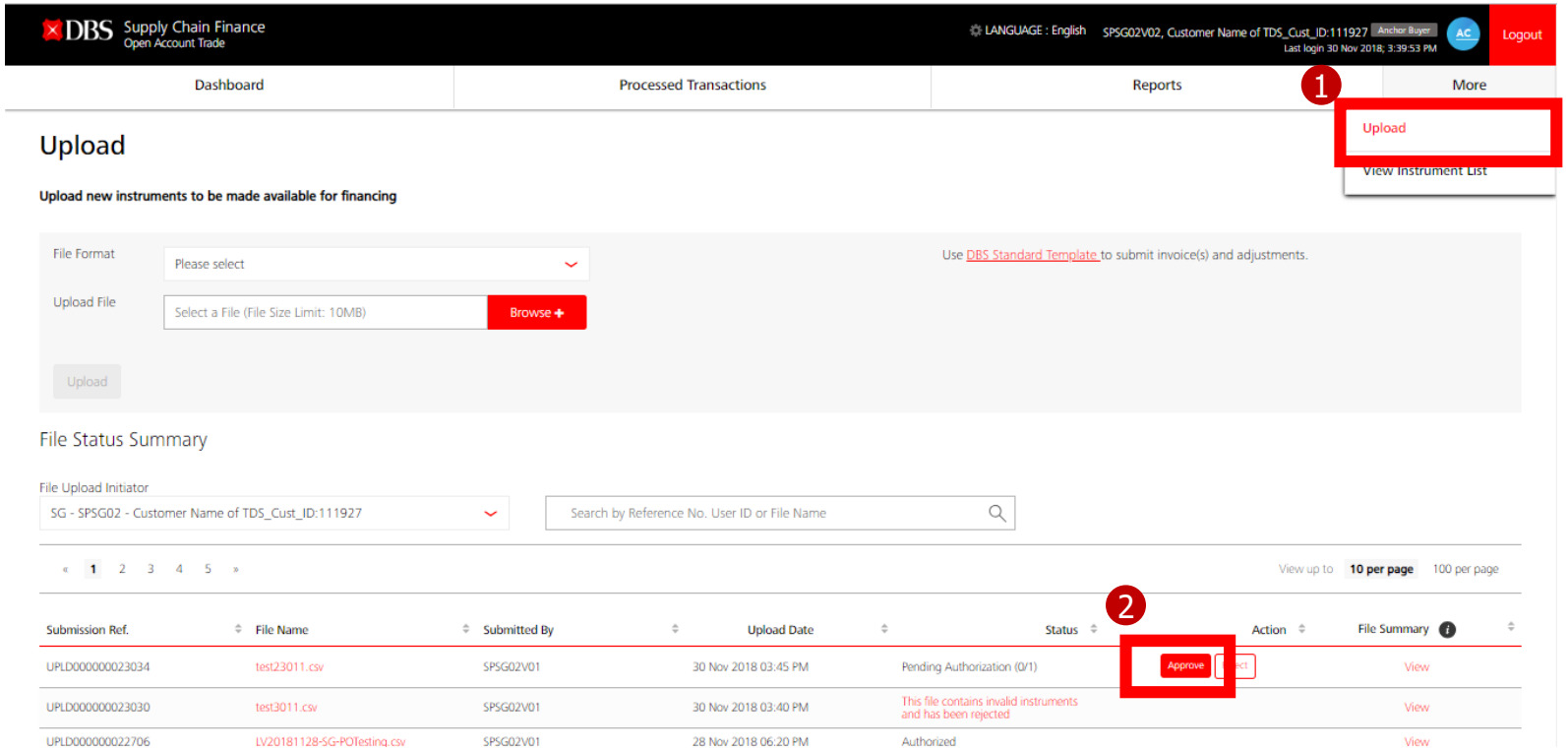
Impact to Customer:
Client can leave the Payment Due Date as blank if they have no specific invoices to apply the Credit Notes

File Upload – Authorization

Checker

STEP 5: Pending Checker Authorization (1/2)

By clicking on ‘**More**‘ > ‘**Upload**’ tab, you will be navigated to this page.



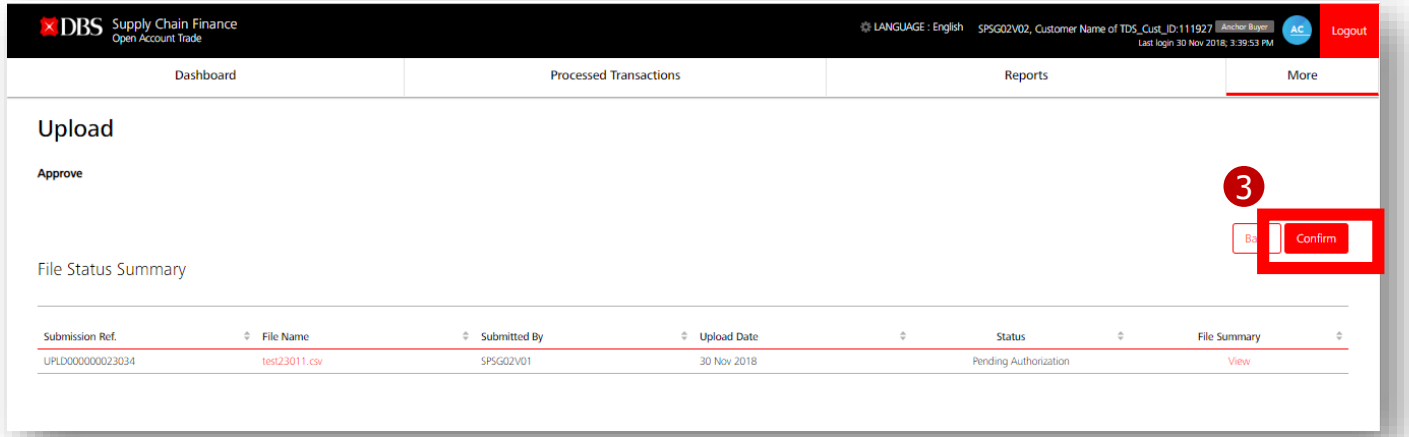
1. You will be directed to the page where the file upload is pending authorization.

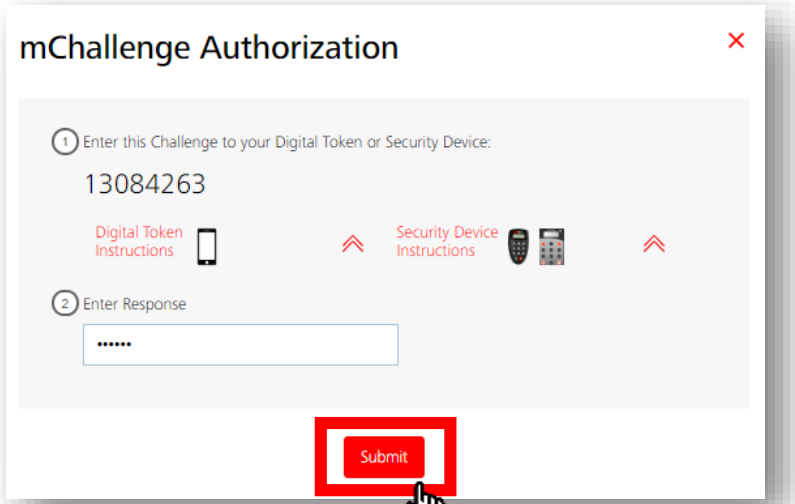
2. Locate the file that you have uploaded and click on “Approve”.

File Upload – Authorization

Checker

STEP 5: Pending Checker Authorization (2/2)

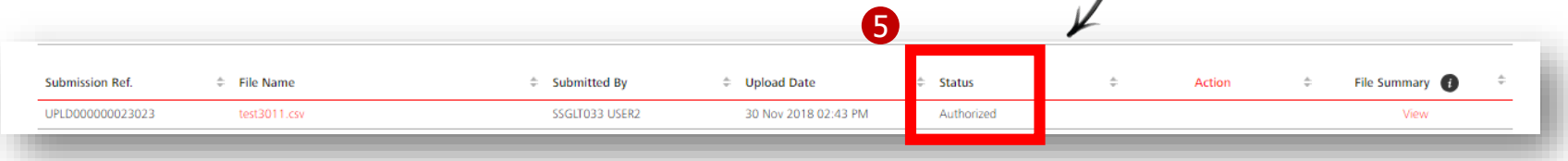




3 After you have click on "Approve", you will be directed to this page and click on "Confirm" to confirm your approval.

4 A pop-up screen will overlay and you are required to follow the instructions as shown and key in the response once you have received it.

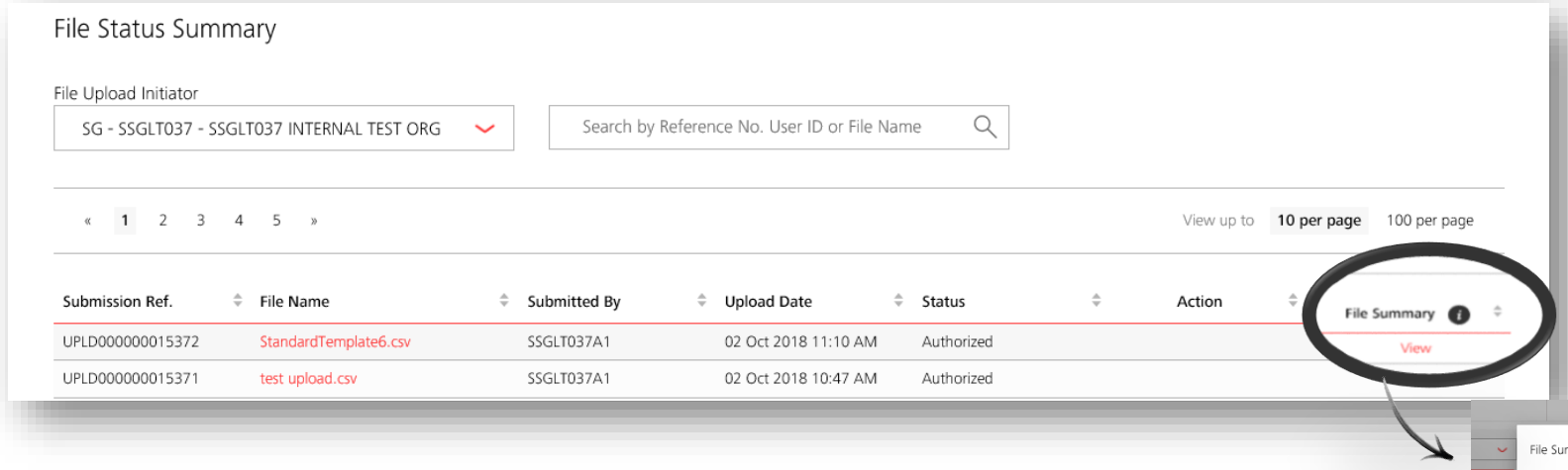
5 Go back to the same screen and you will see that the status will show the file upload as "Authorized".

