

Getting Connected with **IDEAL OAT (Accounts Receivable Purchase)**

Simpler • Intuitive • Comprehensive



Quick Start **Guide**



Content of this User Guide



1. On-boarding Prerequisites for IDEAL OAT

This section covers the initial steps required before you can use the online platform, IDEAL OAT. In this section, we will also be covering:

- i. **System requirement of IDEAL OAT**
- ii. **How to login**



2 ARP Enquiry

This section covers the overview of the IDEAL OAT (ARP) and provides a comprehensive guide on how to read and customise the information feed to better understand your overall account position.

i. Company Level

View information summary across all accounts associated to the company.

- Company Accounts Overview
- Company Availability Summary
- Debtor Aging
- Debtor Details

ii. Account Level

View information on a specific account.

- Account Availability Details
- Transaction History (3 months)
- Outstanding Invoices
- Collection from Debtor

iii. How to retrieve daily and monthly reports



3. ARP Invoice Submission

This section provides you with the procedures on how to submit invoices and credit notes electronically to DBS for prepayment. In this section, you will be provided with:

- i. **View File Status Summary**
- ii. **Preparation of Invoice Data**
- iii. **File Upload**
- iv. **Authorise Submission**



4. ARP Request for Prepayment & Transaction Status

This section provides a comprehensive guide on how you may begin to request for prepayment, and also provides you with a guide on how you may observe the individual statuses for all your transactions. In this section, we will also cover how you may show proof of authorization via the mChallenge.

- i. **Overview of Prepayment Request**
- ii. **Step by Step Process on how to Request for Prepayment**
- iii. **How to keep track of your transaction request**

System Requirements of IDEAL OAT

For a smooth experience while using IDEAL OAT, ensure 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	<ol style="list-style-type: none">1. Welcome Pack<ol style="list-style-type: none">a. Login Credentials<ul style="list-style-type: none">• Organisation ID• User IDb. Security Device2. Login PIN
Users who have applied for Transaction Authorisation Access will receive these additional items	<ol style="list-style-type: none">1. Security Device Acknowledgement Letter* <p>*To activate your access:</p> <ul style="list-style-type: none">▪ Return the Security Device Acknowledgement Letter with your contact information and email▪ Activate your access online for faster turnaround time

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 **3** main roles in the typical transaction workflow via IDEAL™ OAT.



Viewer

able to access and enquire the company's accounts position only.



Transaction Maker

prepares the banking transaction (e.g. submit request for financing) via IDEAL. The Maker will then submit the prepared transaction to an Authoriser for approval.



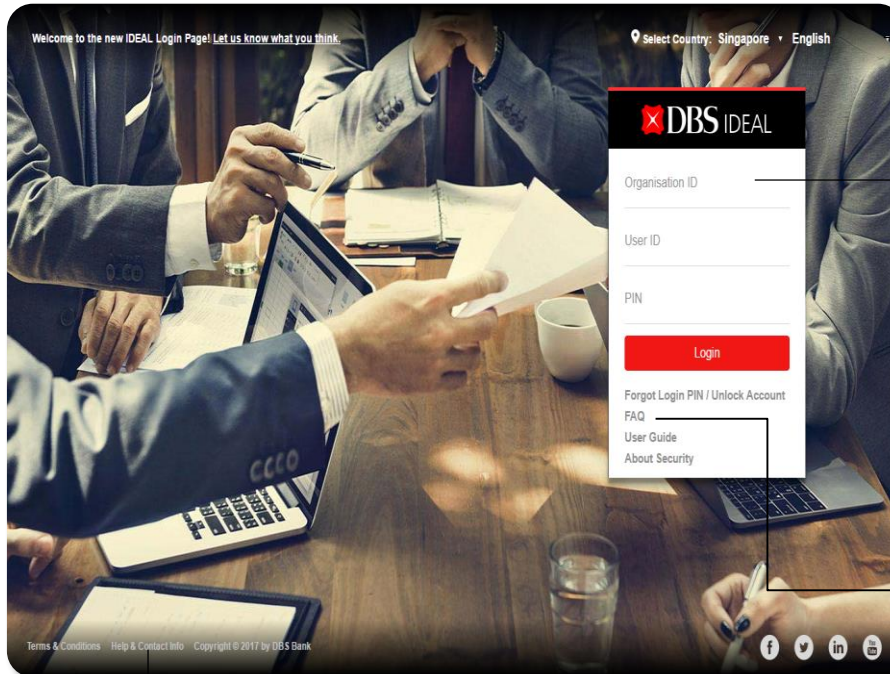
Transaction Authoriser

entitled to authorise banking transactions submitted by the Maker in IDEAL™ OAT. Each transaction must be fully authorised, 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 Authoriser will be the same user.

How to login

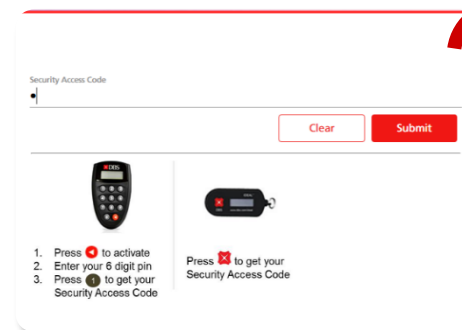
There are 2 ways to access the login page:

1. Visit www.dbs.com.sg and click on DBS IDEAL™ on the left panel
2. Enter <http://ideal.dbs.com/> in your browser.



1 Select your language of choice

2 Login with your UserID and PIN



3 For more system information and answers for Frequently Asked Questions (FAQs)



Click on **IDEAL OAT** icon to access

4 For more ways to reach us

Overview of IDEAL OAT (ARP)



Dashboard



Enquiry



Invoice
Submission

NEW!



Request for
Prepayment

NEW!



Transaction
Status

NEW!



Reports

— Daily Reports

— Monthly Reports

Account Overview



Debtor Aging (by Invoice Date)

Debtor Aging (by Due Date)

Debtor Details

Company Availability Summary



**COMPANY
LEVEL DETAILS**

Transaction History
Collection From Debtor
Outstanding Invoices
Account Availability Details



Enquiry (by Account Type)

Overpayment

Non-financing Invoices

On Account Payment

Unapproved Debt



**ACCOUNT
LEVEL DETAILS**

Homepage of IDEAL OAT / Dashboard

This is what you will see when you have successfully logged in.

The screenshot displays the DBS Accounts Receivable Purchase (ARP) Dashboard. The top navigation bar includes the DBS logo, the text "Accounts Receivable Purchase Open Account Trade", a "Contact Us" link, a "LANGUAGE : English" dropdown, the user's name "John Smith", a role indicator "ARP Client", a blue "AC" button, and a "Logout" button. Below the navigation bar is a horizontal menu with tabs: "Dashboard" (highlighted in red), "Enquiry", "Submission", "Request For Prepayment", "Transaction Status", and "Reports".

On the left side of the dashboard, a grey header box says "Welcome John Smith". Below it, a red clock icon is next to the text "Your last login date was at 27-Sep-17 10:58:03 AM".


On the right side, there are two red circular callouts with numbers "1" and "2". Callout "1" points to the "Language Selection" text. Callout "2" points to the "Switch User Role" text.

Company Level

Company Availability Summary | Debtor Aging (Invoice Date / Invoice Due Date) | Debtor Details

General info:

You will see this screen upon clicking on the Enquiry Tab. This screen shows a general overview of all accounts associated to the company. Hyperlink underlined in **red** will redirect you to more details on selection.

<div>  Accounts Receivable Purchase <small>Open Account Trade</small> </div> <div> Contact Us LANGUAGE : English <div> John Smith ARP Client AC </div> Logout </div>					
Dashboard	Enquiry	Submission	Request For Prepayment	Transaction Status	Reports
<h2>Accounts Overview</h2> <p>A general overview of accounts</p>					
Company Name	Account code	Advance Currency	Outstanding Receivables	Funds in Use	Amount Available for Prepayment
ABD Pte Ltd	Total (SGD Equivalent)		17,041,832.29	3,848,632.05	830,431.52
	ABCCOMPDOE	GBP	1,581,945.77	1,260,946.10	-257.78
	ABCCOMPDZ0	SGD	3,136,796.96	0.00	527,248.40
	ABCCOMPDZN	USD	1,501,222.26	0.00	0.00
	Total (SGD Equivalent)		17,041,832.29	3,848,632.05	830,431.52

- 1** New Columns Added:
- Outstanding Receivables
 - Funds in Use
 - Amount Available for Prepayment

- 2** Redirect you to **Company Availability Summary**

- 3** Redirect you to **Account Availability Details** also known as the Account Availability Sheet.

Upon clicking on the respective company, you will be redirected to a summary of the company's accounts availability.

[Accounts Overview](#) / [Company Availability Summary](#)

Company Availability Summary

A summary of company's accounts availability

2

Filter by Company

1

Company Name
ABC Pte Ltd

Company Availability Summary

Debtor Aging by Invoice Date

Debtor Aging by Due Date

Debtor Details

ABC Pte Ltd

Company Name

3

		Outstanding Receivables	Unapproved Debts	Disputes	Non-Financing Invoice	Funds in Use	Amount Available for Prepayment
Total (SGD Equivalent)	Company Availability Sheet (SGD)	SGD 244,731.40	SGD 244,731.40	SGD 0.00	SGD 0.00	SGD -78,132.04	SGD -1,207,754.70

Company List of Accounts

Account Code	Advance Currency	Outstanding Receivables	Unapproved Debts	Disputes	Non-Financing Invoice	Funds in Use	Amount Available for Prepayment
XXXXXXX	SGD	SGD 244,731.40	SGD 244,731.40	SGD 0.00	SGD 0.00	SGD -85,886.74	SGD 0.00
XXXXXXX	SGD	SGD 0.00	SGD 0.00	SGD 0.00	SGD 0.00	SGD 7,754.70	SGD -1,207,754.70

- 1 Drop down list for you to switch the company to view the desired company availability summary.
- 2 Available tabs at the company level.
- 3 View aggregated availability breakdown of the company in a screen overlay.
- 4 Navigate to account details.

Enquiry – Aggregated Company Availability Sheet

Company Level

This page displays the detailed breakdown of the company's aggregated availability.

Company Level – Company Availability Sheet

To navigate:

- From the Company Availability Summary screen, click on 'Company Availability Sheet' hyperlink. A screen overlay of the detailed breakdown of the company aggregated availability will be displayed in base currency.

