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Bank less

记账贸易DigiDocs

保理业务

外部客户端用户指南

版本1.0

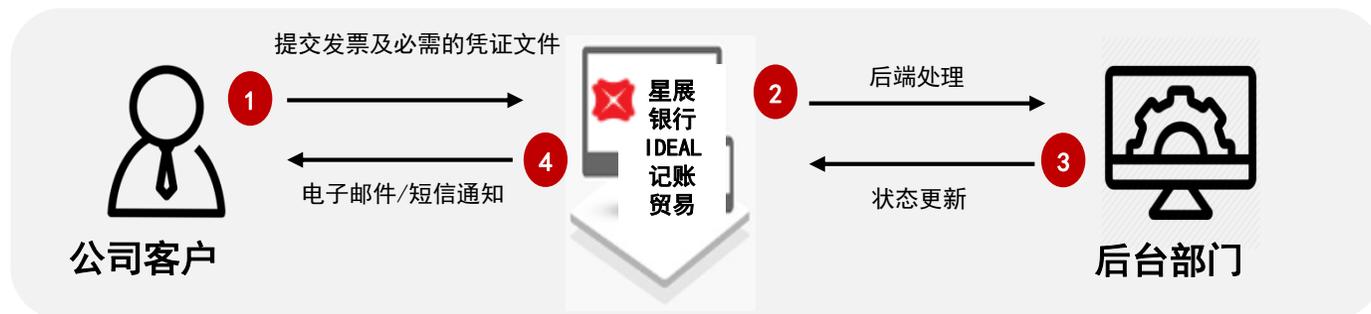


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记账贸易DigiDocs

用于应收购买客户端的数码发票和凭证文件提交解决方案



它是如何运作的?

主要优点和特点?

- 使用“Client Maker”（客户制作者）和“Checker”（审批者）选项卡进行用户身份验证评估
- 更加方便！7*24小时随时在线实时提交/重新提交能力
- 在线实时系统状态更新
- 过往提交可追溯



快成为IDEAL记账贸易（“IOAT”）交易用户吧！！

先决条件

星展银行新加坡、中国、香港有限公司、香港分行、印度、台湾及台湾分行均提供ARP DigiDocs在线服务



常见问题



常见问题

1. 如何上传发票信息？



- 使用标准格式（推荐）：
 - 这是标准的CSV文件，可从IOAT的“提交选项卡”下载
 - 对于非汇总发票清单ARP结构，则请限制每个CSV文件只包含一个ARP合同（即客户代码+账户类型+债务人代码配对）
 - 最大文件大小：10MB
- 使用定制格式（仅在客户关系经理建议的情况下）：
 - 这是客户自己的发票文件格式
 - 使用此格式时，请使用一个zip文件上传发票文件和凭证文件
 - 请勿给文件加密
 - zip文件的最大文件大小：10MBRe

注：

- 有关标准格式csv文件所要求区域格式的样本，请参阅附录A。

常见问题

2. 如何重新提交发票信息？

- 使用标准格式：
 - 与提交新文件时一样，重复上述步骤。
 - 但是，在重新提交之前请修改文件名。
- 使用定制格式：
 - 请使用一个zip文件上传发票文件和凭证文件

3. 可接受的凭证文件格式及文件大小为 IOAT <凭证文件>包

- JPEG、PNG、PDF、BMP和TIFF
- 最大单个文件大小：4MB
- 每个文件包最大文件大小：200MB
- 最小文件分辨率：300DPI

常见问题

4. 如何上传凭证文件？

- 使用标准CSV格式提交发票资料：

— 成功提交发票文件后，点击“Supporting Document”（凭证文件）选项卡 →

— 点击指定的“Submission Ref”（提交参考），然后点击“Next”（下一步）图标 →

— 用户将被带到凭证文件的上传界面

（该功能不适用于用户以自定义格式上传发票及凭证文件）

A screenshot of a web form titled 'Upload Supporting Documents'. The form has a close button (X) in the top right corner. Below the title, it says 'Required Supporting Documents'. There is a section titled 'List of Required Documents' which contains a table with the following rows:

Contract Ref No. *	Select a File (File Size Limit: 4MB)	Browse +
Invoice (Commercial / VAT) *	Select a File (File Size Limit: 4MB)	Browse +
Transportation Documents	Select a File (File Size Limit: 4MB)	Browse +
Customs Declarations	Select a File (File Size Limit: 4MB)	Browse +
Regulatory Reporting Form	Select a File (File Size Limit: 4MB)	Browse +
Purchase Order	Select a File (File Size Limit: 4MB)	Browse +
Others	Select a File (File Size Limit: 4MB)	Browse +

At the bottom of the form, there is a note: '*mandatory documents' and 'Note: maximum upload size is 200MB per Required Document'. There are two buttons at the bottom: 'View instruments requiring supporting documents' and 'Submit'.