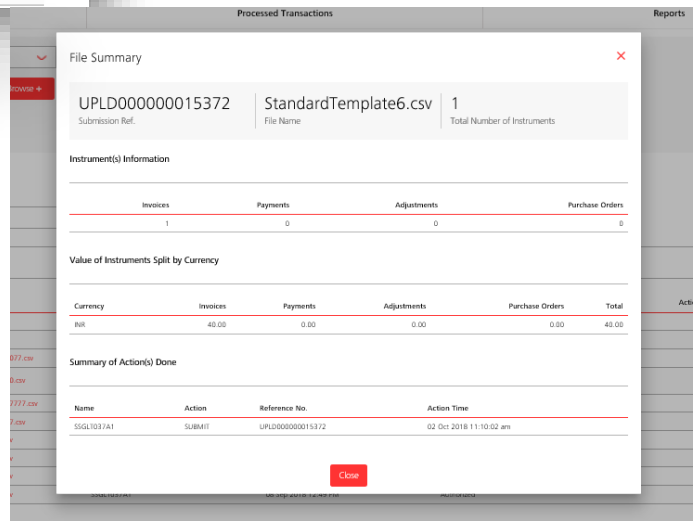


File Upload – File Summary

Checker

STEP 6: View File Uploaded by Maker for Review (1/2)





1. You may choose to view the summary of file uploaded by clicking on View. It can only be viewed once it has been validated successfully by the system and pending checker for authorization. (Fig. 1)

2. Audit trail is displayed in the file summary screen to allow you to track the users that performed uploading and authorising the file.

Fig. 1 File Summary – Summarized Information of File Uploaded

File Upload – File Summary Details

Checker

STEP 6: View File Uploaded by Maker for Review (2/2)

File Summary

UPLD000000015372	StandardTemplate6.csv	1
Submission Ref.	File Name	Total Number of Instruments

Instrument(s) Information

Invoices	Payments	Adjustments	Purchase Orders
1	0	0	0

Value of Instruments Split by Currency

Currency	Invoices	Payments	Adjustments	Purchase Orders	Total
INR	40.00	0.00	0.00	0.00	40.00

Summary of Action(s) Done

Name	Action	Reference No.	Action Time
SSGLT037A1	SUBMIT	UPLD000000015372	02 Oct 2018 11:10:02 am

Close

Total number of instruments in the file

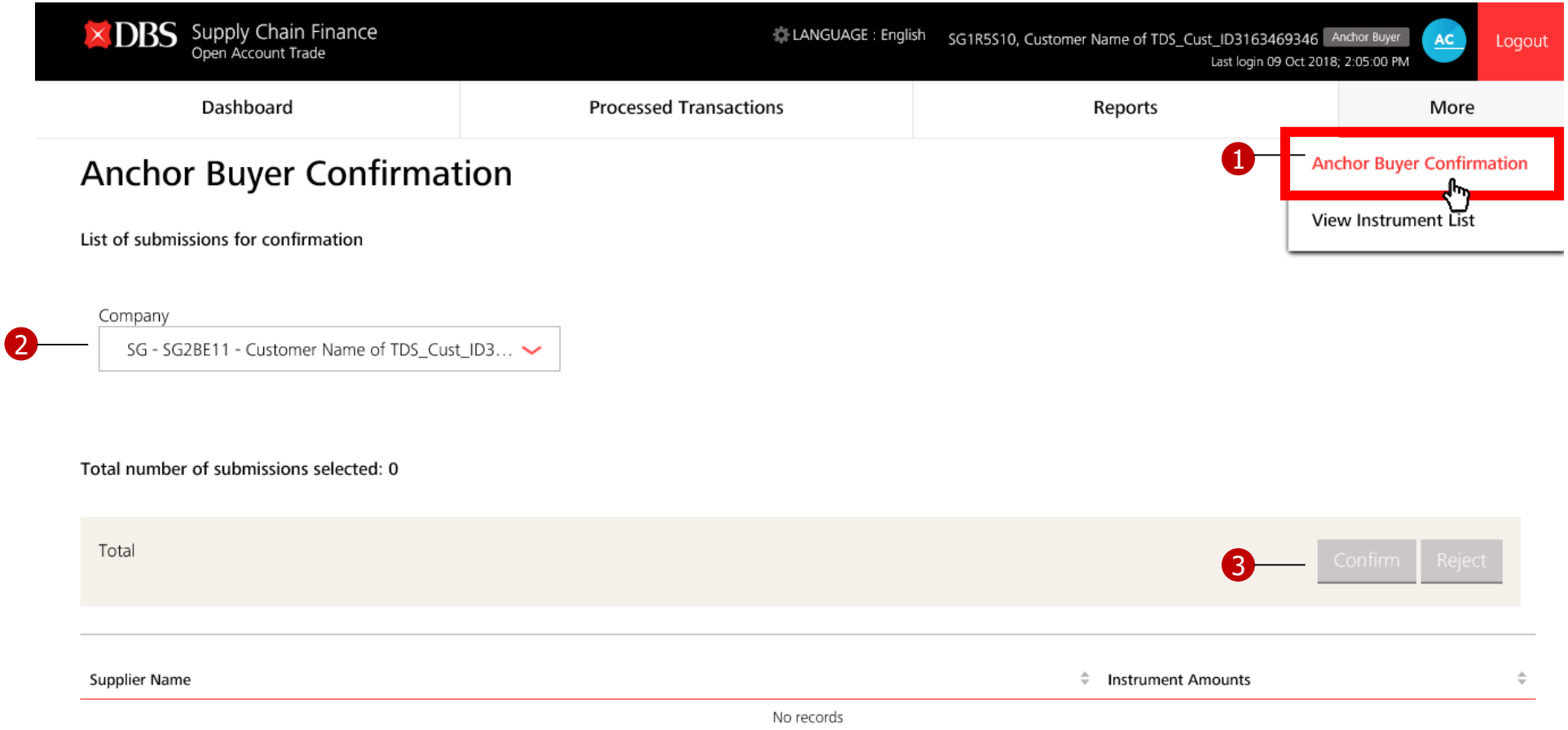
Total number of instruments split by type:
Invoice, Payment, Adjustment, Purchase Order

Total instrument value split by currency and type

Summary of actions performed on the file like upload, approval or rejections by users

File Upload – Anchor Buyer Confirmation

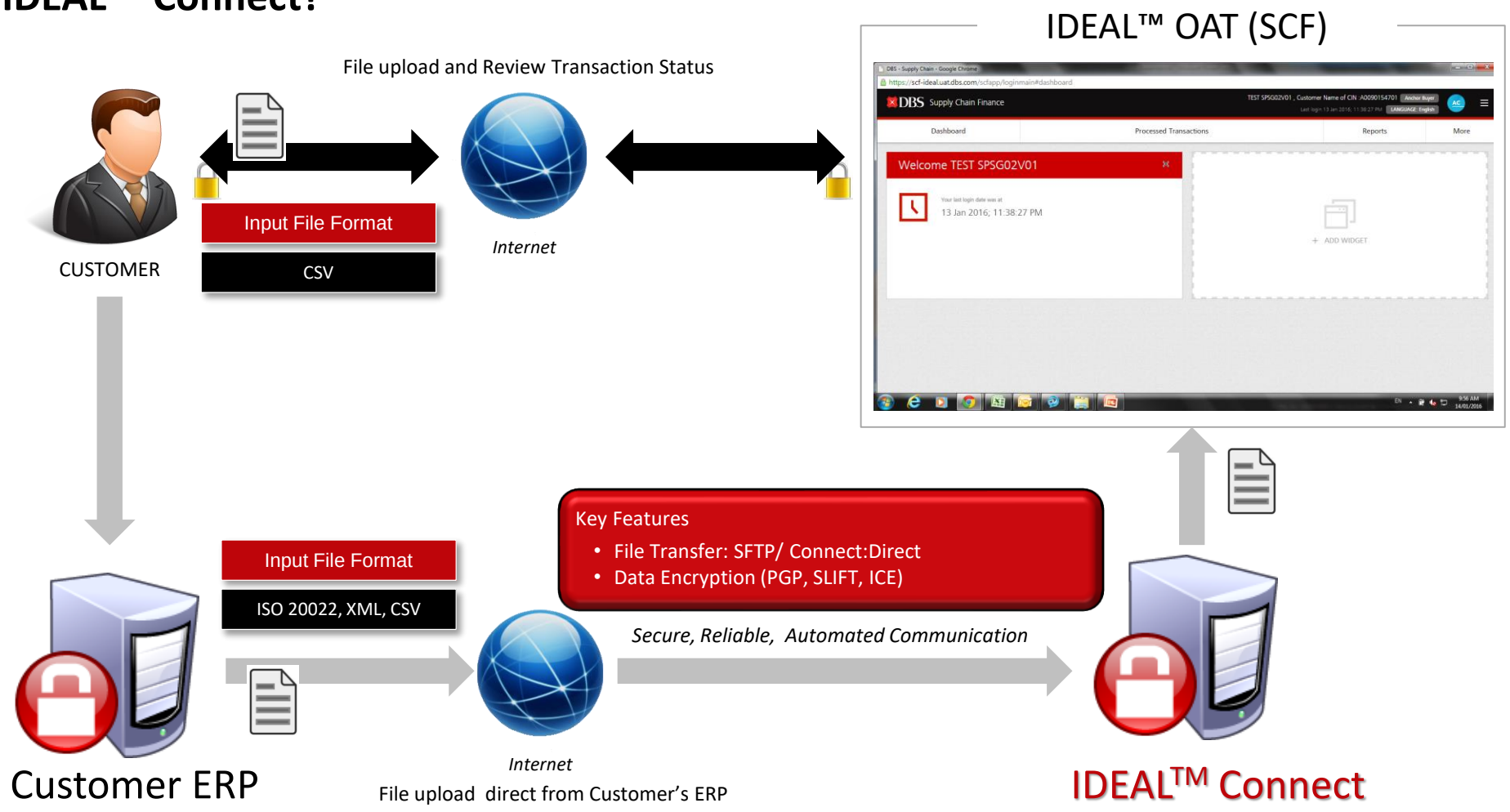
Anchor Buyer Confirmation- This is applicable only when **Suppliers** upload the file.



1. By clicking on 'More' > 'Anchor Buyer Confirmation' tab, you will be directed to the main screen.
2. Select the company of your choice.
3. Select the instrument(s) and you can proceed to confirm or reject the file.
4. Once submitted or confirmed, instrument is made available to supplier to request for financing.