Company Availability Details

Detailed Breakdown of Company Aggregated Availability

ABC Pte Ltd
Company Name

Aggr. Amount Available for Prepayment SGD 544,289,205,644.83

Details	Less	Balance
Aggr. Outstanding Receivables		SGD 680,362,335,318.98
Less: Unapproved Debts	SGD 406,440.13	
Aggr. Approved Debts		SGD 680,361,928,878.86
Less: Non-Financing Invoice	SGD 0.00	
Less: General Disputes	SGD 0.00	
Less: Unapplied Credit Note	SGD 8,596.98	
Aggr. Approved Invoice for Financing		SGD 680,361,920,281.88
Less: Normal Reserve	SGD 136,072,382,628.73	
Aggr. Availability Before Existing Balance		SGD 544,289,537,653.14
Less: Existing Balance (Fund-in-Use)	SGD 323,394.95	
Aggr. Gross Availability		SGD 544,289,214,218.19
Less: Additional Reserves	SGD 5.00	
Less: Previously Requested	SGD 4,837.17	
Less: Overpayment	SGD 1,436.50	
Less: Other Account Payment	SGD 33.00	
Aggr. Amount Available for Prepayment		SGD 544,289,205,644.83

Close

Enquiry – Debtor Aging by Invoice Date

Company Level

You will see this page when you click on the 'Debtor Aging By Invoice Date' tab. This page allows you to view the aging analysis of individual debtors by invoice date.

Accounts Overview / Debtor Aging by Invoice Date

Debtor Aging by Invoice Date

An analysis of aging of individual debtors by invoice date

Company Name: ABC Pte Ltd

1

2

Company Availability Summary **Debtor Aging by Invoice Date** Debtor Aging by Due Date Debtor Details

ABC Pte Ltd
Company Name

All amounts are shown in SGD

	0-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	> 180 days	Less: Unapplied Credit Note/Receipts	Total
% of Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	99.97%	0.00%	
Total	0.00	0.00	100.00	0.00	0.00	200.00	1,017,183.95	100.00	1,017,483.95

3

Debtor Name	Credit Terms	EOM Indicator	0-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	> 180 days	Less: Unapplied Credit Note/Receipts	Total	% of Total
XXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	307,887.15	0.00	307,887.15	30.25
XXXXXXXXXX	60	N	0.00	0.00	0.00	0.00	0.00	0.00	101,659.29	0.00	101,659.29	9.99
XXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	33,341.20	0.00	33,341.20	3.27
XXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	40,660.00	0.00	40,660.00	3.99

1 Select on the Debtor Aging by Invoice Date tab at company level screen. View aging analysis of individual debtors from the selected company by invoice date.

2 You will also be able to export the information in .csv format.

3 EOM Indicator defines as the End-Of-Month payment by debtor.

Enquiry – Debtor Aging by Invoice Due Date

Company Level

You will see this page when you click on the 'Debtor Aging By Due Date' tab. This page allows you to view the aging analysis of individual debtors by invoice due date.

Accounts Overview / Debtor Aging by Due Date

Debtor Aging by Due Date

An analysis of aging of individual debtors by invoice due date

Company Name: ABC Pte Ltd

1

2

Company Availability Summary | Debtor Aging by Invoice Date | **Debtor Aging by Due Date** | Debtor Details

ABC Pte Ltd
Company Name

All amounts are shown in SGD

	Current	0-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	> 180 days	Less: Unapplied Credit Note/Receipts	Total
% of Total	0.00%	0.00%	0.00%	0.00%	0.45%	0.00%	16.40%	83.12%	0.00%	
Total	0.00	100.00	0.00	0.00	4,655.50	0.00	166,945.34	845,783.11	100.00	1,017,483.95

Debtor Name	Credit Terms	EOM Indicator	Current	0-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	> 180 days	Less: Unapplied Credit Note/Receipts	Total	% of Total
XXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	67,725.65	240,161.50	0.00	307,887.15	30.25
XXXXXXXXXX	60	N	0.00	0.00	0.00	0.00	0.00	0.00	99,219.69	2,439.60	0.00	101,659.29	9.99
XXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33,341.20	0.00	33,341.20	3.27
XXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,660.00	0.00	40,660.00	3.99

1 Select on the Debtor Aging by Invoice Due Date tab at company level screen. View aging analysis of individual debtors from the selected company by invoice due date

2 You will also be able to export the information in .csv format.

You will see this page when you click on the 'Debtor Details' tab. This page allows you to have a quick view details of approved debtors.

[Accounts Overview](#) / Debtor Details

Debtor Details

A quick view of approved debtors details

Company Name
ABC Pte Ltd

Company Availability Summary
Debtor Aging by Invoice Date
Debtor Aging by Due Date
Debtor Details

ABC Pte Ltd
Company Name

	Credit Limit	Outstanding Invoice	Approved Debts	Unapproved Debts	Dispute	Non-Financing Invoice
Total	3,325,000.00	244,731.40	0.00	244,731.40	0.00	0.00

Debtor Name	Debtor Code	Account Code	Advance Currency	Credit Limit	Outstanding Invoice	Approved Debts	Unapproved Debts	Dispute	Non-Financing Invoice
XXXXXXXXXX XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	SGD	SGD 200,000.00	SGD 7,276.00	SGD 0.00	SGD 7,276.00	SGD 0.00	SGD 0.00
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	SGD	SGD 1,250,000.00	SGD 232,640.40	SGD 0.00	SGD 232,640.40	SGD 0.00	SGD 0.00

- 1 Select on the Debtor Details tab at company level screen
- A quick view of approved debtor details.

Account Level

Account Availability Details | Transaction History | Outstanding Invoices | Collection from Debtor

Enquiry – Account Availability Details

Account Level

You will see this page when you click on the Account code. This provides a detailed breakdown of the account's availability.

Account Level – Account Availability Details

- 1 Drop down list for you to switch accounts associated to the company to view the desired account availability breakdown.
- 2 'Unapproved Debts' Screen overlay will be displayed.
- 3 'Non-Financing Invoice' Screen overlay will be displayed.
- 4 'Overpayment' Screen overlay will be displayed.
- 5 'On Account Payment' Screen overlay will be displayed.

[Accounts Overview](#) / [Company Availability Summary](#) / Account Availability Details

Account Availability Details

View detailed breakdown of the availability of the account

1

Account Code
ABC Pte Ltd

Account Availability Details

Transaction History

Outstanding Invoices

Collection From Debtor

ABC Pte Ltd
Company Name

XXXXXXXXXX
Account Code

SGD
Advance Currency

Amount Available for Prepayment

SGD -250,092.40

Details	Less	Balance
Outstanding Receivables		SGD 1,017,503.95
Less: Unapproved Debts	SGD 370,143.72	
Approved Debts		SGD 647,360.23
Less: Non-Financing Invoice	SGD 0.00	
Less: General Disputes	SGD 78.59	
Less: Unapplied Credit Note	SGD 0.00	
Approved Invoice for Financing		SGD 647,281.64
Less: Normal Reserve	SGD 97,092.17	
Availability Before Existing Balance		SGD 550,189.47
Less: Existing Balance (Fund-in-Use)		
Gross Availability		SGD -248,042.40
Less: Additional Reserves	SGD 1,870.00	
Less: Previously Requested	SGD 80.00	
Less: Overpayment	SGD 100.00	
Less: On Account Payment	SGD 0.00	
Amount Available for Prepayment		SGD -250,092.40

Enquiry – Account Availability Details (Screen Overlay)

Account Level

You will see a different overlay depending on what you have clicked on the Account Availability Details page. Screen caps have been illustrated below:

Unapproved Debts

Unapproved Debts

XXXXXXXXXXXX

Account Code

SGD

Advance Currency

Overpayment

Overpayment

XXXXXXXXXX

Account Code

SGD

Advance Currency

	Amount Received	Overpaid Amount
Total (Advance Currency)	SGD 1,000.00	SGD 950.00

Debtor Name	Debtor Code	Payment Reference	Value Date	Currency	Amount Received	Overpaid Amount
XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXX	XXXXXX	RF554524	30 Sep 2016	HKD	HKD 1,000.00	HKD 950.00

Non-Financing Invoice

Non-Financing Invoice

XXXXXXXXXXXX				SGD Advance Currency	
				Outstanding Invoice Amount	
Total (Advance Currency)				SGD 4,676.76	
Debtor Name	Debtor Code	Invoice No.	Invoice Date	Invoice Currency	Outstanding Invoice Amount Reason for Non-Financing
XXXXXXXXXX	XXXXXXXXXX	INV_CLIENTPAPS_0000000002	09 Dec 2016	SGD	SGD 508.25 A
XXXXXXXXXX	XXXXXXXXXX	INV_CLIENTPAPS_0000000003	09 Dec 2016	SGD	SGD 508.25 A
XXXXXXXXXX	XXXXXXXXXX	INV_CLIENTPAPS_000	09 Dec 2016	SGD	SGD 244.82 A

On Account Payment

On Account Payment

XXXXXXXXXX

Account Code

SGD

Advance Currency

Amount Received

Total (Advance Currency)

SGD 33.00

Debtor Name	Debtor Code	Payment Reference	Value Date	Currency	Amount Received
XXXXXXXXXXXXXXXXXX	XXXXXXXX	RF554795	01 Mar 2017	SGD	SGD 33.00

You will see this upon clicking on the Transaction History tab. This page allows you to filter the transactions stored for the latest 3 months, and view detailed transaction information.

ABC Pte Ltd
Company Name

NA AB IE01
Account Code

SGD
Advance Currency

XXXXXXXXXX

1

Month to Show:
March-17

				Fund in Use	Reserve
Opening Balance as at 29 Sep 2015				SGD 0.00	SGD 0.00
Processing Date	Value Date	Transaction Reference	Description	Fund in Use	Reserve
28 Feb 2015	28 Feb 2015	A-201502280044	INVOICE	0.00	-1,000.00
28 Feb 2015	28 Feb 2015	C-201502280044	Credit Note	0.00	-1,000.00
28 Feb 2015	28 Feb 2015	RF-201502280044	Collection From Debtor	0.00	-1,000.00
28 Feb 2015	28 Feb 2015	S-201502280044	SERVICE CHARGES	25.50	25.50
28 Feb 2015	28 Feb 2015	A-201502280044	INVOICE	0.00	-1,000.00
Closing Balance				SGD 0.00	SGD 0.00

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1 Drop down list to allow you to view transaction history up to 3 months.