常见问题

- 只有标有星号“*”的包是您处理发票的必需文件
- 如果有额外的文档需要提交，并且当前的文件包列表不可用，请将这些文档提交到“Others”（其他）包中
- 如果要将多个凭证文件上传至一个文件包中，请一次性选择并上传所有需要的文件

5. 可否在IOAT中向非必需文件包提交凭证文件？

- 是

6. 如何重新提交凭证文件？

- 最初提交的文档由于不匹配或不完整而被拒绝时，就需要重新提交
- 在选项卡中，选择“Submission Ref”（提交参考）标题，点击“Next”（下一步），重新提交文档
(该功能不适用于用户以自定义格式上传发票及凭证文件)

常见问题

7. DigiDocs最长可检索期是多少？

- 6个月

8. 如何申请ARP DigiDocs？

- 请联系您的客户关系经理、客户管理经理或商务服务热线，以便指导您进行IDEAL™记账贸易和DigiDocs申请。

9. 从何处获得技术支持？

- 请联系您的客户关系经理或客户管理经理

必需文件的标准格式 (提交发票)

IOAT发票提交屏幕

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 25 Apr 2020; 8:39:15 PM

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

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company CLIENT A1 FULLNAME

File Format **DBS Standard Format**

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

Upload

File Status Summary

Search by Reference No. User ID or File Name

1 Use **DBS Standard Template** to submit invoice(s) and credit note(s).

3 Use **Debtor Reference** to search for your debtors to complete submission.

Debtor Reference

Company Name CLIENT A1 FULLNAME

Account Code	Debtor Code	Debtor Name	Invoice Currency
CLIENTA1D0E	BUYER1A101	BUYER1A101SNAME	USD,SGD
CLIENTA1D20	BUYER1A101	BUYER1A101SNAME	SGD
CLIENTA1D20	Z5C5CIT102	XOXOXOXOXOXOXOXOXOXOXOXO	

Close

说明:

- 1 单击“DBS Standard Template”（星展银行标准模板），下载一份CSV文件，用以上传要分配给星展银行的发票列表。
- 2 在下拉列表中选择“DBS Standard Template”（星展银行标准模板）。
- 3 点击“Debtor Reference”（债务人参考），查看客户账户和债务人信息列表，以便您创建发票文件。

IOAT - 发票上传

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 25 Apr 2020; 9:51:56 PM

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

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company: CLIENT A1 FULLNAME

File Format: DBS Standard Format

Upload File: Select a File (File Size Limit: 10MB) **1** **Browse +**

Upload

File Status Summary

Search by Reference No. User ID or File Name

« 1 2 3 4 5 »

Name	Date modified	Type
ARPDemoStdFormatcsv2	4/17/2020 9:54 PM	MICROSOFT
ARPDemoStdFormatcsv20Apr20	4/20/2020 11:20 AM	Microsoft
ARPDemoStdFormatcsv20Apr2020	4/20/2020 1:34 PM	Microsoft
ARPDemoStdFormatcsv21Apr20	4/21/2020 2:03 PM	Microsoft
ARPDemoStdFormatcsv21Apr2020	4/21/2020 2:03 PM	Microsoft
ARPDemoStdFormatcsv21Apr2020a	4/21/2020 2:43 PM	Microsoft
ARPDemoStdFormatcsv21Apr2020b	4/21/2020 2:50 PM	Microsoft
ARPDemoStdFormatcsv21Apr2020c	4/21/2020 8:49 PM	Microsoft
ARPDemoStdFormatcsv25Apr2020	4/25/2020 7:40 PM	Microsoft
ARPDemoStdFormatcsv26Apr2020	4/26/2020 10:34 AM	Microsoft
DFDemoStdFormatcsv	4/17/2020 9:25 PM	Microsoft
Digidoc - IPA CMT - Checker Approved ...	4/17/2020 4:58 PM	Microsoft
SEDemoStdFormat	4/17/2020 9:24 PM	Microsoft