Host to Host (IDEAL™ Connect) – Process Flow Overview

What is IDEAL™ Connect?



"IDEAL™ Connect is a gateway that provide point-to-point secure and automated file transfer between customer and the iOAT"

IDEAL™ OAT-SCF FLOW (Access through Website)

IDEAL™ CONNECT FLOW (Host-to-host connection)

Host to Host (IDEAL™ Connect) – Key Features

IDEAL™ Connect Key Features and Value Proposition

- **Stringent Security and Controls**
  - Key management with public and private keys
  - Deploys industry standards such as 128 bits SSL and asymmetric key encryption with Triple DES
  - Achieves data confidentiality, authenticity, integrity and non-repudiation

- **Support Broadband Internet or Leased line/ISDN connectivity**

- High Volume and Large file transfer support
  - For BF (FPRO) High volume and large file transfer supported
  - For SF (IMEX) Maximum 10K Invoices supported in single file

- Straight Through Processing
  - Straight through processing with no manual intervention (improve operational efficiencies and reduce operational costs)
  - Eliminate manual file upload process to IDEAL™ OAT (iOAT)

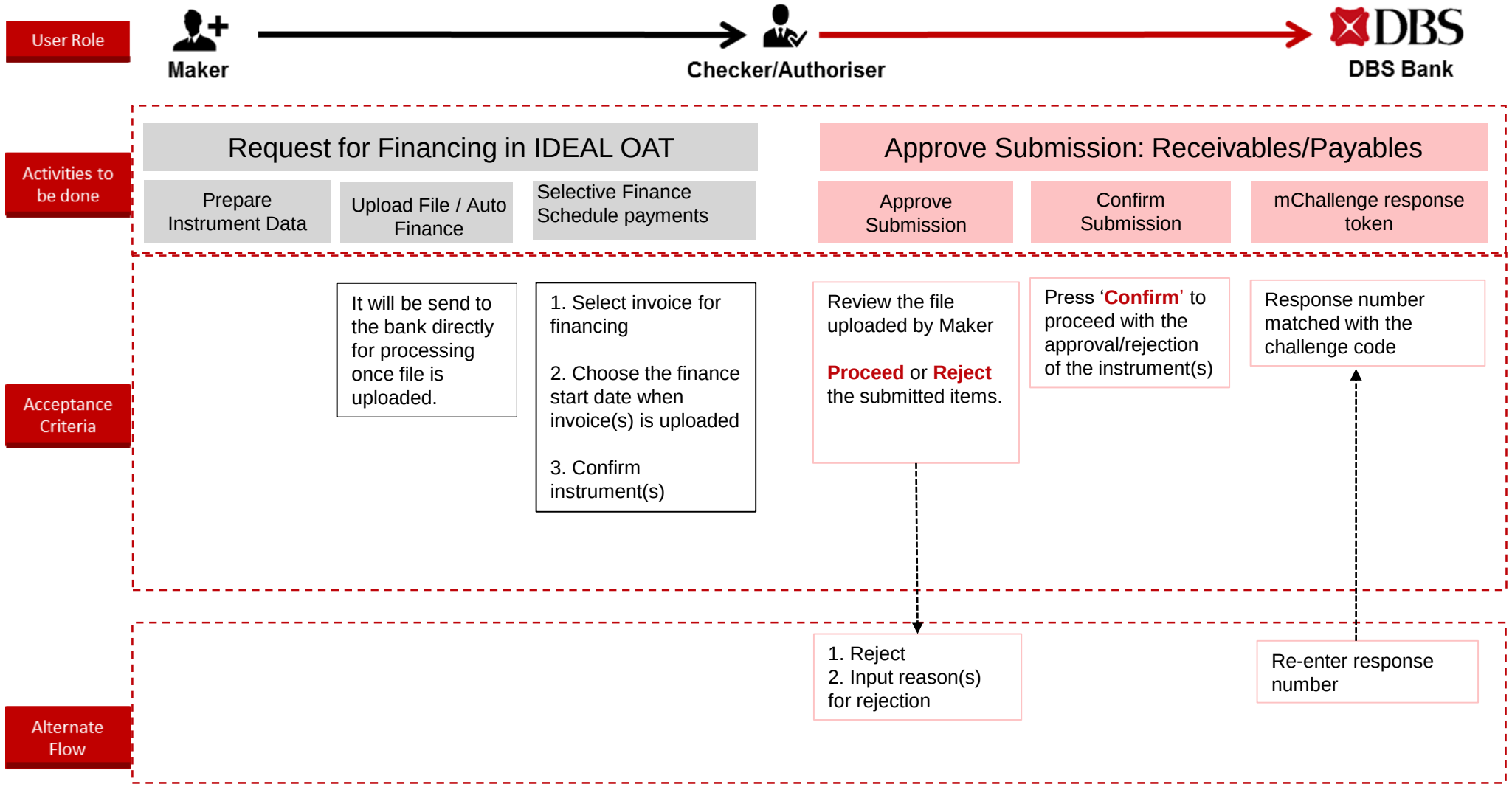
- 24x7 Support from DBS

32

Request For Financing

- Process Flow Overview
- Auto/Selective Financing
- Step by Step Process

Financing Request – Process Flow Overview (Selective Financing)



Financing Request – Types of Financing

Request for Financing

1) Auto Financing

- Immediate financing starts upon upload of the invoice(s)

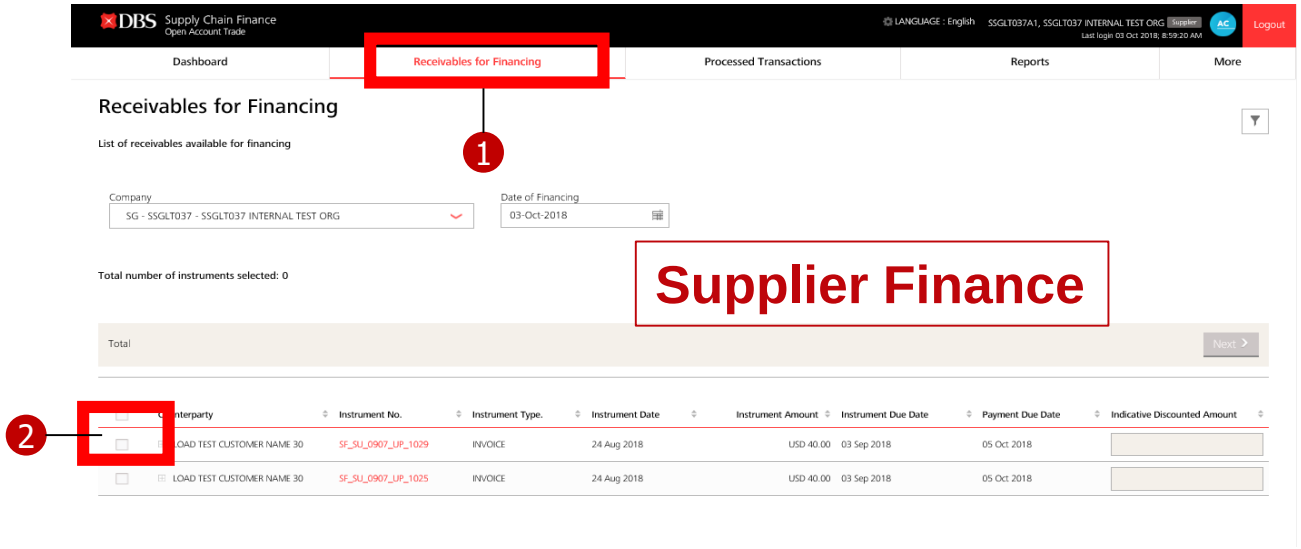
2) Selective Financing

- Able to choose the finance start date when invoice(s) is uploaded
- Approve/Reject transactions

Financing Request – Step by Step Process

STEP 1: Selecting the invoices for financing (1/3)

Supplier/Buyer Maker



1. For Supplier Finance, click on ‘Receivables for Financing’ and for Buyer Finance, click on ‘Payables for Financing’.

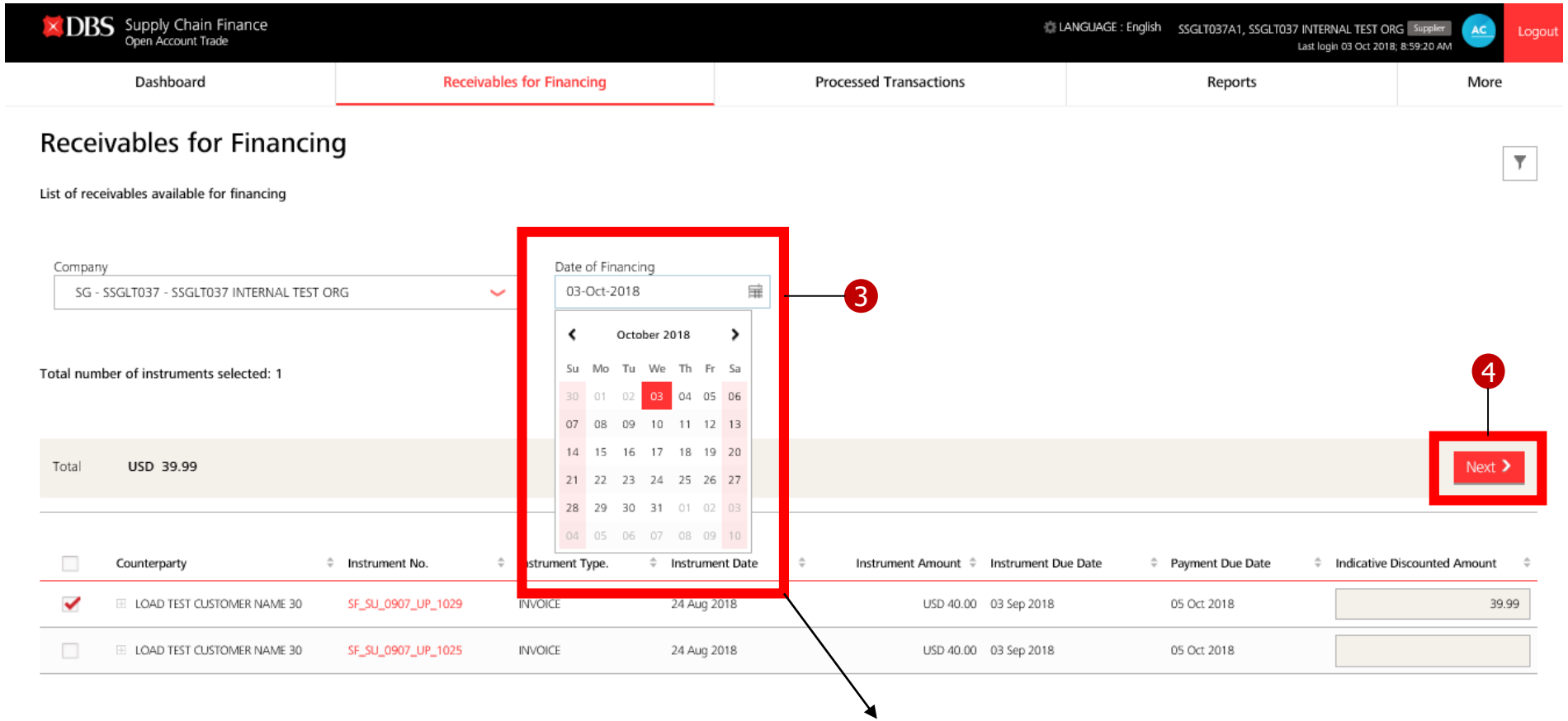
2. Select the file instrument that you want to request for financing.