2 Screen overlay to show detailed transaction of the invoice submission

3 Screen overlay to show the detailed transaction of the credit note submission.

4 Screen overlay to show the detailed transaction of the debtor's payment

You will see a different overlay depending on what you have clicked on the Transaction History Details page. Screen caps have been illustrated below:

Invoice Submission

X

Debtor Name	Debtor Code	Invoice No.	Invoice Date	Invoice Currency	Invoice Amount	Credit Terms	Invoice Due Date
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXX	SG_IOAT_TC_01	01 Apr 2017	USD	200.00	30	01 May 2017

Transaction History – Invoice Submission

Credit Note Submission

X

Debtor Name	Debtor Code	Invoice Currency	Credit No.	Invoice No. Applied	Credit Date	Credit Amount
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXX	USD	CN_IOAT_TC_01		01 Apr 2017	100.00
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXX	USD	CN_IOAT_TC_02		01 Apr 2017	100.00

Transaction History – Credit Note Submission

Collection From Debtor

X

Debtor Name	Debtor Code	Invoice Currency	Invoice No.	Payment Reference	Invoice Date	Invoice Amount	Credit Terms	Invoice Due Date	Processing Date	Payment Amount	Value Date
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXX	SGD	RETEST2	RF554794	09 Dec 2016	1,000.00	0	08 Jan 2017	01 Mar 2017	22.00	01 Mar 2017

Transaction History – Collection from Debtor

You will see this upon clicking on the Outstanding Invoices tab. This page allows you to filter by debtor name and debtor code, and to view detailed invoice information.

[Accounts Overview](#) / [Company Availability Summary](#) / [Outstanding Invoices](#)

Outstanding Invoices

View outstanding receivables of the account

Account Code
ABC Pte Ltd

[Account Availability Details](#) [Transaction History](#) **[Outstanding Invoices](#)** [Collection From Debtor](#)

ABC Pte Ltd
Company Name

XXXXXXXXXX
Account Code

SGD
Advance Currency

Debtor Code & Debtor Name
XXXXXXXXXXXXXXXXXXXX

Invoice Currency
USD

**All amounts are shown in USD*

	Invoice Amount	Outstanding Invoice Amount	Exceed Max Financing Tenor	Dispute	Non-Financing Invoice
Total (Invoice Currency)	3,400.00	3,400.00	1,000.00	500.00	0.00

Debtor Name	Debtor Code	Invoice No.	Invoice Date	Invoice Due Date	Invoice Amount	Outstanding Invoice Amount	Exceed Max Financing Tenor	Dispute	Non-Financing Invoice
XXXXXXXXXXXXXXXXXXXX	XXXXXXXX	CCYTESTON0113-1	05 Jan 2017	04 Feb 2017	1,000.00	1,000.00	1,000.00	0.00	0.00

- 1 Drop down list:
- 1.1 Select Debtor Name
 - 1.2 Select Invoice Currency

- Pagination function to redirect you to desired pages
- User may also download outstanding invoices list in .csv format.


You will see this upon clicking on the Collection from Debtor tab. This page allows you to filter by debtor name and invoice currency.

[Accounts Overview](#) / [Company Availability Summary](#) / Collection From Debtor

Collection From Debtor

View the collection from debtor of the account

Account Code
ABC Pte Ltd



Account Availability Details Transaction History Outstanding Invoices **Collection From Debtor**

ABC Pte Ltd
Company Name

XXXXXXXXXX
Account Code

SGD
Advance Currency

Debtor Code & Debtor Name
XXXXXXXXXXXXXXXXXXXX

Invoice Currency
SGD

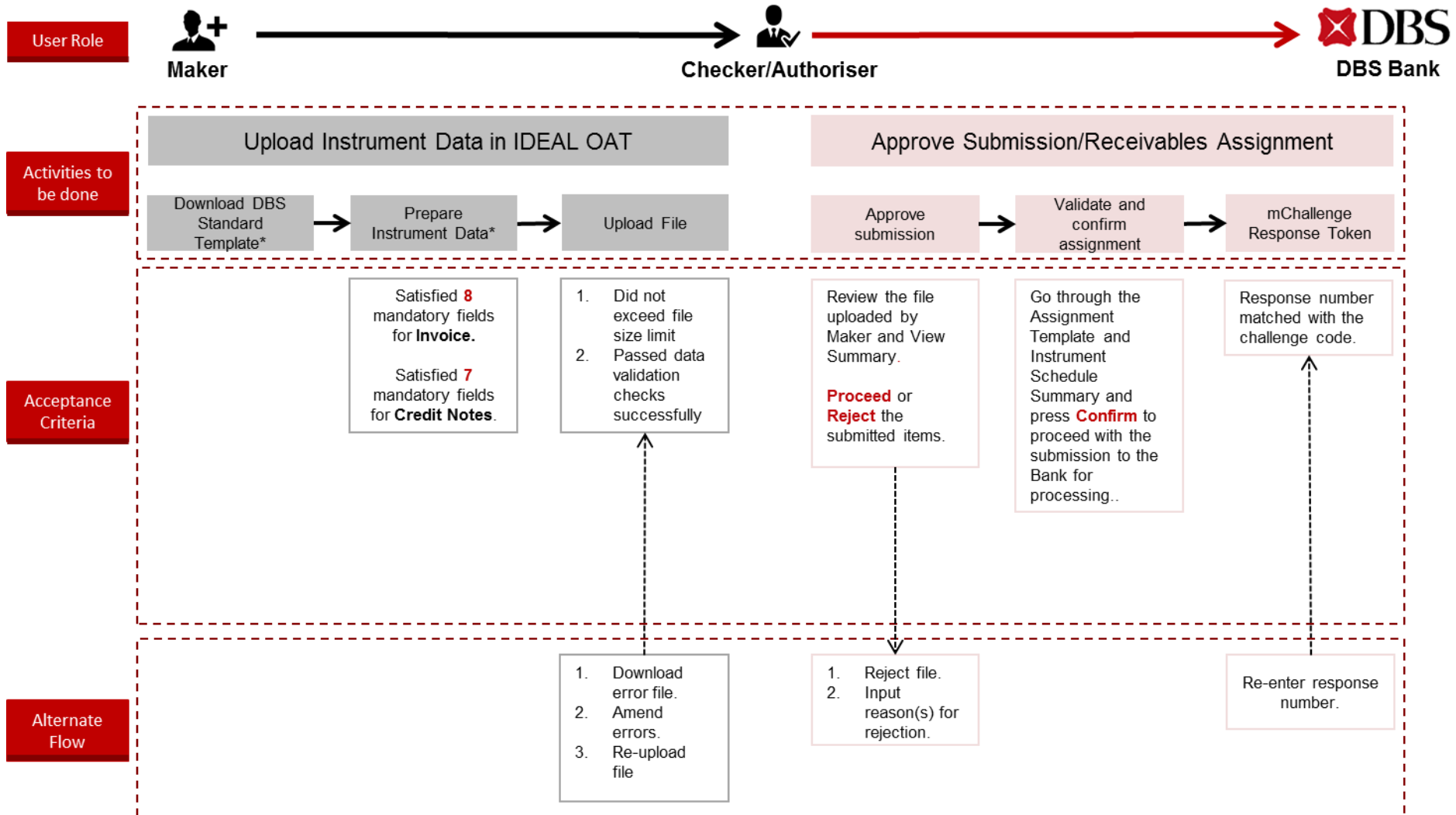
Debtor Name	Processing Date	Payment Reference	Value Date	Invoice No.	Invoice Date	Invoice Due Date	Invoice Currency	Invoice Amount	Payment Amount
XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX	09 Dec 2016	RF554666	09 Dec 2016	TESTTESTON1215-2	09 Dec 2016	08 Jan 2017	SGD	SGD 4,000.00	SGD 1,000.00

- 1 Drop down list:
 - 1.1 Select Debtor Name
 - 1.2 Select Invoice Currency
- Pagination function to redirect you to desired pages
- User may also download collection from debtor list in .csv format.


Submission

Overview | File Status Summary | Preparation of Instrument Data | File Upload | Authorise Submission

Submission – Overview



Submission – File Upload and View File Status Summary

Accounts Receivable Purchase
Open Account Trade

[Contact Us](#)

LANGUAGE :
English

John Smith
Last login 11 Sep 2017; 5:13:39 PM

ARP Client

AC

Logout

Dashboard

Enquiry

Submission

Request For Prepayment

Transaction Status

Reports

Submission

Upload centre for invoices and credit notes submission

Company

AAA

File Format

DBS Standard Format

Upload File

Select a File (File Size Limit: 10MB)

Browse +

Upload

Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).

Use [Debtor Reference](#) to search for your debtors to complete submission.

File upload for instrument submission

File Status Summary

File Summary to keep track of the status of files uploaded

« 1 2 3 4 5 »

View up to 10 per page 100 per page

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000010096	TESTUpload4.csv	John Smith	16 Aug 2017 11:04 AM	Pending Bank Processing		View	Download
UPLD000000010106	TESTUpload3.csv	John Smith	17 Aug 2017 11:21 AM	This file has an invalid structure and is rejected		View	
UPLD000000010108	TESTUpload2.csv	John Smith	17 Aug 2017 11:33 AM	Pending Authorization (0/1)	Proceed Reject	View	
UPLD000000010109	TESTUpload1.csv	John Smith	17 Aug 2017 02:37 PM	This file contains invalid instruments and has been rejected		View	
UPLD000000010110	TESTUpload6.csv	John Smith	17 Aug 2017 02:40 PM	Rejected		View	
UPLD000000010111	TESTUpload7.csv	John Smith	17 Aug 2017 02:43 PM	Processed by Bank		View	Download




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Submission – File Upload and View File Status Summary

Submission Screen

Submission module serves as a channel for you to assign invoices and credit notes to the Bank electronically.

Accounts Receivable Purchase
Open Account Trade

Contact Us

LANGUAGE :
English

John Smith
Last login 11 Sep 2017, 5:13:39 PM

ARP Client
AC

Logout

Dashboard

Enquiry

Submission

Request For Prepayment

Transaction Status

Reports

Submission

Upload centre for invoices and credit notes submission

Company

AAA

File Format

DBS Standard Format

Upload File

Select a File (File Size Limit: 10MB)

Browse +

Upload

1

Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).

Use [Debtor Reference](#) to search for your debtors to complete submission.

