

# For IDEAL OAT - Accounts Receivable Purchase (ARP)

## Transact Profile 交易組合

### Transaction Maker 交易經手人

Creates transactions and manages beneficiary information  
建立交易及管理收款人資料

- Payment 付款 : Transfer within Own DBS Account(s) 星展內部戶口轉賬
- Payment 付款 : Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
- Payroll 發薪       Collection 收款       Fixed Deposit 定期存款
- Loan Servicing 貸款服務       Trade Finance 貿易融資
- Open Account Trade<sup>1</sup> : Supplier Finance 記賬貿易<sup>1</sup> : 供應商融資
  - Supplier 供應商     Buyer 買家    Profile 權限
- 1**  Open Account Trade<sup>1</sup> : Account Receivables Purchase  
記賬貿易<sup>1</sup> : 應收賬融資
- 2**  Enquiry 查詢     Manual Finance 提交融資     Auto Finance 自動融資
- Others 其他 :

A single user can apply for both Enquiry and Transact (Maker & Authoriser) Profiles.  
用戶可同時申請查詢和交易（經手人和授權人）權限。

### Transaction Authoriser 交易授權人

Approves transactions and approves beneficiary information  
授權交易及授權收款人資料

- Payment 付款 : Transfer within Own DBS Account(s) 星展內部戶口轉賬
- Payment 付款 : Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
- Payroll 發薪       Collection 收款       Fixed Deposit 定期存款
- Loan Servicing 貸款服務       Trade Finance 貿易融資
- Open Account Trade<sup>1</sup> : Supplier Finance 記賬貿易<sup>1</sup> : 供應商融資
  - Supplier 供應商     Buyer 買家    Profile 權限
- Open Account Trade<sup>1</sup> : Account Receivables Purchase  
記賬貿易<sup>1</sup> : 應收賬融資
- Enquiry 查詢     Manual Finance 提交融資     Auto Finance 自動融資
- Others 其他 :

- For user applying for IOAT-ARP, please select “Open Account Trade: Account Receivables Purchase”. If you are a “maker”, please fill in under “Transaction Maker”. If you are a “approver”, please fill in under “Transaction Authorizer”.
- ARP client could apply for “enquiry”, “auto” or “manual” depending on the type of finance. Please see below matrix:

ARP Profile	Function
Enquiry (maker/ authorizer)	Enquiry, Transaction Status
Manual Finance (maker/ authorizer)	Enquiry Access, Upload File & Request for Prepayment, Transaction Status
Auto Finance (maker/ authorizer)	Enquiry Access, Upload File, Transaction Status



\*In normal circumstance under ARP arrangement, it is the Client/ Supplier to apply for an IOAT-ARP “Manual” or “Auto” profile to upload the instrument. IOAT profile for Buyer/Debtor is not necessary.

# For IDEAL OAT - Supplier Finance (SCF)

## Transact Profile 交易組合

### Transaction Maker 交易經手人

Creates transactions and manages beneficiary information  
建立交易及管理收款人資料

- Payment 付款 : Transfer within Own DBS Account(s) 星展內部戶口轉賬
- Payment 付款 : Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
- Payroll 發薪       Collection 收款       Fixed Deposit 定期存款
- Loan Servicing 貸款服務       Trade Finance 貿易融資

1  Open Account Trade<sup>1</sup> : Supplier Finance 記賬貿易<sup>1</sup> : 供應商融資  
2  Supplier 供應商       Buyer 買家      3  Profile 權限

- Open Account Trade<sup>1</sup> : Account Receivables Purchase 記賬貿易<sup>1</sup> : 應收賬融資
- Enquiry 查詢       Manual Finance 提交融資       Auto Finance 自動融資
- Others 其他 :

A single user can apply for both Enquiry and Transact (Maker & Authoriser) Profiles.  
用戶可同時申請查詢和交易（經手人和授權人）權限。

### Transaction Authoriser 交易授權人

Approves transactions and approves beneficiary information  
授權交易及授權收款人資料

- Payment 付款 : Transfer within Own DBS Account(s) 星展內部戶口轉賬
- Payment 付款 : Pay Local / Overseas 3rd Party 轉賬至本地或海外收款人
- Payroll 發薪       Collection 收款       Fixed Deposit 定期存款
- Loan Servicing 貸款服務       Trade Finance 貿易融資

Open Account Trade<sup>1</sup> : Supplier Finance 記賬貿易<sup>1</sup> : 供應商融資  
 Supplier 供應商       Buyer 買家      Profile 權限

- Open Account Trade<sup>1</sup> : Account Receivables Purchase 記賬貿易<sup>1</sup> : 應收賬融資
- Enquiry 查詢       Manual Finance 提交融資       Auto Finance 自動融資
- Others 其他 :

- For user applying for IOAT-SCF, please select “Open Account Trade: Supplier Finance”. If you are a “maker”, please fill in under “Transaction Maker”. If you are a “approver”, please fill in under “Transaction Authorizer”.
- If you are an anchor buyer, please select “Buyer”. If you are a supplier, please select “Supplier”. Please select either “Buyer” or “Supplier”, duplicated role will not be processed.
- For “Profile”, Buyer and Supplier could apply for “enquiry” or “Upload”\*. Please see below matrix:

SCF Profile (Buyer/ Supplier)	Function
Enquiry (maker/ authorizer)	Enquiry, Transaction Status
Upload (maker/ authorizer)	Enquiry Access, Upload File, Transaction Status



\*In normal circumstance under SCF arrangement, it is the Buyer to apply for an IOAT-SCF “Upload” profile to upload the instrument. IOAT profile for Supplier is not necessary.