Selective Financing

Financing Request – Step by Step Process

STEP 1: Selecting the invoices for financing (2/3)

Supplier/Buyer Maker



3 Click on the calendar and choose the financing date on when you want your instrument to be financed.

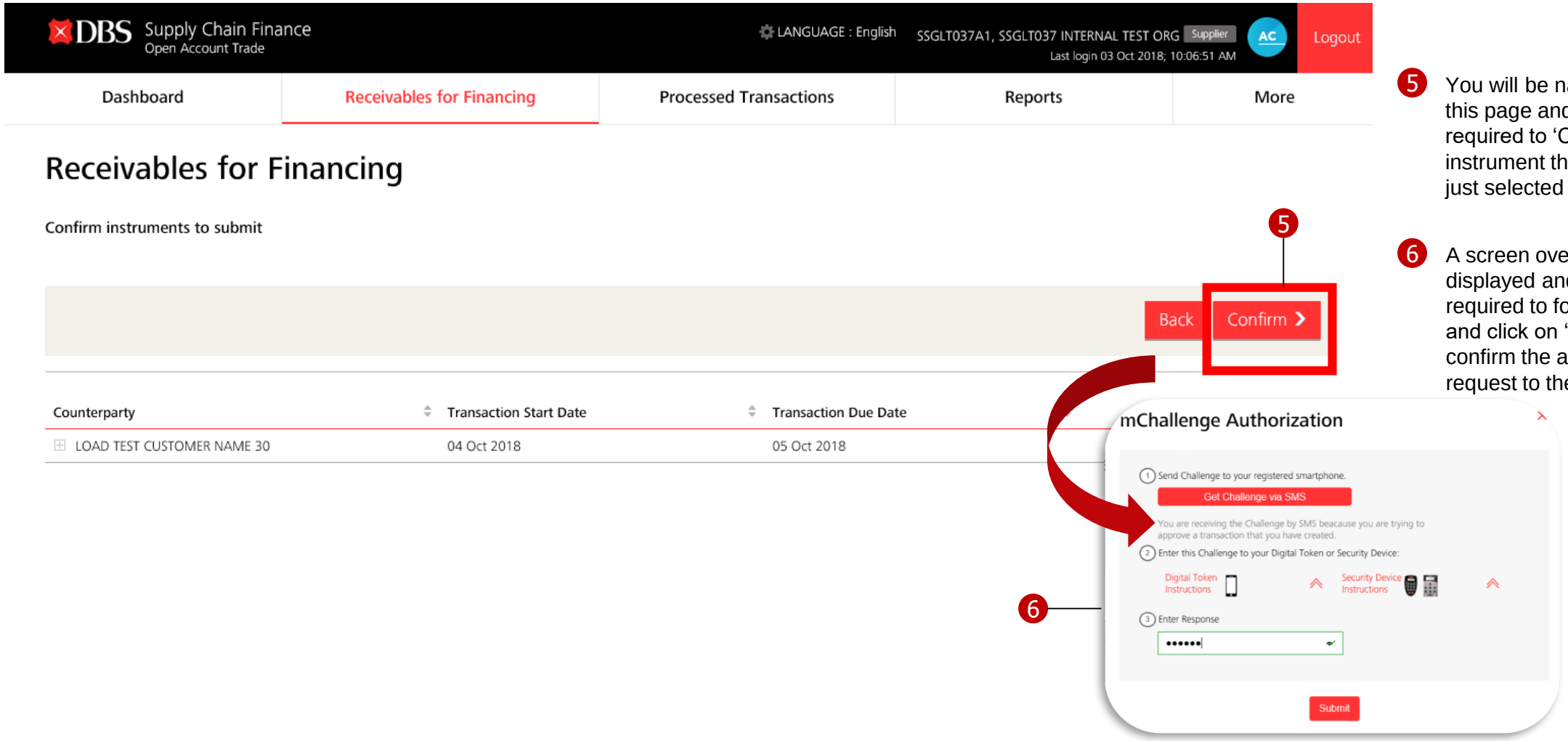
4 After you have select the financing date, click on 'Next'.

The transaction/instrument will become a scheduled payment after the date of financing has been selected.

Financing Request – Step by Step Process

STEP 1: Selecting the invoices for financing (3/3)

Supplier/Buyer Maker



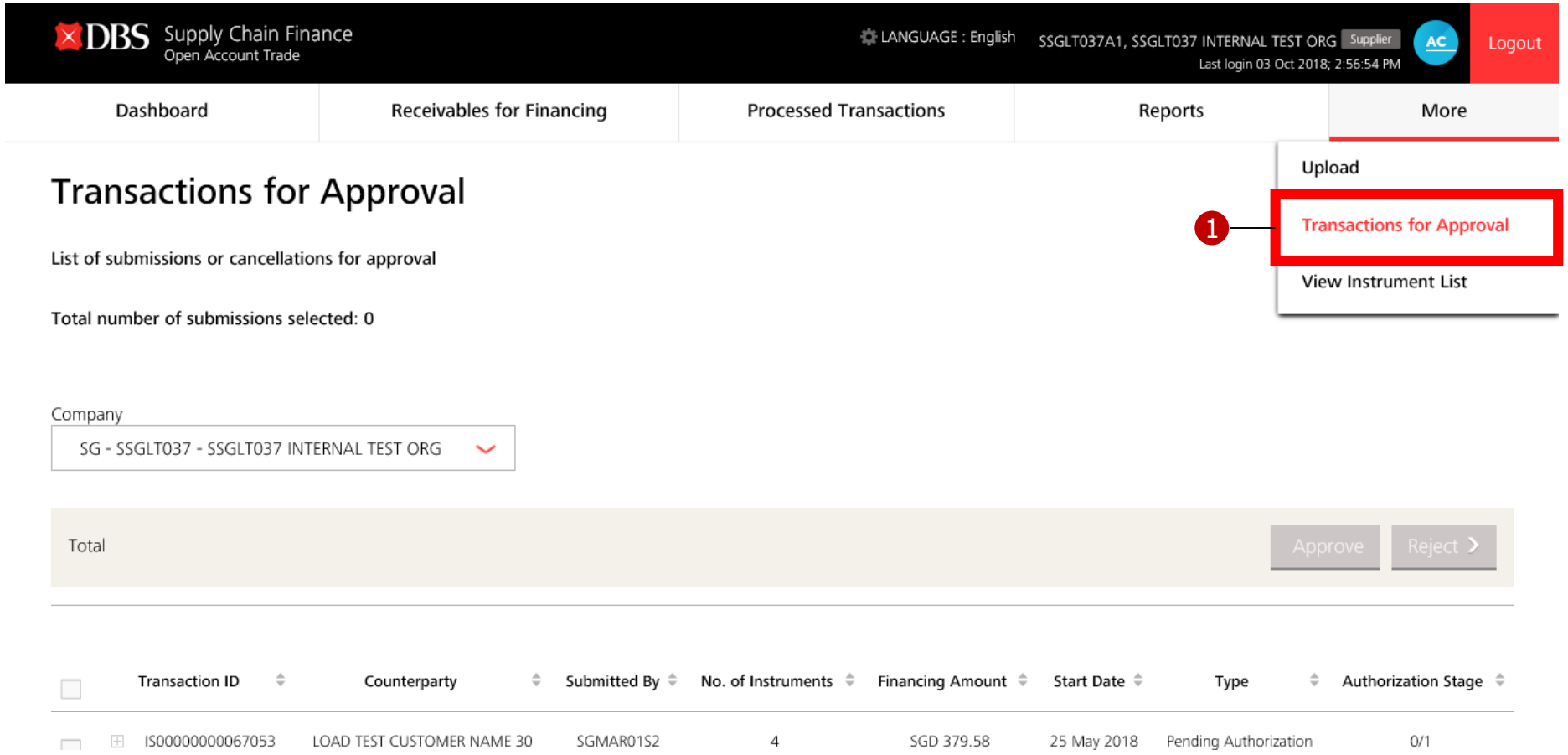
5 You will be navigated to this page and you are required to 'Confirm' the instrument that you have just selected to submit.

6 A screen overlay will then be displayed and you are required to follow steps 1-3 and click on 'Submit' to confirm the authorization of the request to the Bank.

Financing Request – Step by Step Process

STEP 2: Authorise invoices for financing (1/3)