File name: ARPDemoStdFormatcsv26Apr2020 Custom Files

Open Cancel

100 per page

说明:

1 点击“Browse”（浏览），以选择并上传一份保存的标准CSV发票文件。

IOAT—发票上传的认证

The screenshot displays the DBS Accounts Receivable Purchase web interface. The top navigation bar includes the DBS logo, 'Accounts Receivable Purchase Open Account Trade', and user information such as 'Contact Us', 'LANGUAGE : English', 'IOATOR751, Customer Name of CIN :1043524', 'ARP Client', and 'Last login 25 Apr 2020; 9:51:56 PM'. The main menu contains 'Dashboard', 'Submission', 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. The 'Submission' section is active, showing 'Invoice' and 'Supporting Documents' tabs. The 'Submission' page includes a form for uploading invoices and credit notes, with fields for 'Company' (CLIENT A1 FULLNAME), 'File Format' (DBS Standard Format), and 'Upload File' (ARPDemoStdFormatcsv26Apr2020.csv). A modal dialog titled 'mChallenge Authorization' is overlaid on the page, containing the following steps:

- Send Challenge to your registered smartphone.
Get Challenge via SMS
You are receiving the Challenge by SMS because you are trying to approve a transaction that you have created.
- Enter this Challenge to your Digital Token or Security Device:
Digital Token Instructions Security Device Instructions Security Device Instructions
- Enter Response

The dialog also features an 'Upload' button at the bottom.

说明:

① 输入mChallenge认证, 以完成CSV发票文件提交。

注: 只有当用户既是制作者又是审批者时, 才会显示mChallenge。否则, 它将是通常的制作者-审批者这一2步过程。



IOAT - 发票上传成功

DBS Accounts Receivable Purchase
Open Account Trade

1 Success

LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 25 Apr 2020; 9:51:56 PM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company: CLIENT A1 FULLNAME
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 Status Summary

Search by Reference No. User ID or File Name

« 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
UPLD00000039115	ARPDemoStdFormatcsv26Apr2020.csv	IOATOR751	26 Apr 2020 10:35 AM	In Progress		View	
UPLD00000039114	ARPDemoStdFormatcsv25Apr2020.csv	IOATOR751	25 Apr 2020 07:43 PM	Pending Bank Processing		View	

说明:



1 发票文件上传成功后，会提示上传成功，“Status”（状态）将显示为“In Progress”（进行中）。

必需文件的标准格式 (重新提交发票)

IOAT—发票上传未成功

The screenshot shows the DBS Accounts Receivable Purchase (ARP) system interface. The top navigation bar includes 'Dashboard', 'Submission', 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. The 'Submission' page is titled 'Upload centre for invoices and credit notes submission'. It features a form with fields for 'Company' (CLIENT A1 FULLNAME), 'File Format' (DBS Standard Format), and 'Upload File' (Select a File (File Size Limit: 10MB) with a 'Browse +' button). An 'Upload' button is also present. To the right of the form, there are instructions: 'Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).' and 'Use [Debtor Reference](#) to search for your debtors to complete submission.'

Below the form is a 'File Status Summary' section with a search bar 'Search by Reference No. User ID or File Name'. A table displays the submission details:

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000039115	ARPDemoStdFormatcsv26Apr2020.csv	IOATOR751	26 Apr 2020 10:35 AM	This file contains invalid instruments and has been rejected		View	

A red arrow points from the error message in the 'Status' column to the file name in the 'File Name' column. A red circle '1' is placed over the error message, and a red circle '2' is placed over the 'Submission Ref.' column.