File Status Summary

4



« 1 2 3 4 5 »

2

View up to 10 per page 100 per page

3

5

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000010096	TESTUpload4.csv	John Smith	16 Aug 2017 11:04 AM	Pending Bank Processing		View	
UPLD000000010106	TESTUpload3.csv	John Smith	17 Aug 2017 11:21 AM	This file has an invalid structure and is rejected		View	
UPLD000000010108	TESTUpload2.csv	John Smith	17 Aug 2017 11:33 AM	Pending Authorization (0/1)	<div>ProceedReject</div>	View	
UPLD000000010109	TESTUpload1.csv	John Smith	17 Aug 2017 02:37 PM	This file contains invalid instruments and has been rejected		View	
UPLD000000010110	TESTUpload6.csv	John Smith	17 Aug 2017 02:40 PM	Rejected		View	
UPLD000000010111	TESTUpload7.csv	John Smith	17 Aug 2017 02:43 PM	Processed by Bank		View	

Key features of Submission module

- 1 Download the standard template for instrument submission.
- 2 Allows you to keep track of your submissions status at a glance.
- 3 View a summary of file submitted.
- 4 Download file that was previously uploaded.
- 5 Download *Assignment of Debt*.

Submission – File Upload and View File Status Summary

Status Monitoring for Submission

Status	Implication
In Progress	The file is currently being validated by the system.
Pending Authorisation	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.
Pending Bank Processing	The file assignment has been fully authorised by the checker and sent to the Bank for processing.
Processed by Bank	The Bank has processed the submission and the outstanding balance will be updated (End of Day) to the relevant account.
Rejected by Bank	The Bank has rejected the submission.

Submission – File Status Summary Details

Status Monitoring for Submission

Submission			Request For Prepayment		
Upload Date	Status	Action			
03 Nov 2017 01:48 PM	Processed By Bank				
03 Nov 2017 11:51 AM	Processed By Bank				
03 Nov 2017 10:00 AM	Processed By Bank				
02 Nov 2017 10:55 AM	Processed By Bank				
01 Nov 2017 11:56 AM	Processed By Bank				
27 Oct 2017 04:43 PM	Processed By Bank				
27 Oct 2017 02:57 PM	Rejected By Bank				

Submission Status Details

2

Download the .csv file to view the relevant instrument statuses

UPLD000000011708

Submission Ref

03 Nov 2017

Submission Date

John Smith

Uploaded by

Batch Reference No.	Account Code	Instrument Type	Instrument Count	Instrument Currency	Submission Amount	Status
201710030009	ABCCOMPE01	Invoice	2	EUR	2,331.00	Processed By Bank
201710030008	ABCCOMPD0E	Invoice	2	USD	1,110.00	Processed By Bank

Close

3

1 Select Status under File Status Summary.

2 Submission Status Details screen overlay will display the submission status on an account code level.

3 Click the .csv icon, for detail submission status(es) on an invoice level.

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Line No	Batch Reference No.	Account Code	Debtor Code	Instrument Type	Instrument No	Instrument Date	Instrument Currency	Instrument Count	Instrument Due Date	Correspondent	Status	
2	1	'201710030009'	ABCCOMPD0E	BUYERAC111	Invoice	"INVC TCG 101"	03/11/2017	USD	500	10/12/2017		Processed By Bank	
3	2	'201710030009'	ABCCOMPD0E	BUYERAC111	Invoice	"INVC TCG 102"	03/11/2017	USD	600	10/12/2017		Processed By Bank	
4	3	'201710030008'	ABCCOMPE01	BUYERAC111	Invoice	"INVC TCG 103"	03/11/2017	EUR	1100	10/12/2017		Processed By Bank	
5	4	'201710030008'	ABCCOMPE01	BUYERAC111	Invoice	"INVC TCG 104"	03/11/2017	EUR	1231	10/12/2017		Processed By Bank	
6													

STEP 1: Prepare Instrument Data for File Upload (1/3)

Company

ABC Pte Ltd

File Format

DBS Standard Format

Upload File

Select a File (File Size Limit: 10MB)

Browse +

Upload

Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).

Use [Debtor Reference](#) to search for your debtors to complete submission.

A	B	C	D	E	F	G	H	I	J	
No.	Account Code	Debtor Code	Instrument Type	Instrument Number	Instrument Date	Instrument Currency	Instrument Amount	Instrument Due Date	Not Applicable	Corresponding Invoice
1	ABCCOMPD0E	BUYERAC111	I	INVC TCG 001	15/12/2017	USD	1100	10/02/2018		
2	ABCCOMPD0E	BUYERAC111	I	INVC TCG 002	15/12/2017	USD	1200	10/02/2018		
3	ABCCOMPE01	BUYERAC111	I	INVC TCG 003	15/12/2017	EUR	1300	10/02/2018		
4	ABCCOMPE01	BUYERAC111	I	INVC TCG 004	15/12/2017	EUR	1400	10/02/2018		

DBS Standard Template: Populated Mandatory Fields

- By clicking on the 'Submission' menu tab, you will be directed to the file upload screen.
- Click on [DBS Standard Template](#) to download the standard template for file submission.
- In the standard template, there are **20** field columns for a file submission where **8** columns are mandatory for Invoice and **7** columns are mandatory for Credit Notes. **19** columns are mandatory for export factoring.

STEP 1: Prepare Instrument Data for File Upload (2/3)

Fields	Example	Max Length/ Specs	Remarks
No	1		Sequence No.
Account Code	ClientCode D00	20	Mandatory (Can be found in debtor reference)
Debtor Code	BUYER1203	20	Mandatory (Can be found in debtor reference)
Instrument Type	I	1	Mandatory
Instrument Number	invoice123	30	Mandatory
Instrument Date	15/06/2015	YYYY-MM-DD DD-MM-YYYY DD/MM/YYYY YYYY/MM/DD DDMMYYYY YYYYMMDD	Mandatory
Instrument Currency	USD	3	Mandatory (Can be found in debtor reference)
Instrument Amount	2000.00	Number(15,2)-13 Number and 2 decimal	Mandatory
Instrument Due Date	15/06/2015	YYYY-MM-DD DD-MM-YYYY DD/MM/YYYY YYYY/MM/DD DDMMYYYY YYYYMMDD	Mandatory for Option 2: invoice Date only Not mandatory for Option 3: Shipment Date only
Not Applicable			
Corresponding Invoice Number	Invoice123	30	
Transport Document Reference Number	11122344	100	Mandatory for Export Factoring Only
Transport Document Date	16/06/2015	YYYY-MM-DD DD-MM-YYYY DD/MM/YYYY YYYY/MM/DD DDMMYYYY YYYYMMDD	Mandatory for Option 3: Shipment Date Only Not mandatory for Option 2: Invoice Date Only
Port of Loading	USA	100	Mandatory for Export Factoring Only
Port of discharge	Singapore	100	Mandatory for Export Factoring Only
Goods Description	Crude Oil	650	Mandatory for Export Factoring Only
Name of Shipper	ABC	65	Mandatory for Export Factoring Only
Name of Shipping Company	DEF	135	Mandatory for Export Factoring Only
Name of Vessel	HMS DBS	135	Mandatory for Export Factoring Only

PREPARE

UPLOAD

AUTHORISE

STEP 1: Prepare Instrument Data for File Upload (3/3)

Company: ABC Pte Ltd

File Format: DBS Standard Format

Upload File: Select a File (File Size Limit: 10MB) [Browse +](#)

[Upload](#)

Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).

Use [Debtor Reference](#) to search for your debtors to complete submission.

- 4 To check for approved debtors that are associated to the account, select [Debtor Reference](#) (Fig. 1). This will assist in the input process for the submission.
- 5 Debtors and associated accounts can be filtered by company by selecting on the drop down.

Debtor Reference

Company Name: ABC Pte Ltd

Account Code	Debtor Code	Debtor Name	Invoice Currency
ABCCOMPDOE	BUYERAC111	ROYAL MAS PTE LTD	USD
ABCCOMPE01	BUYERAC111	ROYAL MAS PTE LTD	EUR

[Close](#)

Submission History Table:

Submission Ref	File Name	Account Code	Submission Date	Status
UPLD0000000010842	SG splitter v5.csv	IOATOR851	12 Sep 2017 04:13 PM	This file contains invalid instruments and has been rejected
UPLD0000000010838	SG splitter v5.csv	IOATOR851	12 Sep 2017 03:11	Processed By Bank

Fig. 1 Debtor Particulars: To view contract particulars associated to the company

STEP 2: Save File in Local Drive

- 1 Once you have completed and validated the input information, save the file format as **CSV (Comma delimited)**. (Fig. 3)
- 2 Upon clicking on the save button, a warning message will be prompted. Click 'OK'. (Fig. 4)
- 3 Another message will be displayed to confirm file format change. Click 'Yes'. (Fig. 5)

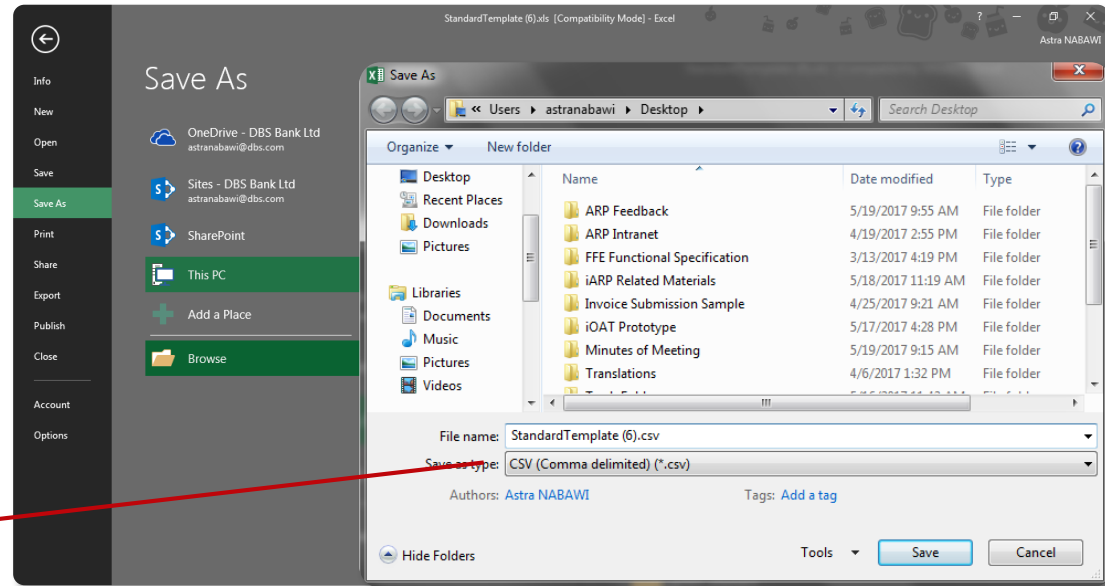
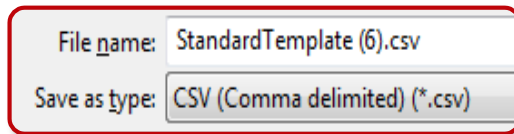


Fig. 3 Save As – File Type Format: CSV (Comma delimited)

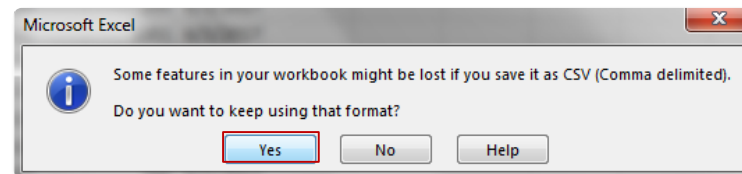


Fig. 4 Warning Message – File format not supported for multiple sheets

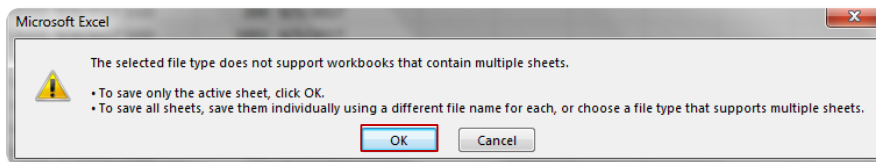


Fig. 5 Info Message – Format change confirmation

STEP 3: Upload File in IDEAL OAT

Company: ABC Pte Ltd

File Format: DBS Standard Format

Upload File: 20170912SGSubmission7.csv

Upload

Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).