Supplier/Buyer Checker

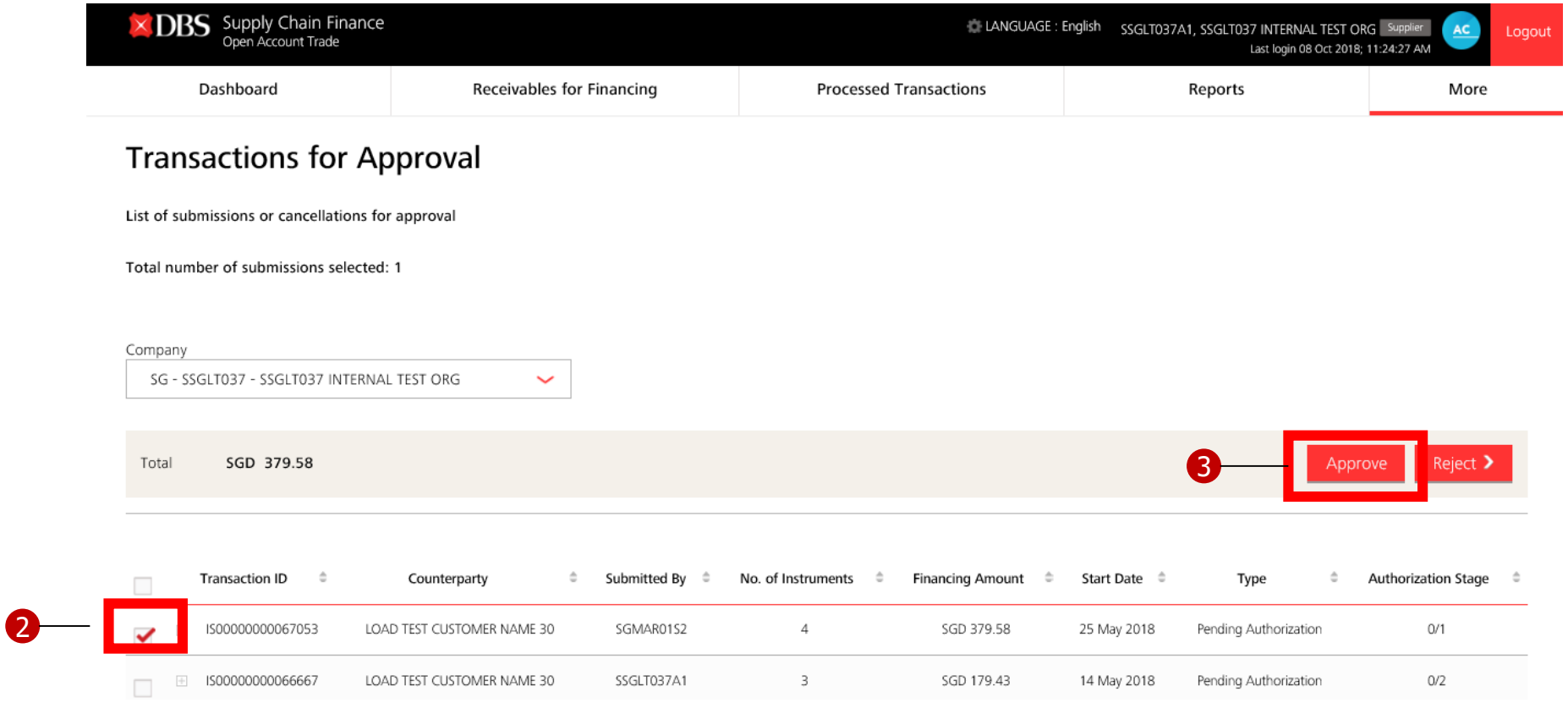


1. Click on 'More' and then 'Transactions for Approval'.

Financing Request – Step by Step Process

STEP 2: Authorise invoices for financing (2/3)

Supplier/Buyer Checker



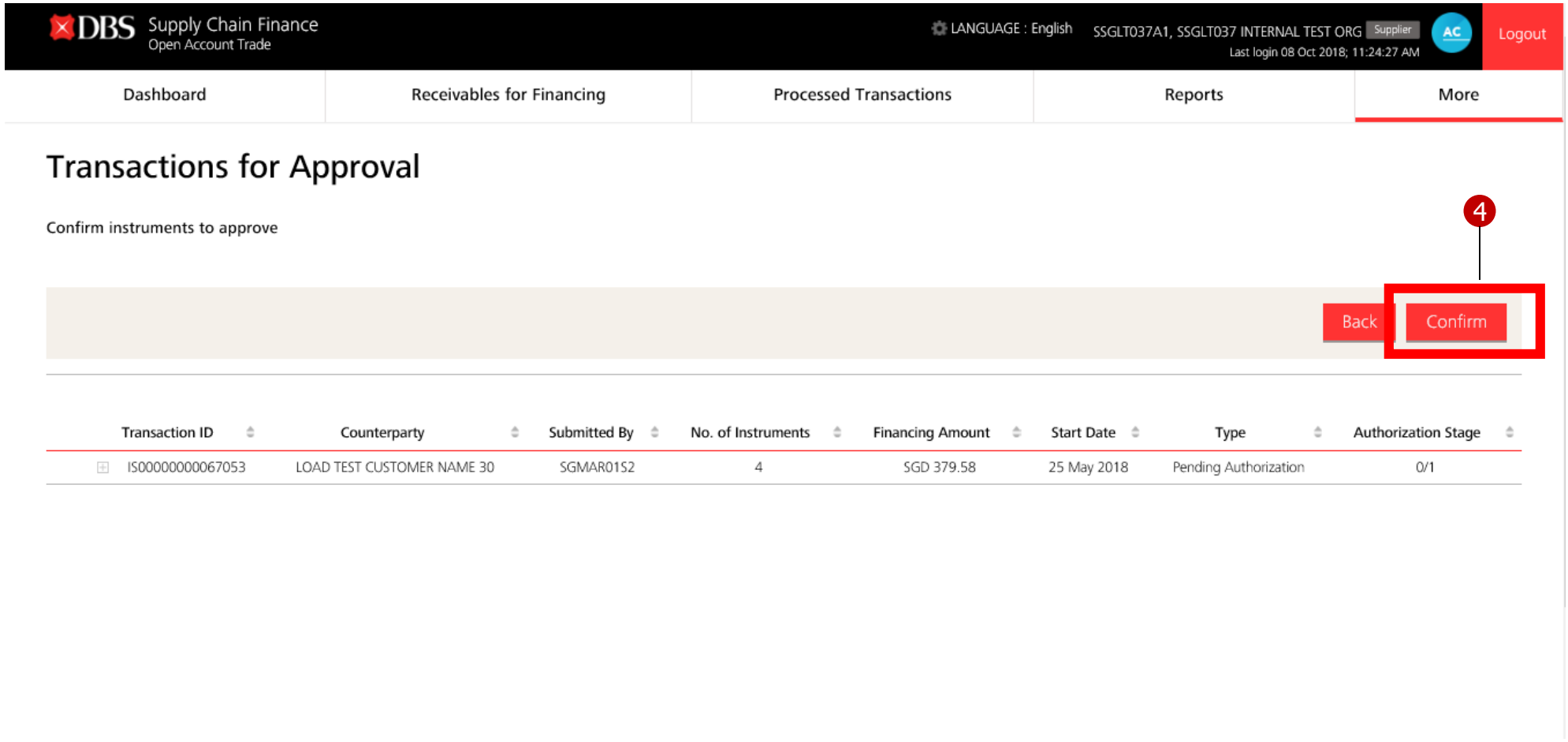
2 Select the instrument of your choice

3 You can approve or reject the selected instrument

Financing Request – Step by Step Process

STEP 2: Authorise invoices for financing (3/3)

Supplier/Buyer Checker



4 Click ‘Confirm’ to approve your instrument (s)

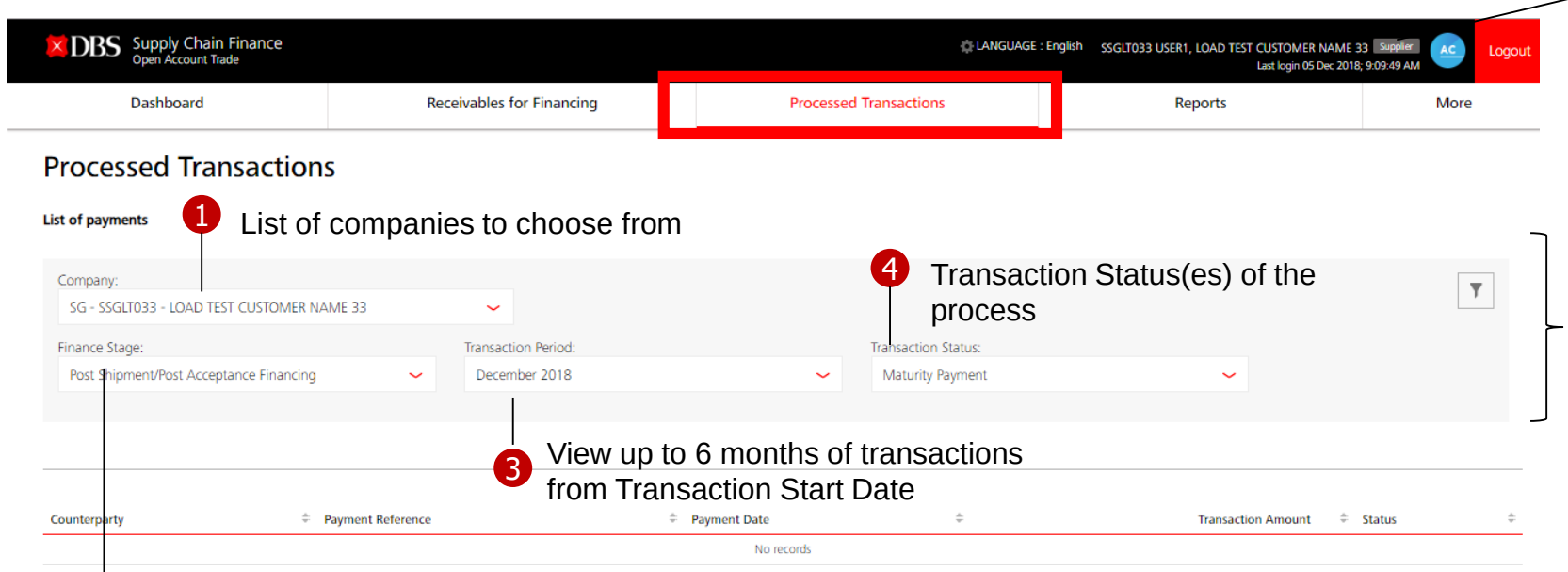
Enquiry

- Processed Transactions & Status(es)
- View Instrument List & Status(es)

Enquiry – Processed Transactions

For both Anchor Buyer and Supplier, you will see this screen upon clicking on the '**Processed Transactions**' tab. This screen shows a general overview of the transactions that are processed.

Supplier Finance:
Anchor Buyer & Supplier



1. List of companies to choose from
2. **Finance Stages:**
   Pre-shipment Financing
   Post-shipment/Pre-Acceptance Financing
   Post-shipment/Post-Acceptance Financing
3. View up to 6 months of transactions from Transaction Start Date
4. Transaction Status(es) of the process

To view status of financing requests submitted, customer can filter by:

1) Company
2) Finance Stage
3) Transaction Period
4) Transaction Status

*'Finance Stages' is a filter option that is only applicable for the role entitlement of Anchor Buyer and Supplier

Enquiry – SCF Transaction Processing Status(es)

Transaction Status	Description
Processed	DBS IBGO has processed the transaction
Scheduled	Transaction is scheduled for future date, IOAT will pass the transaction to IMEX/FPRO on the schedule financing start date
Rejected	DBS IBGO has rejected the transaction
Pending Bank	Transaction is submitted to IMEX/FPRO, pending IBGO to process
Maturity Payments	Maturity Payment Completed

Applies to all role entitlements:
Anchor Buyer & Supplier, Anchor Seller & Buyer

Enquiry – Processed Transactions detailed screen (Anchor Buyer)

In this screen, click on the drop down box under “**Transaction Status**” and select “**Processed**” and you will be able to see the details of the processed transactions.