说明:

- 1 如果检测出提交的CSV文件有错误，则发票文件将被拒绝。
单击突出显示的消息，查看重新提交CSV发票文件需要纠正的区域。
- 2 如果发票文件在IOAT中未被接受，则IOAT“Supporting Doc”（凭证文件）及IPA和FPRO中均不会生成“Submission Ref”（提交参考）。

IOAT—不成功的发票文件样本

UPLD000000039115_Error (1) - Microsoft Excel

	A	B	C	D	E
1	Line No.	Client Code + Acc Type	Customer Code	Instrument Number	Error Description ¹
2	1	CLIENTA1	BUYER1A101	DemoInv26	This account code doesn't match with the company selected, The Client and Debtor Information is not valid
3	2	CLIENTA1	BUYER1A101	DemoInv27	This account code doesn't match with the company selected, The Client and Debtor Information is not valid
4	3	CLIENTA1	BUYER1A101	DemoInv28	This account code doesn't match with the company selected, The Client and Debtor Information is not valid
5					
6		missing Acc Type - DZ0			

说明:

¹ 在上面的例子中，CSV发票文件之所以被拒绝，其原因在于缺少ARP客户账户类型。

请使用新的文件名重新提交已更正的CSV发票文件。

IOAT—发票重新提交成功

The screenshot displays the DBS Accounts Receivable Purchase interface. At the top, there is a navigation bar with 'Dashboard', 'Submission', 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. The 'Submission' tab is active. Below the navigation, there are tabs for 'Invoice' and 'Supporting Documents', with the latter highlighted by a red circle '2'. The main content area is titled 'Submission' and includes an 'Upload centre for invoices and credit notes submission'. It features a form with fields for 'Company' (CLIENT A1 FULLNAME), 'File Format' (DBS Standard Format), and 'Upload File' (Select a File (File Size Limit: 10MB) with a 'Browse +' button). An 'Upload' button is also present. To the right of the form, there are instructions: 'Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).' and 'Use [Debtor Reference](#) to search for your debtors to complete submission.' Below the form is a 'File Status Summary' section with a search bar and a table. The table has columns: Submission Ref., File Name, Submitted By, Upload Date, Status, Action, File Summary, and Assignment. The first row is highlighted with a red circle '1' and shows a submission with 'Status: In Progress'. The second row shows a submission with 'Status: This file contains invalid instruments and has been rejected'.

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	IOATOR751	26 Apr 2020 10:46 AM	In Progress		View	
UPLD000000039115	ARPDemoStdFormatcsv26Apr2020.csv	IOATOR751	26 Apr 2020 10:35 AM	This file contains invalid instruments and has been rejected		View	

说明:

- ① 一组新的CSV文件上传后，会显示一个新的“Submission Ref”（提交参考），“Status”（状态）显示为“In Progress”（进行中）。
- ② 用户可以点击“Supporting Documents” <凭证文件>选项卡进行文件上传。

必需文件的标准格式

(必需文件的提交)

IOAT—凭证文件屏幕

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 26 Apr 2020; 10:39:14 AM

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

Invoice **Supporting Documents**

Upload Supporting Documents

Select the transactions to be selected for the supporting document upload

Transaction Status:
All

Archived List **Next >**

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

Counterparty	Submission Ref	File Name	Client Code	Debtor Code	Upload Date	Supporting Document Status	Processing Status
<input checked="" type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	CLIENTA1D20	BUYER1A101	26 Apr 2020	Pending Upload	Pending Supporting Documents
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039114	ARPDemoStdFormatcsv25Apr2020.csv	CLIENTA1D20	BUYER1A101	25 Apr 2020	Pending Bank Processing	Pending Bank Processing

说明:

- 1 只有当处理发票时需要提供必需的凭证文件时，“Submission Ref”（提交参考）这一主题才会在此选项卡内显示。
- 2 点击提交参考主题的复选框和“Next”（下一步），可进入凭证文件上传菜单。

IOAT - 上传凭证文件

The screenshot displays the DBS Accounts Receivable Purchase interface. A modal window titled "Upload Supporting Documents" is open, listing required documents for upload. A red circle with the number "1" highlights the asterisk next to "Contract Ref No.". The background shows a table of transactions with columns for Counterparty, Submission Ref, and Processing Status.