Use [Debtor Reference](#) to search for your debtors to complete submission.

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us | LANGUAGE: English | John Smith | Last login 13 Sep 2017, 4:52:26 PM | Logout

Dashboard | Enquiry | **Submission** | Request For Prepayment | Transaction Status | Reports

Submission

Upload centre for invoices and credit notes submission

Company: ABC Pte Ltd

File Format: DBS Standard Format

Upload File: 20170912SGSubmission6.csv

Upload

File Upload Confirmation

By uploading the file, you are assigning all the debts / receivables represented by the instruments in the file to the Bank.

Click **Cancel** to cancel assignment or **Confirm** to proceed with the assignment.

Confirm **Cancel**

File Status Summary

« 1 2 3 4 5 » View up to 10 per page 100 per page

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000010894	SG ops to make approve.csv	John Smith	13 Sep 2017 04:29 PM	Processed By Bank	View		

- 1 Upon completion of the standard template, navigate to the submission screen to upload the file.
- 2 Select the **company** and the **file format** that you wish to upload from the drop down list.
- 3 To upload the file, select **Browse +** to choose the file in your local drive. Click on the Upload button to send the file for approval.
- 4 A screen overlay will be displayed to allow Maker to confirm submission of file to the Bank. (Fig. 1) Click **Confirm** to continue.
- 5 Line item will be added under File Status Summary and status will be displayed as '**In Progress**'. IDEAL™ OAT will validate the instruments in the file before Checker can authorize.

Fig. 1 Pop Up Message – File Upload Confirmation

STEP 3.1: View and Adjust Error Found in the File Upload

File Status Summary

« 1 2 3 4 5 » View up to 10 per page 100 per page

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000010898	20170912SGSubmission7.csv	John Smith	13 Sep 2017 05:27 PM	This file contains invalid instruments and has been rejected		View	
UPLD000000010838	SG splitter v4_CN.csv	John Smith	12 Sep 2017 03:11 PM	Processed By		View	

- 1 When Maker uploads a file, the system will perform a data validation check to ensure that file can be processed in the system successfully.
- 2 When errors are found, you can download the error file under “*This contains invalid instruments and has been rejected.*” status under File Status Summary.
- 3 Fig.3 shows the content of the error file to allow Maker to amend the necessary changes required.
- 4 For re-uploading of file, the file name has to be unique. Repetition of file name will not be accepted by the system.

	A	B	C	D
1	Row No.	Debtor Code	Instrument No.	Error Description
2	2	BUYERAC111	TEST784932	Invalid date format
3	4	BUYERAC111	TEST784934	Contract does not exist.

Fig. 3 Error File: View error(s) found in the file uploaded

STEP 4: View File Uploaded by Maker for Review

File Status Summary

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

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000010898	IOAT retest JIRA 2446.csv	John Smith	13 Sep 2017 05:27 PM	Pending Authorization (0/1)	Proceed Reject	View	
UPLD000000011090	IOAT rejection in SGv2.csv	John Smith	18 Sep 2017 07:12 PM	This file contains invalid instruments and has been rejected		View	

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

File Summary

UPLD000000010898 20170912SGSubmission7.csv 4
Submission Ref. File Name Total Number of Instruments

Instrument(s) Information

Invoices	Credit Notes
4	0

Value of Instruments Split by Currency

Currency	Invoices	Credit Notes	Total
USD	2,300.00	0.00	2,300.00
EUR	2,700.00	0.00	2,700.00

Summary of Action(s) Done

Close

Fig. 2 File Summary – Summarised Information of File Uploaded

STEP 4.1: Reject File and Input Reasons for Rejection

File Status Summary

« 1 2 3 4 5 » View up to 10 per page 100 per page

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000010898	20170912SGSubmission7.csv	John Smith	13 Sep 2017 05:27 PM	Pending Authorization (0/1)	Proceed Reject	View	
UPLD000000010894	SG ops to make approve.csv	John Smith	13 Sep 2017 04:29 PM	Processed By Bank		View	

1 If you wish to reject the file submitted by Maker, click on the **Reject** and Checker will be required to input the reason for rejection and click Confirm.

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

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE English

John Smith ARP Client AC Logout
Last login 14 Sep 2017, 9:53:03 AM

Dashboard Enquiry **Submission** Request For Prepayment Transaction Status Reports

Submission

Upload centre for invoices and credit notes

Company CLIENT A1 FN
File Format DBS Standard
Upload File Select a File (File)
Upload

File Status Summary

« 1 2 3 4 5 » View up to 10 per page 100 per page

Submission Ref. File Name Submitted By Upload Date Status Action File Summary Assignment

UPLD000000010898 20170912SGSubmission7.csv John Smith 13 Sep 2017 05:27 PM Pending Authorization (0/1) Proceed **Reject** [View](#)

Confirm File Rejection

Are you sure you want to reject this file?

Rejection Remarks

Confirm Cancel

Fig. 4 Pop Up Message – Confirm File Rejection

STEP 5: Proceed to Assignment

File Status Summary

« 1 2 3 4 5 » View up to 10 per page 100 per page

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000010898	20170912SGSubmission7.csv	John Smith	13 Sep 2017 05:27 PM	Pending Authorization (0/1)	Proceed Reject	View	
UPLD000000010894	SG ops to make approve.csv	John Smith	13 Sep 2017 04:29 PM	Processed By Bank		View	

- Before proceeding to the assignment, ensure that you have reviewed the file. There are 2 ways to view the instruments in the file:-
 - Click on **View** to have a summarised view of the instruments uploaded
 - Download the file uploaded by Maker in a form of .csv
- Upon clicking on **Proceed**, you will be directed to the **Assignment of Debt** page.

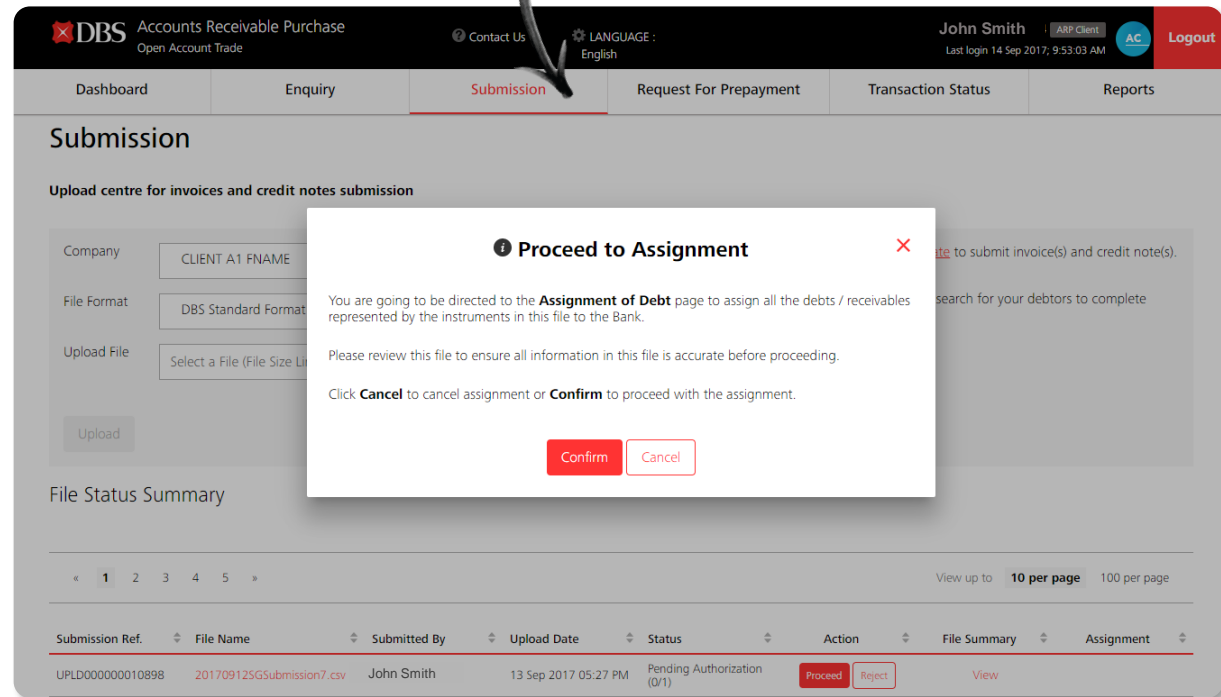
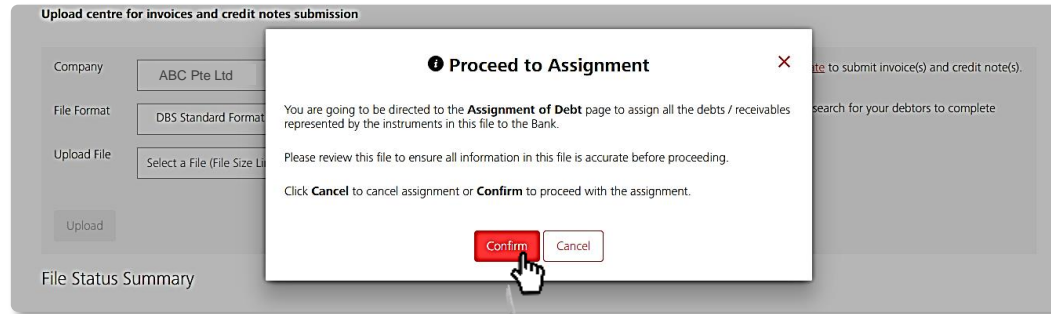


Fig. 3 Pop Up Message – Proceed to Assignment

STEP 6: Review Instrument Schedule Summary



- 1 Upon clicking on **Confirm**, a screen overlay will be displayed showing the instrument schedule summary.
- 2 Please ensure that you have read the acknowledgement section before clicking on **Confirm** to proceed to the mChallenge to authorise the submission using your digital or physical token.