Anchor Buyer

DBS Supply Chain Finance
Open Account Trade

LANGUAGE : English   SPSG02V02, Customer Name of TDS_Cust_ID:111927   Anchor Buyer   AC   Logout
Last login 05 Dec 2018; 10:10:09 AM

Dashboard | Processed Transactions | Reports | More

Company: SG - SPSG02 - Customer Name of TDS_Cust_ID:111927

Finance Stage: Post Shipment/Post Acceptance Financing

Transaction Period: November 2018

Transaction Status: Processed

« 1 2 3 »   View up to 10 per page 100 per page

Counterparty	Bank Reference	Finance Start Date	Finance Due Date	Transaction Amount	Forecasted Interest Charge (1)	Outstanding Amount (Principal + Interest) (2)	Status (3)
9XX (X) XXX. XXX.	00553360263831	08 Nov 2018	15 Nov 2018	SGD 9,600.00	[illegible]	[illegible]	Settled
9XX (X) XXX. XXX.	00553360263840	08 Nov 2018	16 Nov 2018	SGD 9,900.00	SGD 0.00	SGD 4,900.00	Partially Settled
9XX (X) XXX. XXX.	00553360263859	08 Nov 2018	19 Nov 2018	SGD 10,000.00	SGD 0.00	SGD 10,000.00	Outstanding
SCF SELLER 1000358 NAME	00553360263868	09 Nov 2018	19 Nov 2018	USD 9,500.00	USD 0.00	USD 9,500.00	Outstanding
SCF SELLER 1000358 NAME	00553360263877	09 Nov 2018	16 Nov 2018	USD 10,000.00	USD 0.00	USD 10,000.00	Outstanding
SCF SELLER 1000358 NAME	00553360263886	09 Nov 2018	15 Nov 2018	USD 10,000.00	USD 0.00	USD 10,000.00	Outstanding
9XX (X) XXX. XXX.	00553360263895	09 Nov 2018	12 Nov 2018	SGD 10,000.00	SGD 1.85	SGD 10,001.85	Overdue
SCF 1000127 NAME	00553360264359	19 Nov 2018	18 Jan 2019	USD 11,001.00	USD 0.00	USD 11,001.00	Outstanding
XXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX	00553360264377	19 Nov 2018	19 Dec 2018	USD 12,000.00	USD 0.00	USD 12,000.00	Outstanding

1. Forecasted Interest Charge is for overdue or Hybrid ***NEW!***

2. **Outstanding Amount** = Principal + Interest ***NEW!***

3. **List of Status(es):**

   1) Settled
   2) Partially Settled
   3) Outstanding
   4) Overdue

Enquiry – Processed Transactions detailed screen (Supplier)

In this screen, click on the drop down box under "**Transaction Status**" and select "**Processed**" and you will be able to see the details of the processed transactions.

Supplier

DBS Supply Chain Finance
Open Account Trade

LANGUAGE : English | SSGLT033 USER1, LOAD TEST CUSTOMER NAME 33 Supplier | AC | Logout
Last login 05 Dec 2018; 9:48:50 AM

Dashboard | Receivables for Financing | Processed Transactions | Reports | More

Processed Transactions

List of processed transactions

Company: SG - SSGLT033 - LOAD TEST CUSTOMER NAME 33

Finance Stage: Post Shipment/Post Acceptance Financing

Transaction Period: November 2018

1 Transaction Status: Processed

2

Counterparty	Bank Reference	Transaction Start Date	Transaction Due Date	Transaction Amount	Status
SCF CIF 1000336 NAME	00553360263859	08 Nov 2018	19 Nov 2018	SGD 10,000.00	Paid
SCF CIF 1000336 NAME	00553360263895	09 Nov 2018	12 Nov 2018	SGD 10,000.00	Paid
SCF CIF 1000336 NAME	00553360263840	08 Nov 2018	16 Nov 2018	SGD 9,900.00	Paid
SCF CIF 1000336 NAME	00553360263831	08 Nov 2018	15 Nov 2018	SGD 9,600.00	Paid
SCF CIF 1000336 NAME	00553360264448	19 Nov 2018	30 Nov 2018	SGD 10,000.00	Paid
SCF CIF 1000336 NAME	00553360264518	20 Nov 2018	29 Nov 2018	SGD 14,200.00	Paid

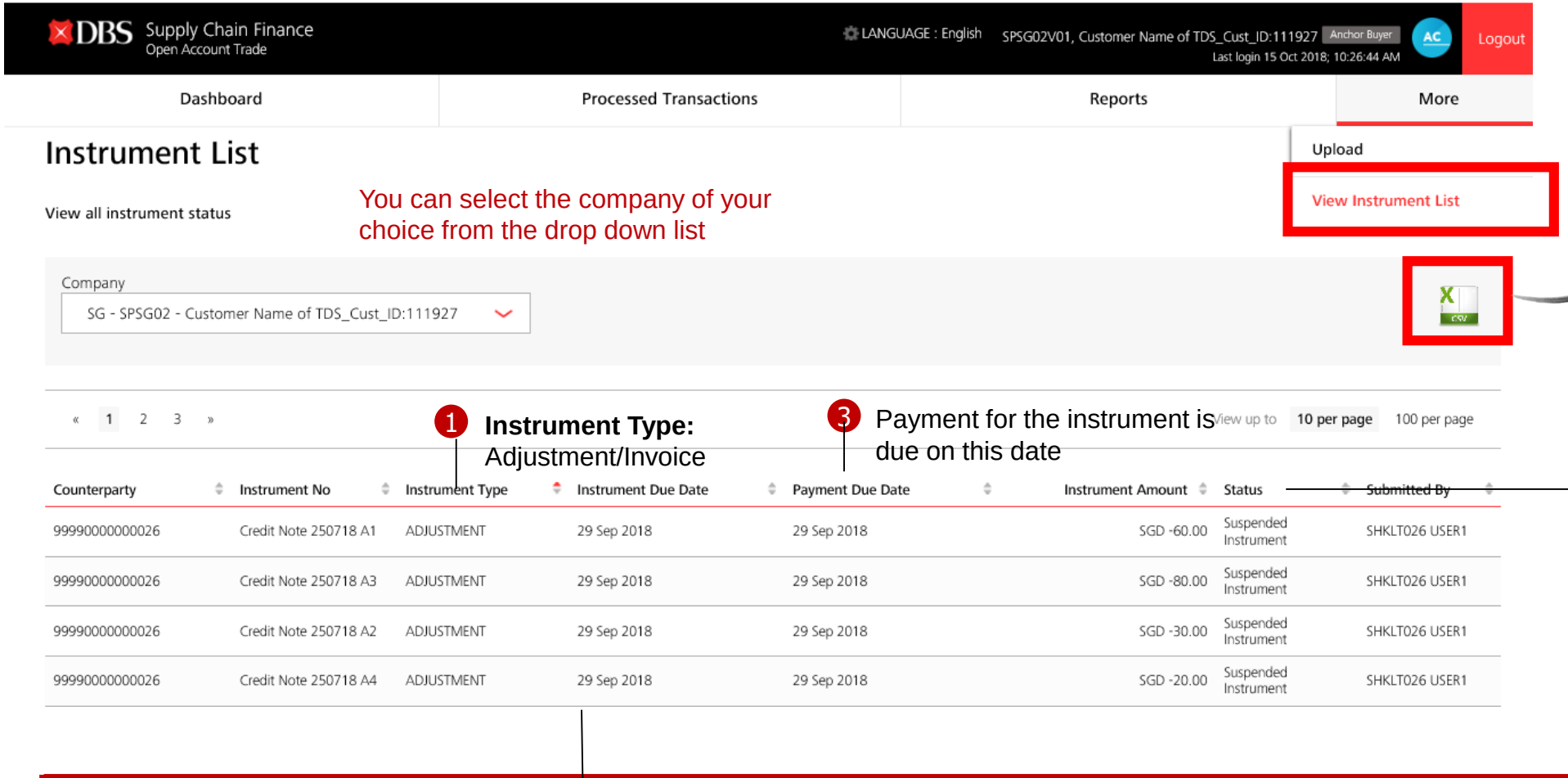
1. Transaction Status(es):

   Maturity Payment,
   Pending Bank,
   Processed,
   Rejected,
   Scheduled,

2. Status will only be shown as "**Paid**"

Enquiry – View Instrument List

You will see this screen upon clicking on the '**More**' > '**View Instrument List**' tab. This screen shows a general overview of the instruments.