Counterparty	Submission Ref	Processing Status
Customer Name of CIN :1043524	UPLD000000039117	Pending Supporting Documents
Customer Name of CIN :1043524	UPLD000000039114	Pending Bank Processing
Customer Name of CIN :1043524	UPLD000000039101	Pending Bank Processing
Customer Name of CIN :1043524	UPLD000000039101	Pending Bank Processing
Customer Name of CIN :1043524	UPLD000000039097	Pending Supporting Documents
Customer Name of CIN :1043524	UPLD000000039094	Pending Bank Processing
Customer Name of CIN :1043524	UPLD000000039088	Pending Bank Processing

说明:

① 星号“*”表示必须提交的文件。 点击“Browse”（浏览），上传所提交的发票文件对应的凭证文件。



IOAT - 上传凭证文件

The screenshot shows the DBS Accounts Receivable Purchase (ARP) system interface. The main window displays the 'Upload Supporting Documents' section, which includes a 'List of Required Documents' and a table of transactions. A file explorer window is open, showing the 'Digidoc' folder. A red circle with the number '1' highlights the selection of a file named '600dpi Doc in JPEG Format 2'.

Name	Date modified	Type
300dpi Inv in PDF Format	4/21/2020 4:11 PM	Chrome I
<input checked="" type="checkbox"/> 600dpi Doc in JPEG Format 2	4/21/2020 4:20 PM	JPEG ima
<input checked="" type="checkbox"/> 600dpi Doc in JPEG Format 3	4/21/2020 4:20 PM	JPEG ima
600dpi Doc in JPEG Format	4/21/2020 4:20 PM	JPEG ima
ARPDemoStdFormat	4/17/2020 5:50 PM	Microsof
ARPDemoStdFormatcsv2 Rejected File...	4/20/2020 11:20 AM	Microsof
ARPDemoStdFormatcsv2	4/17/2020 9:34 PM	Microsof
ARPDemoStdFormatcsv20Apr20	4/20/2020 11:20 AM	Microsof
ARPDemoStdFormatcsv20Apr2020	4/20/2020 1:34 PM	Microsof
ARPDemoStdFormatcsv21Apr20	4/21/2020 2:03 PM	Microsof
ARPDemoStdFormatcsv21Apr2020	4/21/2020 2:03 PM	Microsof
ARPDemoStdFormatcsv21Apr2020a	4/21/2020 2:43 PM	Microsof

说明:

① 一次性选择指定的一个或多个文件进行上传。

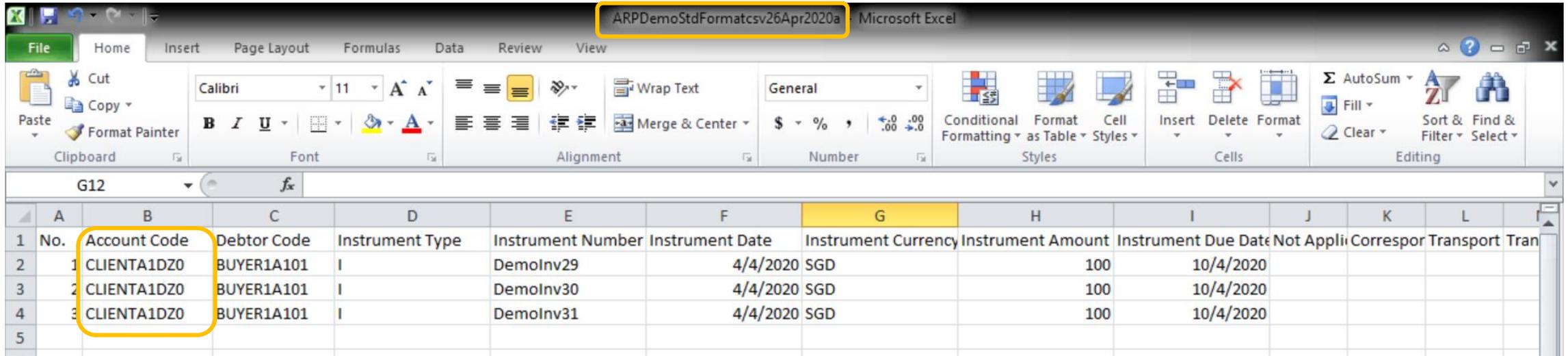
IOAT - 上传凭证文件

The screenshot shows the DBS Accounts Receivable Purchase interface. A modal window titled "Upload Supporting Documents" is open, displaying a "List of Required Documents" table. The table includes fields for "Contract Ref No.", "Invoice (Commercial / VAT)", "Transportation Documents", "Customs Declarations", "Regulatory Reporting Form", "Purchase Order", and "Others". Each field has a "Browse" button. A red circle "1" is placed over the "Browse" button for "Invoice (Commercial / VAT)", which shows "2 files selected". A red circle "2" is placed over the "View instruments requiring supporting documents" button at the bottom of the modal. A red arrow points from this button to a file named "Instrument List_IO....csv" in the background table. The background table has columns for Counterparty, Submission Ref, and Status. The DBS logo is in the top left corner, and the user's name and login time are in the top right corner.