By clicking on **Confirm**, it constitutes your assignment of all the debts / receivables represented by the above instruments to the Bank, upon and subject to the agreement or facility letters and accompanying Terms and Conditions of Assignment entered into between us. Please download this assignment in File Status Summary under the Submission tab; sign and return it to the Bank or follow other arrangement as agreed with the Bank.

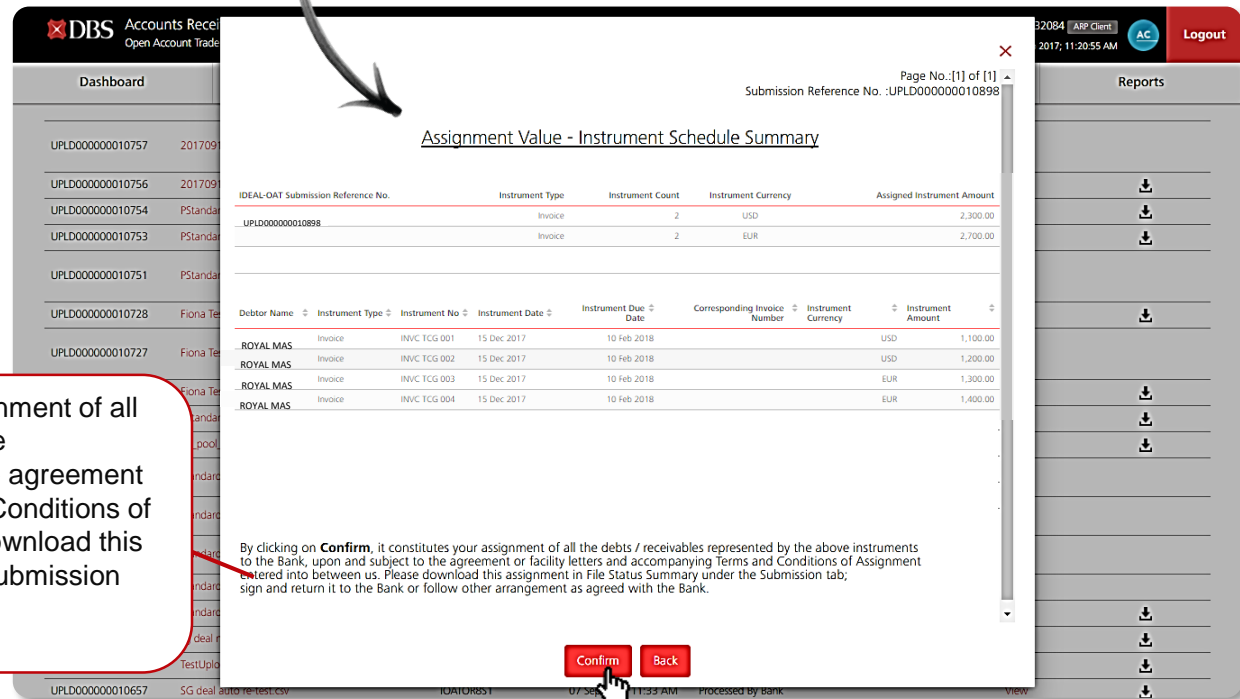



Fig. 3 Pop Up Message – Proceed to Assignment

STEP 7: Authorise Submission via Digital or Physical Token


Digital Token Instruction	Physical Token Instruction
<ol style="list-style-type: none"> Launch the DBS app on your smartphone Select IDEAL Digital Token Enter your smartphone's security code (or use Touch ID) to access the approval function Enter the Challenge sent to your smartphone Tap Generate Response 	<ol style="list-style-type: none"> Press  to activate the Security Device Enter your 6-Digit IDEAL pin (The Screen will display "APPLI-") Press 3 for Authorisation Enter the Challenge sent to your smartphone The Security Device will generate a response.




mChallenge Authorization


1 Enter this Challenge to your Digital Token or Security Device:

72229999

Digital Token Instructions 

Security Device Instructions 

2 Enter Response

Submit 

Submission – E-Notification

We enabled the e-notification status to allow you to stay updated of your submission status.

Event	Send to Whom	Email Sample	Channel	Frequency
File Processing Failed	Maker	Subject: DBS IDEAL OAT – File Processing Failed Message Content: A file <FILE_NAME> has been rejected due to an invalid format. Please login to IDEAL OAT for more information.	Email/SMS	Real Time
Successful File Upload	Maker & Checker	Subject: DBS IDEAL OAT – File(s) Pending for Approval Message Content: <Maker Name> has uploaded the following files for checking/approval. <NEW_FILE_ID1> <NEW_FILE_ID2>	Email/SMS	Batch Every 2 hours
Partial Approval	Maker & Checker	Subject: DBS IDEAL OAT – Further File Approval Required Message Content: <Checker Name> has approved the following files for further checking/approval. Please log into IDEAL OAT for more information. <CHECKER_FILE_ID_1> <CHECKER_FILE_ID_2>	Email/SMS	Batch Every 2 hours
Final File Approval	Maker & Checker	Subject: DBS IDEAL OAT – File Approval Required Message Content: The following files have been approved by <Checker Name> and has been sent to the bank for processing. <FINAL_CHECKER_FILE_ID_1> <FINAL_CHECKER_FILE_ID_1>	Email/SMS	Batch Every 2 hours

Submission – E-Notification

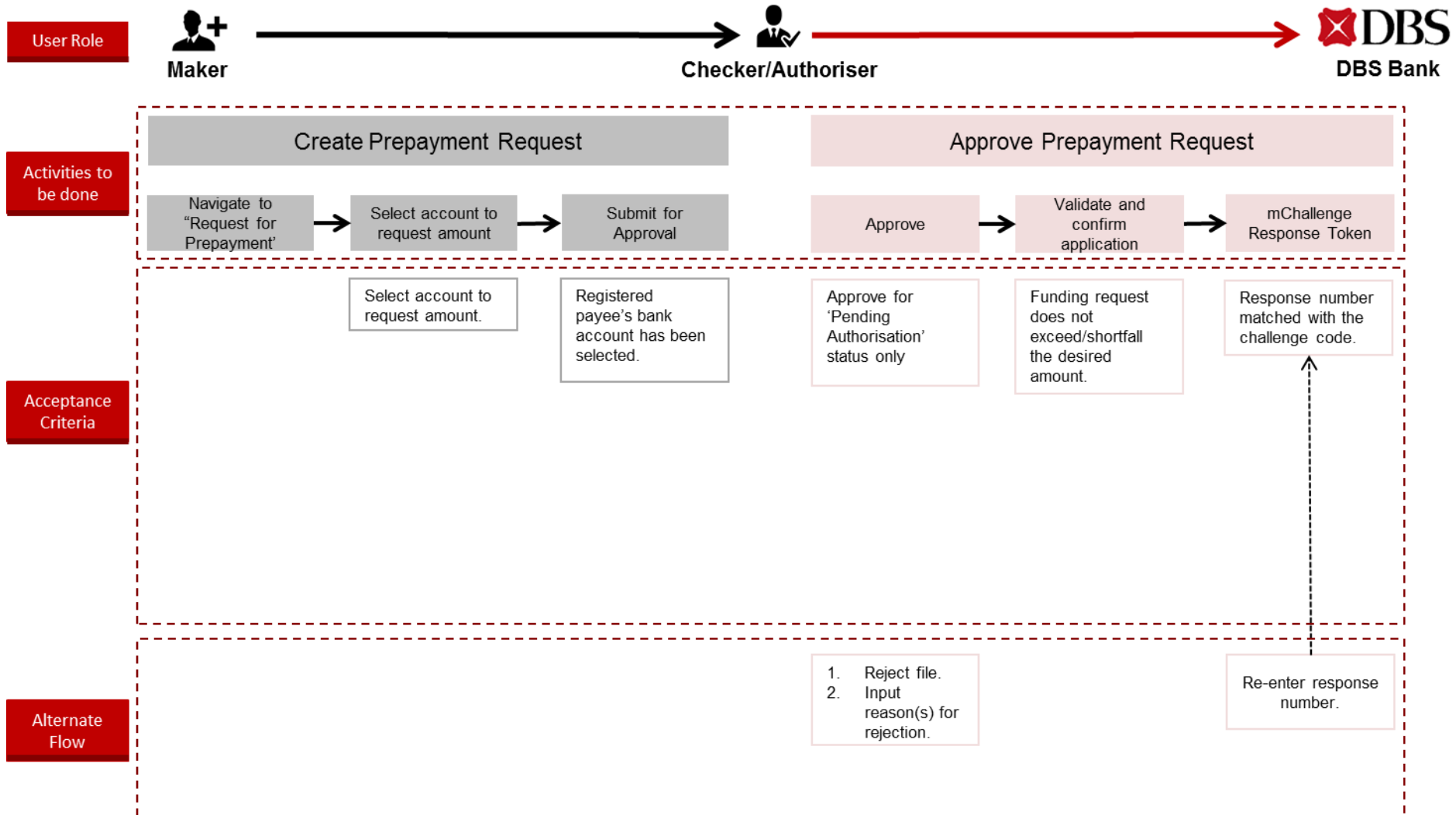
We enabled the e-notification status to allow you to stay updated of your submission status.