Click on this icon and excel files can be downloaded

1 **Instrument Type:** Adjustment/Invoice

3 Payment for the instrument is due on this date

4 Allows you to keep track of your instrument status(es) at a glance.

2 Instrument Due Date

Enquiry – File Status in Instrument List

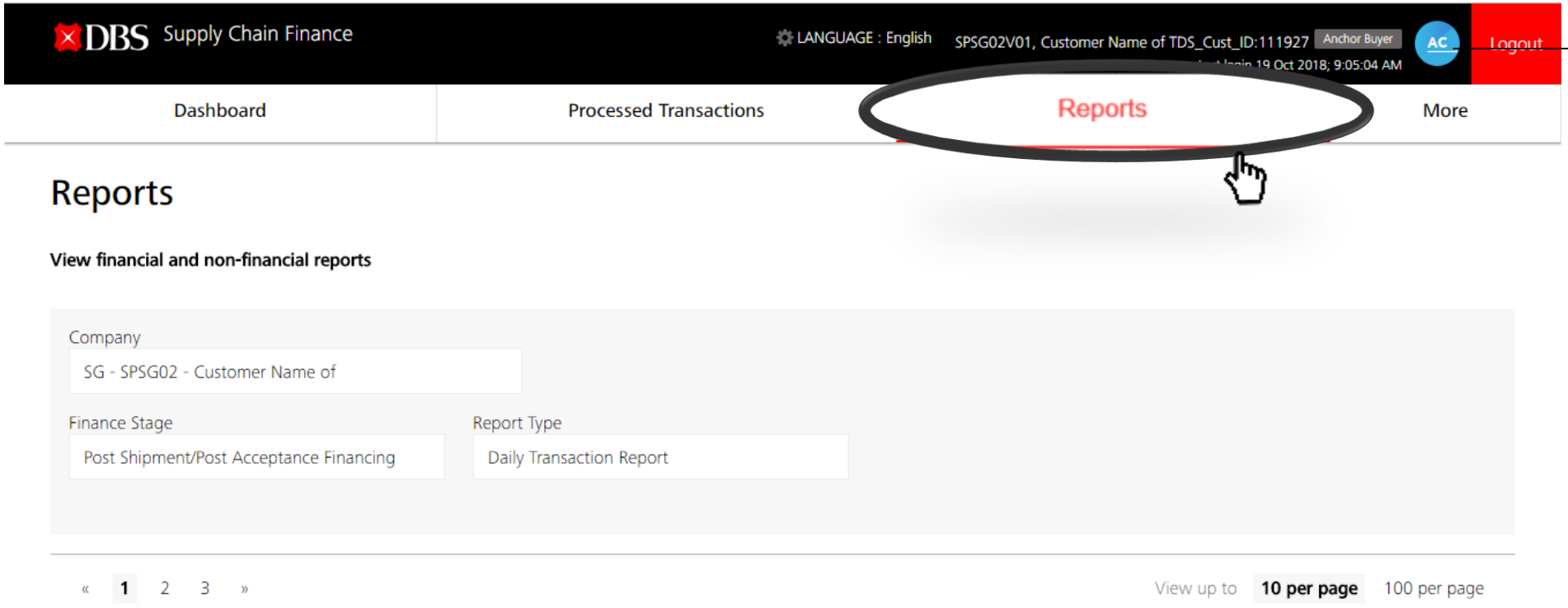
Status Flow	Status Shown	Meaning
1. File Upload	File Upload Pending Authorization	Invoice upload is pending checker authorisation
1. File Upload	Pending Anchor Buyer Confirmation	Invoice uploaded by spoke is pending Anchor Buyer confirmation
1. File Upload	File Uploaded	Invoice upload is approved and completed
1. File Upload	Rejected by Anchor Buyer	Invoice uploaded is rejected by Anchor Buyer
2. Eligibility Check	Suspended Instrument	1. Invoice is suspended due to overpayment 2. Invoice is suspended for financing
2. Eligibility Check	Program Setup Incomplete	Program setup is incomplete. There could be a downstream issue
3. Request for Financing	Pending Spoke Action	Pending spoke to decide which instrument to be financed
3. Request for Financing	Pending Spoke Checker Action	Pending spoke checker to approve the invoices which have been selected for financing
3. Request for Financing	Scheduled Transaction	Financing is scheduled for a later date
3. Request for Financing	Pending Checker for Cancellation	Cancellation of scheduled financing request is pending approval from Checker
4. SF PO Finance Settlement (Pre to Post Shipment Only)	Pending Bank for PO Processing	Purchase Order is pending processing by Bank
4. SF PO Finance Settlement (Pre to Post Shipment Only)	Settlement sent to Bank	Settlement of Purchase Order is submitted to Bank
4. SF PO Finance Settlement (Pre to Post Shipment Only)	Pending Bank for Settlement	Settlement of Purchase Order is in order
4. SF PO Finance Settlement (Pre to Post Shipment Only)	Partial Settlement Completed	Partial settlement of Purchase Order is complete
4. SF PO Finance Settlement (Pre to Post Shipment Only)	Full Settlement Completed	Full settlement of Purchase Order is complete
4. SF PO Finance Settlement (Pre to Post Shipment Only)	Settlement Rejected	Settlement of Purchase Order is rejected
5. Financing Process	Pending Bank	Financing request is pending Bank for processing
5. Financing Process	Processed	Payment is processed by Bank
5. Financing Process	Rejected	Financing is rejected by Bank
6. Maturity Payment	Submitted for Payment	Invoice is submitted for payment
6. Maturity Payment	Payment Failed	Payment has failed
6. Maturity Payment	Payment Completed	Payment is completed

Reports

- Main Screen
- Supplier Finance/Buyer Finance Reports (Daily/Monthly)
- Reports and Notifications (SMS/Email)
  - Chinese Translation

Reports – Main Screen

You will see this page upon clicking the ‘Reports’ tab that can be found on the top of every page. This page also provides you with multiple filter options. Multiple filter options varies for each user role.

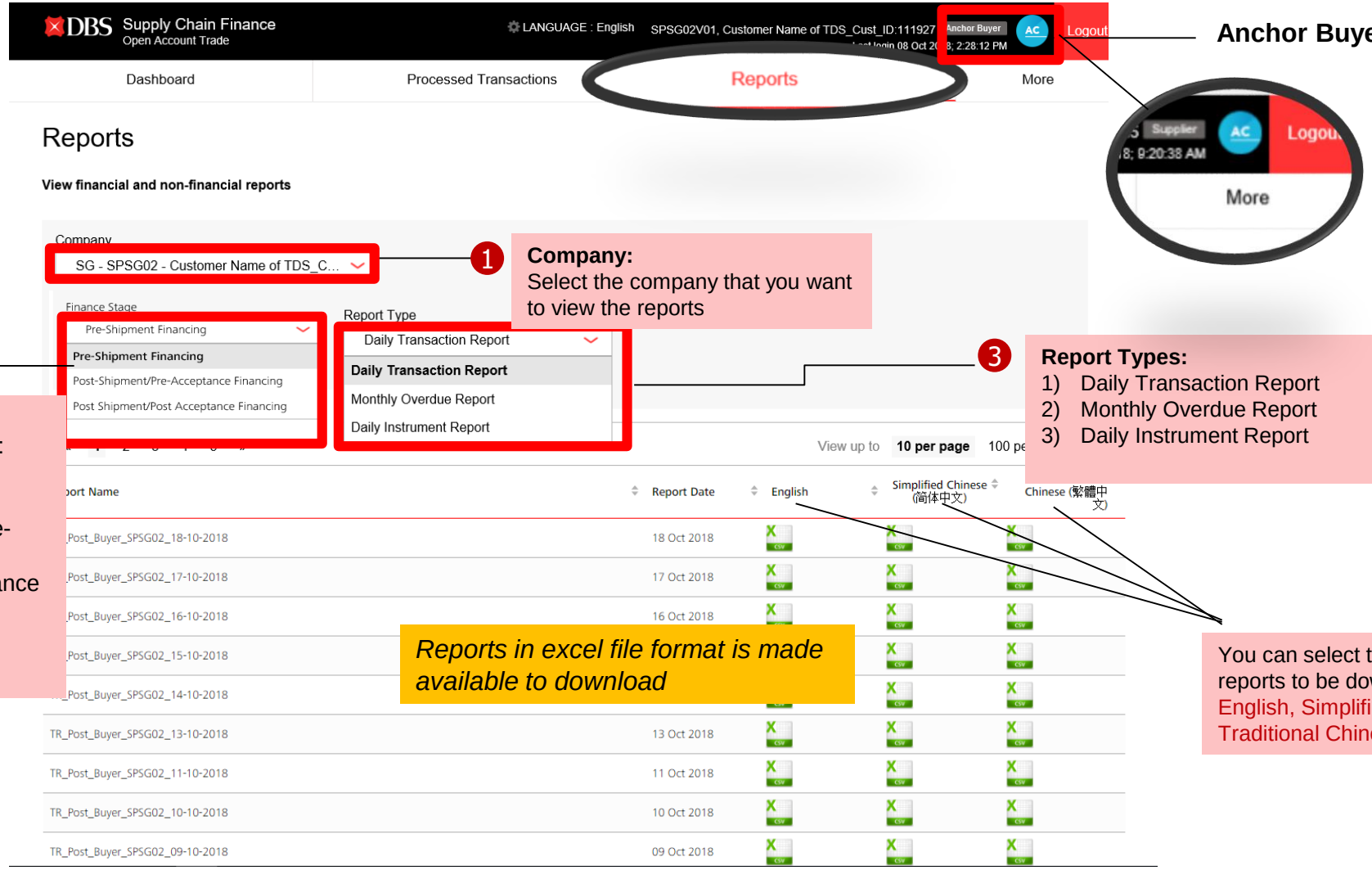


Switching of role entitlements:

1) Anchor Buyer
2) Supplier
3) Anchor Seller
4) Buyer

Reports – Supplier Finance (Anchor Buyer & Supplier)

This page shows the multiple filter options to view all available reports for the role of a **Anchor Buyer** & a **Supplier.**
In Supplier Finance, the filter options for an Anchor Buyer is the same as that from a supplier.



Anchor Buyer/Supplier

1 **Company:**
Select the company that you want to view the reports

2 **Finance Stages**:
You can select the finance stage:

1) Pre-shipment financing
2) Post-shipment financing/Pre-Acceptance Financing
3) Post shipment/Post Acceptance Financing

3 **Report Types:**
1) Daily Transaction Report
2) Monthly Overdue Report
3) Daily Instrument Report

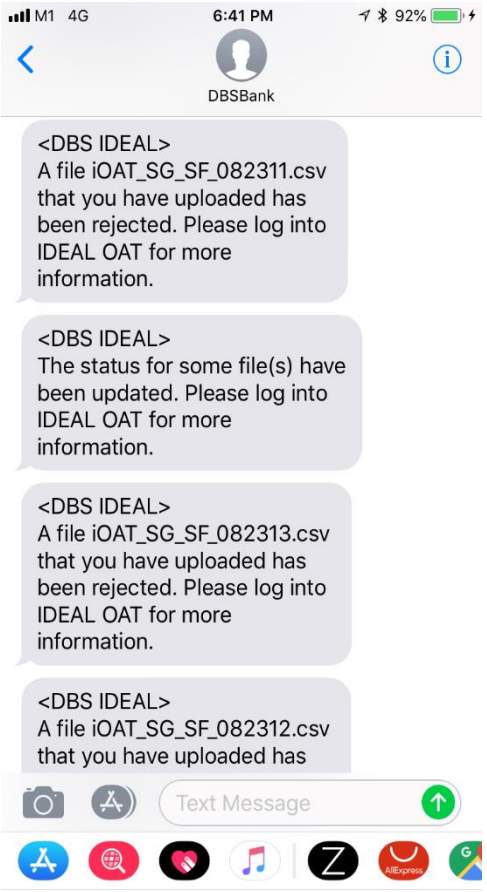
Reports in excel file format is made available to download

You can select the language of the reports to be downloaded:
English, Simplified Chinese and Traditional Chinese

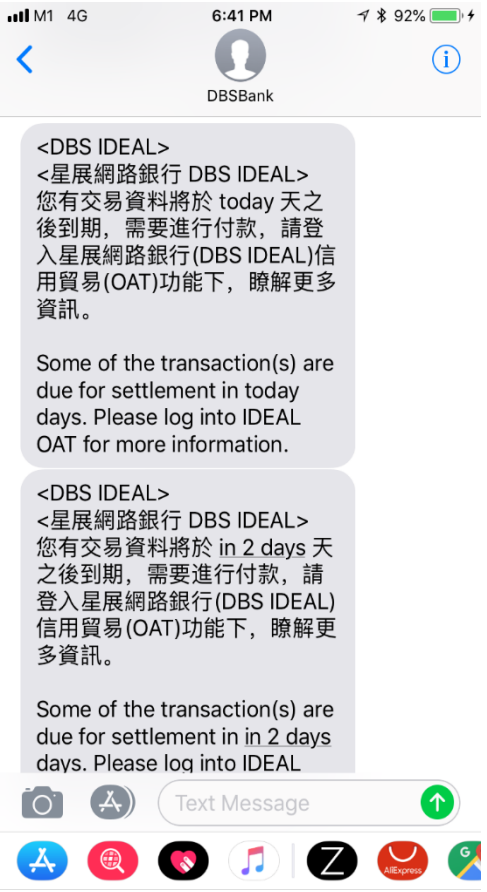
Reports & Notifications – SMS Notifications

Email & SMS notifications is now available in Simplified & Traditional Chinese *NEW!*
Notifications can be received in English, Simplified Chinese & Traditional Chinese.