Event	Send to Whom	Email Sample	Channel	Frequency
Checker Rejection	Maker	<p>Subject: DBS IDEAL OAT – File Rejected</p> <p>Message Content: <Checker_Name_1> has rejected a file<CHECKER_REJECT_FILE_ID_1>. Rejection reason is <REJECT_REASON_1>.</p>	Email/SMS	Real Time
Processed File Submission Status	Maker & Checker	<p>Subject: DBS IDEAL OAT – Processed Invoice Submission</p> <p>Message Content: The following file submission(s) has been processed.</p> <p><File ID. 1> <File ID. 2></p> <p>Please login to IDEAL OAT for more information.</p>	Email/SMS	Batch
Notification of File Submission	Maker & Checker	<p>Subject: DBS IDEAL OAT- Confirmation of File Submission</p> <p>Message Content: <Company Name> has been approved by APPROVER <Name> and has been sent to the bank for processing.</p>	Email	Real Time

Request for Prepayment

Overview | Step by Step Prepayment Request | Authorise Transaction

Request for Prepayment – Overview



Request for Prepayment – View Transaction Status

Transaction Status

To view the status of the Request for Advance Payment

Total Number of Transactions Selected
0

Status: Pending Authorization 2 Transaction Period: August-17

Approve 4 Reject

<input type="checkbox"/>	Transaction Reference Number	Company Name	Submitted By	Advance Currency	Financing Amount	Status	Submission Date	Authorization Count
<input type="checkbox"/>	1500000000158679	ABC Pte Ltd	John Smith	SGD	1.00	Pending Authorization	13 Aug 2017	0/1
<input type="checkbox"/>	1500000000158678	ABC Pte Ltd	John Smith	SGD	1.00	Pending Authorization	13 Aug 2017	0/1
<input type="checkbox"/>	1500000000158677	ABC Pte Ltd	John Smith	SGD	1.00	Pending Authorization	13 Aug 2017	0/1

1

- 1 By clicking on the Transaction Reference No., you will be able to view the transaction summary in greater details and audit trail as well.
- 2 Filter by status and transaction period.
- 3 When a file gets rejected by Approver, you will be able to view the rejected reason by clicking on the status hyperlink, Rejected.
- 4 If your user role is a Checker, you will be able to approve or reject fund request by clicking on the respective buttons.

Status	Implication
Pending Authorisation	Prepayment request completed and pending approval by Authoriser.
Pending Bank Processing	Pending from Bank to process funds request.
Rejected by Approver	Rejected by Authoriser(s) with rejected reasons stated.
Rejected by Bank	Bank rejected the application.
Processed by Bank	The Bank has approved and processed application. The requested amount has also been credited to your designated account.

Request for Prepayment – View Transaction Status

Status

Processed By Bank

Transaction Period

September-17

Approve

Reject

DBS Accounts Receivable Purchase

Contact Us

LANGUAGE: English

John Smith

ARP Client

Logout

Dashboard

Transaction

To view the status of

Total Number of Transactions

0

Status

Processed By Bank

Transaction Reference Number

IS000000000064834

IS000000000064835

IS000000000064619

IS000000000064826

Over the counter

IS000000000064836

Transaction Status

Transaction Reference No.

IS000000000064834

FPRO Transaction Reference No.

42781

Company

ABC Pte Ltd

Advance Currency

GBP

Total Financing Amount

GBP 1,186,749.65

Transaction Details

Account Code	Outstanding Receivables	Funds in Use	Amount Available for Prepayment	Indicative Request Amount
ABCCOMPD0E	GBP 1,581,559.81	GBP 73,593.54	GBP 1,186,749.66	GBP 1,186,749.65

Summary of Actions(s)

Name	Action	Action Time
CLIENT C1 FNAME	GBP	100.00
CLIENT A1 FNAME	John Smith	4.44

Close

- 1 Click on the relevant transaction reference number to view the transaction details.
- 2 Audit trail is displayed in the file summary screen to allow you to track the users that performed creation and authorisation of the transaction.

STEP 1: Create Request for Prepayment

Request For Prepayment

Eligible Invoices Available for Prepayment

Company Name: ABC Pte Ltd
 Account code: ABCCOMPD0E
 Requested Amount: 1

Next >

Amount Available for Prepayment SGD 36,079.86

Details	Less	Balance
Outstanding Receivables		SGD 12,235
Less: Unapproved Debts	SGD 12,235	
Approved Debts		SGD 0
Less: Non-Financing Invoice	SGD 0.00	

Available Amount SGD 36,079.86

- 1 From top menu bar, select “Request for Prepayment” tab.
- 2 Simply select the ‘Company Name’ and ‘Account Code’ from the drop down list to view the detailed account breakdown for amount available for prepayment.
- 3 Input the indicative amount that you wish to be disbursed based on the available amount.
- 4 Click on ‘Next’ to continue.

STEP 2: Select Payee's Bank Account

DBS Accounts Receivables Purchase
Open Account Trade

Contact Us LANGUAGE : English John Smith ARP Client AC Log Out
Last login 13 Aug 2017; 5:38:23 PM

Dashboard Enquiry **Request For Prepayment** Transaction Status Submission Reports

Request For Prepayment

Eligible Invoices Available for Prepayment

2 [< Back](#) [Submit](#)

Company name	Account Code	Transaction Date	Outstanding Receivables	Funds In Use	Amount Available For Prepayment	Indicative Prepayment Amount
ABC Pte Ltd	ABCCOMPD0E	2017-08-13	SGD 12,235.00	SGD -39,785.16	SGD 36,079.86	SGD 1.00

Credit the amount to the following bank account (registered payee) :

1

We hereby :-
a) Request the bank to act on our application for the above in terms of the details given above and
b) Acknowledge that our application shall be governed by the Terms and Conditions or Receivable Purchase Agreement applicable to the above request. We have read and agreed shall be binding on us.

- 1** Select the amount to be credited into the registered payee's bank account from the drop down list.

- 2** Click on 'Submit' to continue. A transaction reference no. will be generated for tracking purposes.

STEP 3: Select Transaction for Approval

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English

John Smith AC Logout
Last login 19 Sep 2017; 4:22:26 PM

Dashboard Enquiry Submission Request For Prepayment **Transaction Status** Reports

Transaction Status

To view the status of the Request for Prepayment

Total Number of Transactions Selected
1

Status: Pending Authorization Transaction Period: September-17

Approve Reject

<input type="checkbox"/>	Transaction Reference Number	Company Name	Submitted By	Advance Currency	Financing Amount	Status	Submission Date	Authorization Count
<input checked="" type="checkbox"/>	IS00000000064747	ABC Pte Ltd	John Smith	EUR	5.00	Pending Authorization	14 Sep 2017	0/1
<input type="checkbox"/>	IS00000000064698	ABC Pte Ltd	John Smith	GBP	100.00	Pending Authorization	13 Sep 2017	0/1
<input type="checkbox"/>	IS00000000064671	ABC Pte Ltd	John Smith	USD	1.00	Pending Authorization	13 Sep 2017	0/1
<input type="checkbox"/>	IS00000000064633	ABC Pte Ltd	John Smith	USD	1.99	Pending Authorization	11 Sep 2017	0/1

1 From top menu bar, select “Transaction Status” tab.

2 Simply select the status and transaction period from the drop down list.

3 To approve transaction(s), select the relevant checkbox.

4 Click on the ‘Approve’ button to proceed.

STEP 4: Authorise Transaction

- 1 To approve on a transaction, select on **Confirm** to confirm on the transaction listed on screen.
- 2 You will be required to perform the mChallenge authorisation proceed with submitting the request for prepayment to the Bank for processing.(Fig.2)
- 3 The approved transaction(s) will then be parked under **Pending Bank Processing**. In the event where there are more than one checker, an email will be sent to Maker and Checker to fully authorise the transaction.

Transaction Reference Number	Company Name	Submitted By	Advance Currency	Financing Amount	Submission Date	Authorization Count
1500000000158679	ABC Pte Ltd	John Smith	SGD	SGD 1.00	13 Aug 2017	0/1

Fig. 1 Transaction Status: Prepayment Request Confirmation

Fig. 2: mChallenge Authorisation

Request for Prepayment – E-Notification

We enabled the e-notification status to allow you to stay updated of your transaction status.

Event	Send to Whom	Email Sample	Channel
Transaction Created	Maker & Checker	Subject: DBS IDEAL OAT – Message Content: <SUBMITTER_NAME> has uploaded the following transaction(s) for checking/approval. <SUB_TXN_ID_1> <SUB_TXN_ID_2>	Email/SMS
Partial Approval	Maker & Checker	Subject: DBS IDEAL OAT – Message Content: <SUBMITTER_NAME_1> has submitted the following transactions for further approval. <SUB1_TXN_ID_1> <SUB1_TXN_ID_2>	Email/SMS
Final Checker Approval	Maker & Checker	Subject: Message Content: The following transactions have been approved by <APPROVER_NAME> and have been sent to the Bank for processing. <APPROVED_TXN_ID_1> <APPROVED_TXN_ID_2>	Email/SMS

Request for Prepayment – E-Notification

We enabled the e-notification status to allow you to stay updated of your transaction status.

Event	Send to Whom	Email Sample	Channel
Processed Transaction by Bank	Maker & Checker	Subject: Message Content: The following transactions have been processed by the Bank. <PROCESSED_TXN_ID_1> <PROCESSED_TXN_ID_2>	Email/SMS
Transaction Rejected by Bank	Maker & Checker	Subject: DBS IDEAL OAT – Message Content: The following transactions have been rejected by the bank. <REJECTED_BANK_TXN_ID_1> <REJECTED_BANK_TXN_ID_2>	Email/SMS
Transaction Rejection	Maker	Subject: Message Content: <REJECTED_USER_NAME> has rejected the following transactions. Rejection reason is <REJECT_REASON>. <REJECTED_TXN_ID_1> <REJECTED_TXN_ID_2>	Email/SMS
Transaction Cancellation	Maker & Checker	Subject: Message Content: The following scheduled transactions have been cancelled. <CANCELLED_TXN_ID_1> <CANCELLED_TXN_ID_2>	Email/SMS