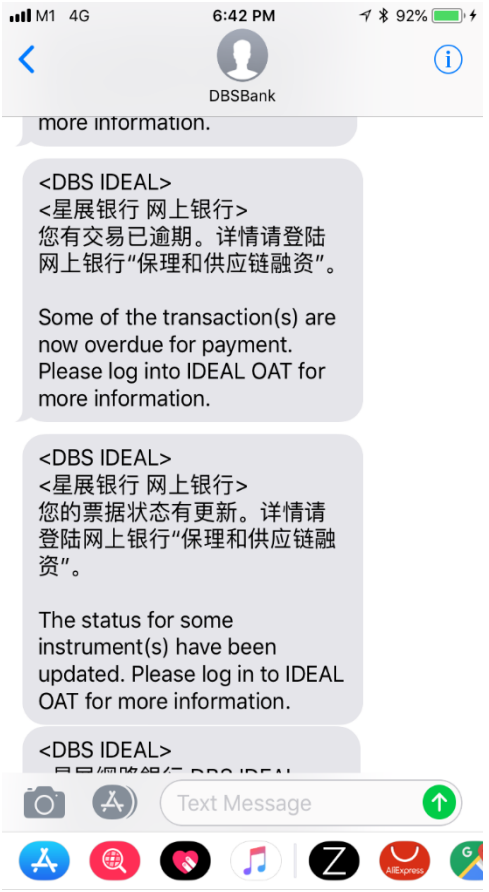
English



Traditional Chinese *NEW!*

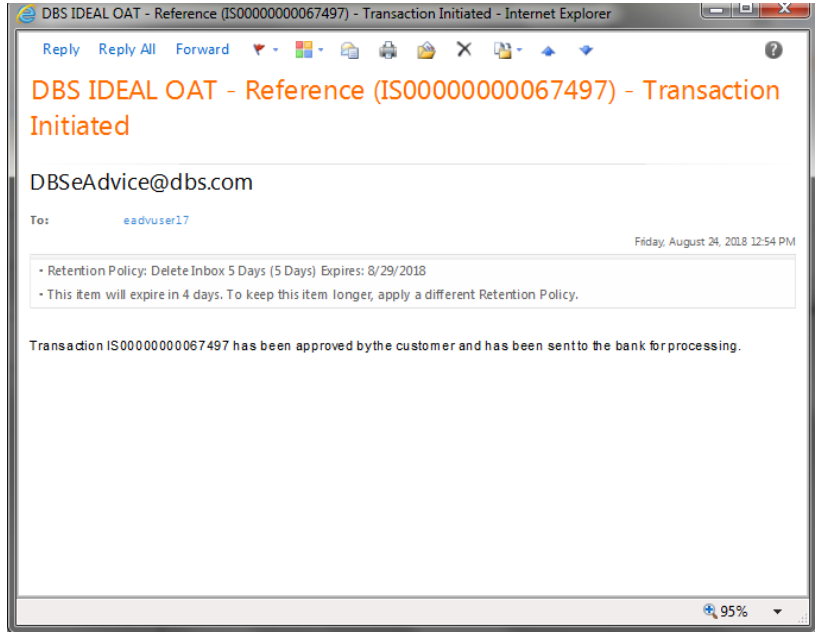


Simplified Chinese *NEW!*



Reports & Notifications – Email Notifications

English



DBS IDEAL OAT - Reference (IS00000000067497) - Transaction Initiated - Internet Explorer

Reply Reply All Forward

DBS IDEAL OAT - Reference (IS00000000067497) - Transaction Initiated

DBSeAdvice@dbs.com

To: eadvuser17

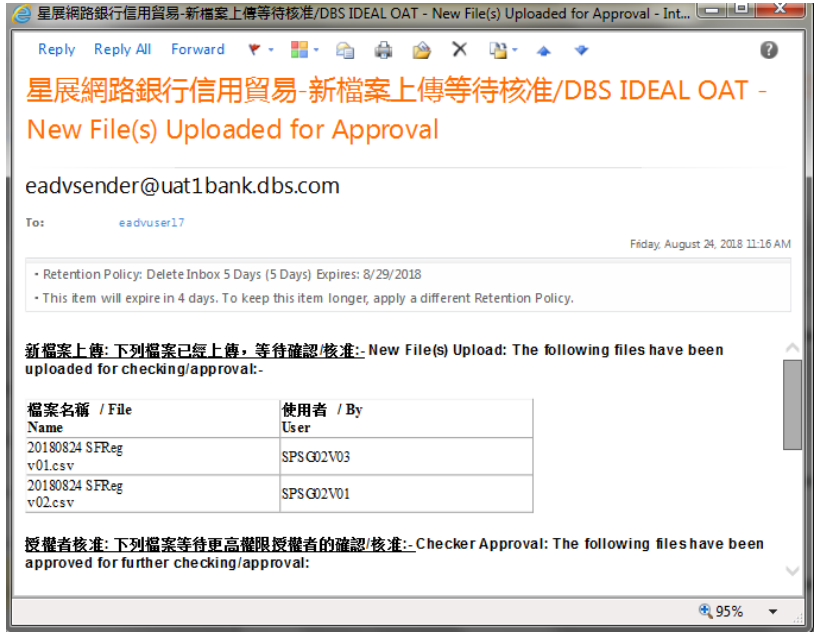
Friday, August 24, 2018 12:54 PM

- Retention Policy: Delete Inbox 5 Days (5 Days) Expires: 8/29/2018
- This item will expire in 4 days. To keep this item longer, apply a different Retention Policy.

Transaction IS00000000067497 has been approved bythe customer and has been sentto the bank for processing.

95%

Traditional Chinese *NEW!*



星展網路銀行信用貿易-新檔案上傳等待核准/DBS IDEAL OAT - New File(s) Uploaded for Approval - Int...

Reply Reply All Forward

星展網路銀行信用貿易-新檔案上傳等待核准/DBS IDEAL OAT - New File(s) Uploaded for Approval

eadvsender@uat1bank.dbs.com

To: eadvuser17

Friday, August 24, 2018 11:16 AM

- Retention Policy: Delete Inbox 5 Days (5 Days) Expires: 8/29/2018
- This item will expire in 4 days. To keep this item longer, apply a different Retention Policy.

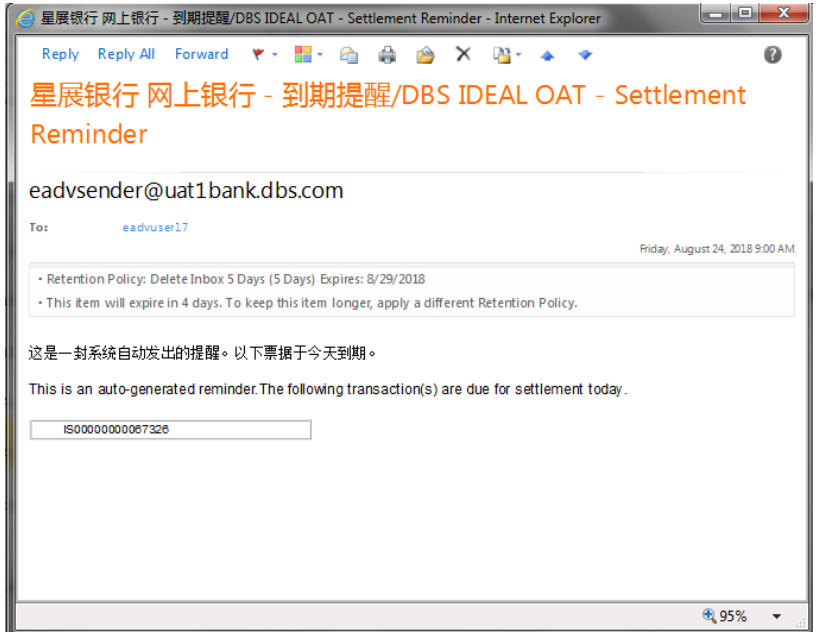
新檔案上傳: 下列檔案已經上傳，等待確認/核准:- New File(s) Upload: The following files have been uploaded for checking/approval:-

檔案名稱 / File Name	使用者 / By User
20180824 SFReg v01.csv	SPSG02V03
20180824 SFReg v02.csv	SPSG02V01

授權者核准: 下列檔案等待更高權限授權者的確認/核准:- Checker Approval: The following files have been approved for further checking/approval:

95%

Simplified Chinese *NEW!*



星展银行 网上银行 - 到期提醒/DBS IDEAL OAT - Settlement Reminder - Internet Explorer

Reply Reply All Forward

星展银行 网上银行 - 到期提醒/DBS IDEAL OAT - Settlement Reminder

eadvsender@uat1bank.dbs.com

To: eadvuser17

Friday, August 24, 2018 9:00 AM

- Retention Policy: Delete Inbox 5 Days (5 Days) Expires: 8/29/2018
- This item will expire in 4 days. To keep this item longer, apply a different Retention Policy.

这是一封系统自动发出的提醒。以下票据于今天到期。

This is an auto-generated reminder.The following transaction(s) are due for settlement today.

IS00000000067326

95%

Reports & Notifications – IOAT Notifications

SMS/Email Notification to Customer and Operations

Supplier Finance

Notification to Supplier:
1. Instrument(s) status
2. Transaction(s) status
3. Instrument(s) Purging Reminder
4. Transaction Status

Notification to Operations:
1. Finance Transaction Ready for Processing

Notification to Anchor Buyer:
1. File(s) status
2. File(s) rejection - invalid format
3. File(s) rejection - invalid instruments
4. Confirmation Reminder
5. Settlement Reminder
6. Overdue Reminder

Seller ⇔ **IDEAL OAT** ⇔ **Buyer**

Buyer Finance

Notification to Anchor Seller:
1. File(s) status
2. File(s) rejection - invalid format
3. File(s) rejection - invalid instruments

Notification to Operations:
1. Finance Transaction Ready for Processing

Notification to Buyer:
1. Instrument(s) status
2. Transaction(s) status
3. Instrument(s) Purging Reminder
4. Settlement Reminder
5. Overdue Reminder
6. Transaction Status