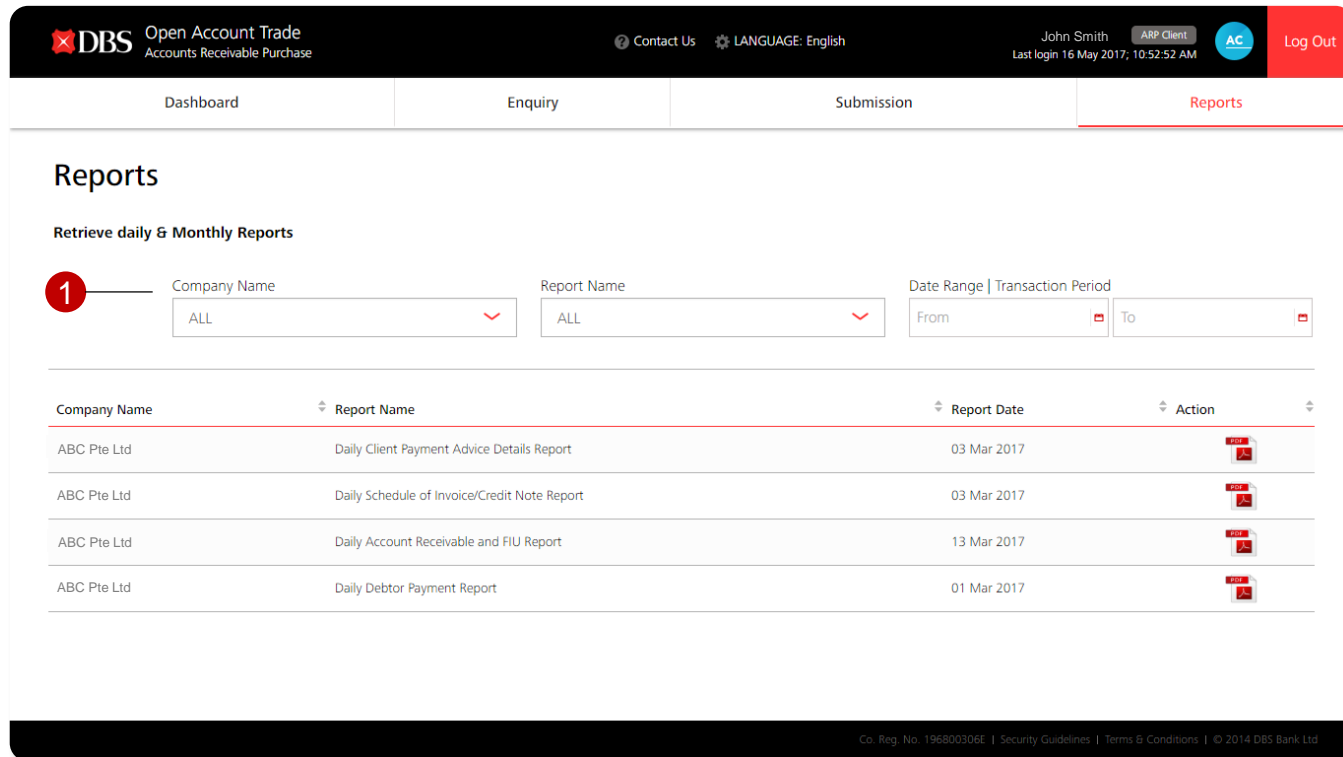
Reports

Daily & Monthly Reports Listing

Reports – Generate Daily & Monthly Reports

Reports

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.



DBS Open Account Trade
Accounts Receivable Purchase

Contact Us | LANGUAGE: English | John Smith | ARP Client | Last login 16 May 2017, 10:52:52 AM | Log Out

Dashboard | Enquiry | Submission | **Reports**

Reports

Retrieve daily & Monthly Reports

1 Company Name: ALL | Report Name: ALL | Date Range | Transaction Period: From: | To:

Company Name	Report Name	Report Date	Action
ABC Pte Ltd	Daily Client Payment Advice Details Report	03 Mar 2017	
ABC Pte Ltd	Daily Schedule of Invoice/Credit Note Report	03 Mar 2017	
ABC Pte Ltd	Daily Account Receivable and FIU Report	13 Mar 2017	
ABC Pte Ltd	Daily Debtor Payment Report	01 Mar 2017	

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- 1** Filter Options:
 - 1.1 Select Company Name
 - 1.2 Select Report Name
 - 1.3 Select Date Range
- By default, the system will display the whole listing of reports from all companies.
- Reports are now listed in a listing manner.

Reports – Reports Available for Retrieval

Our system allows you to generate both daily and monthly reports. The following illustrates the types of different reports that can be generated daily and monthly.

Daily Reports

Reports of current transactions will be available the next day after batch run.

Monthly Reports

Reports of current month transactions will be available on the first of next month.

Reports

Daily Debtor Payment Report	Monthly Debtor Statement of Accounts
Daily Payment Advice Report	Monthly Client Statement of Accounts
Daily Schedule of Invoice/Credit Note Report	Monthly Discount Charge Report
Daily Client Payment Advice Detail Report	

Reports – Types of Available Reports

- All daily and monthly reports will be updated as batch date (i.e. data will NOT be updated in a real-time basis)
- System can restore 6 months for daily reports and 12 months for monthly reports.
- All Reports will be generated in PDF format.

Subscribing to IDEAL OAT(ARP)

IDEAL – Maintenance Form

Onboarding Guide – IDEAL Maintenance Form (1/2)

DBS IDEAL MAINTENANCE FORM (FOR SUBMISSION TO BANK)

Company Name*	
Organisation ID*	

Please complete this form in **BLOCK LETTERS**.
*Mandatory Fields

3 Add New/Edit Existing User

Tick where applicable ☒

Note: For Supersede, your previous instructions will be deleted. As part of our enhanced security process, we require you to provide us with a valid **mobile number and email address**. An invalid mobile number or email address may result in the inability to authenticate you and affect your login. To add more users, [click here](#) for additional pages.

<input type="checkbox"/> Add	<input checked="" type="checkbox"/> OR	<input checked="" type="checkbox"/> Supersede	<input checked="" type="checkbox"/> OR	<input type="checkbox"/> Remove
Name (as in NRIC/Passport)* Benjamin Wong		NRIC/Passport No.* S1234567I		
Nationality* SINGAPOREAN		Date of Birth (DD/MM/YYYY)* 28/06/1966		
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9) benranaway		Mobile No.* 87654321		
Email* benbenben@gmail.com				
Service(s) & Role(s)				
Transaction				
Service(s)	Transaction Maker	Transaction Authoriser	Please indicate authorisation group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)	
Payment				
Payroll				
Collection				
Trade				
Others IDEAL OAT (ARP)				
Enquiry			DealOnline (Foreign Exchange)*	
Admin Officer			Contact Person	
Additional Information IOAT ARP - Enquiry				
Choice of 2-Factor Authentication (2FA) Modes: Note: If left blank, the default 2FA mode will be the digital token.				
<input type="checkbox"/> IDEAL digital token (Security Authentication via smartphone)	<input type="checkbox"/> Security Device (Physical Token) *\$20 charge applies			
Access to which Account(s)? <input type="checkbox"/> All IDEAL Accounts <input checked="" type="checkbox"/> OR <input type="checkbox"/> The Accounts Listed Below				

<input type="checkbox"/> Add	<input checked="" type="checkbox"/> OR	<input checked="" type="checkbox"/> Supersede	<input checked="" type="checkbox"/> OR	<input type="checkbox"/> Remove
Name (as in NRIC/Passport)* Ryan Tong		NRIC/Passport No.* S90232322E		
Nationality* MALAYSIAN		Date of Birth (DD/MM/YYYY)* 23/06/1977		
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9) ryanwalkaway		Mobile No.* 97107542		
Email* ryantong@gmail.com				
Service(s) & Role(s)				
Transaction				
Service(s)	Transaction Maker	Transaction Authoriser	Please indicate authorisation group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)	
Payment				
Payroll				
Collection				
Trade				
Others IDEAL OAT (ARP)				
Enquiry			DealOnline (Foreign Exchange)*	
Admin Officer			Contact Person	
Additional Information IOAT ARP - Enquiry				
Choice of 2-Factor Authentication (2FA) Modes: Note: If left blank, the default 2FA mode will be the digital token.				
<input type="checkbox"/> IDEAL digital token (Security Authentication via smartphone)	<input type="checkbox"/> Security Device (Physical Token) *\$20 charge applies			
Access to which Account(s)? <input type="checkbox"/> All IDEAL Accounts <input checked="" type="checkbox"/> OR <input type="checkbox"/> The Accounts Listed Below				

¹ Separate control policy applies, refer to **Reference Notes** section **D**

By signing this form, I/we hereby confirm that I/we have read "Maintenance Form Reference - Section C: Agreement and Authorized Signatories" and agree to abide and be bound by such terms and conditions.

Authorised signatories required	
Name: _____	Signature: _____
Date: _____	_____
SIGN HERE	

Name: _____	Signature: _____
Date: _____	_____
SIGN HERE	

Part 1 – input company details

1. Input Company Name
2. Input Org ID

Part 2 - Services and User Roles Assignment for Transaction Module

1. Input necessary particulars of the user profile to be added.
2. Select the role to be assigned to the respective user profile.
3. For new client on-board to IOAT (ARP), please submit for the Enquiry function, by specifying under "Additional Information: **IOAT (ARP) – Enquiry**"
4. User can choose between Soft Token (via Smart Phone) or Physical Token.

Please sign on every page below.

Onboarding Guide – IDEAL Maintenance Form (2/2)

DBS IDEAL MAINTENANCE FORM (FOR SUBMISSION TO BANK)

Company Name*

Organisation ID*

Please complete this form in **BLOCK LETTERS**.
*Mandatory Fields

1. Input Company Name
2. Input Org ID

5 AUTHORISATION POLICY Tick where applicable ☒

	From	To	Authorisation Requirement	
Payment from \$50 to \$550,000 requires signatory from Any 1 Authoriser.	0	50,000	No. of Authoriser required <input checked="" type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <input type="checkbox"/> Sequential Authorisation
Payment from \$550,000 to \$5100,000 requires 1 signatory from Group A or 1 from Group B and 1 from Group C.	50,000	100,000	No. of Authoriser required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories 1A or 1B and 1C <input type="checkbox"/> Sequential Authorisation

Note: If 'Payment currency in SGD' is selected for this policy, it will apply to payments of any currency in its SGD equivalent.
If 'Specific Payment Currency' is selected for this policy, it will ONLY apply to payments in that said currency.
To add more authorisation instructions, click [here](#) for additional pages.

1. ☐ ALL Debit Accounts **OR** ☐ Specific Debit Account

2. ☐ Payment currency in SGD **OR** ☐ Specific Payment Currency (Only 1 currency)

3. ☐ All Services **OR** ☐ Payment ☐ Payroll ☐ Collection ☐ Trade ☒ Others iOAT (ARP)

Part 3 – Authorisation Policy

1. Under *All Services*, check **Others** and input **iOAT (ARP)**.

From	To	Authorisation Requirement	
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input checked="" type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <input type="checkbox"/> Sequential Authorisation

2. To set up the authorisation level in IDEAL OAT, select or input the necessary field. Authorization can be up to 9.
(Remarks: sequential authorization is not supported in iOAT)

Additional Information

By signing this form, I/we hereby confirm that I/we have read "Maintenance Form Reference - Section C: Agreement and Authorized Signatories" and agree to abide and be bound by such terms and conditions.

Authorised signatories required			
Name:	Signature:	Name:	Signature:
Date:	SIGN HERE	Date:	SIGN HERE

Please sign on every page below.

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