说明:

- 1 上传的文件数量可在每个包中看到。
- 2 点击“View instruments requiring supporting documents”（查看要求凭证文件的单据），对发票进行审核，确保提交的相应文件正确。

IOAT—对应于上传的凭证文件的发票文件样本



	A	B	C	D	E	F	G	H	I	J	K	L	M
1	No.	Account Code	Debtor Code	Instrument Type	Instrument Number	Instrument Date	Instrument Currency	Instrument Amount	Instrument Due Date	Not Applied	Correspondent	Transport	Transaction
2	1	CLIENTA1DZ0	BUYER1A101	I	DemoInv29	4/4/2020	SGD	100	10/4/2020				
3	2	CLIENTA1DZ0	BUYER1A101	I	DemoInv30	4/4/2020	SGD	100	10/4/2020				
4	3	CLIENTA1DZ0	BUYER1A101	I	DemoInv31	4/4/2020	SGD	100	10/4/2020				
5													

说明:

- 1 以上是一个CSV发票文件样本，对“Account Code”（账户代码）进行修改后在IOAT中成功上传，并使用新的文件名重新提交。

IOAT—文件上传的认证

The screenshot displays the DBS Accounts Receivable Purchase interface. The main page is titled 'Upload Supporting Documents' and includes a navigation bar with 'Dashboard', 'Submission', 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. A modal window titled 'mChallenge Authorization' is overlaid on the page, showing a three-step process: 1. Send Challenge to your registered smartphone (with a 'Get Challenge via SMS' button), 2. Enter this Challenge to your Digital Token or Security Device (with links for 'Digital Token Instructions' and 'Security Device Instructions'), and 3. Enter Response (with a text input field containing masked characters and a green checkmark). The background shows a table of transactions with columns for Counterparty, Submission Ref, and Status.

说明:

① 输入mChallenge认证，以完成CSV凭证文件提交。

注：只有当用户既是制作者又是审批者时，才会显示mChallenge。否则，将为通常的制作者-审批者2步过程。



IOAT - 文件上传状态1

DBS Accounts Receivable Purchase
Open Account Trade

Success

IOATOR751, Customer Name of CIN :1043524
Last login 26 Apr 2020; 10:39:14 AM

AC Logout

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Upload Supporting Documents

Select the transactions to be selected for the supporting document upload

Transaction Status:
All

Archived List Next >

View up to 10 per page 100 per page

Counterparty	Submission Ref	File Name	Client Code	Debtor Code	Upload Date	Supporting Document Status	Processing Status
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	CLIENTA1DZ0	BUYER1A101	26 Apr 2020	InProgress	Pending Supporting Documents
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039114	ARPDemoStdFormatcsv25Apr2020.csv	CLIENTA1DZ0	BUYER1A101	25 Apr 2020	Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039101	SG_PB_ARPDAH2_Multi_002.csv	CLIENTA1D0E	BUYER1A101	24 Apr 2020	Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039101	SG_PB_ARPDAH2_Multi_002.csv	CLIENTA1DZ0	BUYER1A101	24 Apr 2020	Pending Bank Processing	Pending Bank Processing

说明:

1 提交系统注册之前的凭证文件状态。

IOAT - 文件上传状态2

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 26 Apr 2020; 10:46:36 AM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Upload Supporting Documents

Select the transactions to be selected for the supporting document upload

Transaction Status:
All

Archived List Next >

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

Counterparty	Submission Ref	File Name	Client Code	Debtor Code	Upload Date	Supporting Document Status	Processing Status
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	CLIENTA1DZ0	BUYER1A101	26 Apr 2020	1 Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039114	ARPDemoStdFormatcsv25Apr2020.csv	CLIENTA1DZ0	BUYER1A101	25 Apr 2020	Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000039101	SG_PB_ARPDAH2_Multi_002.csv	CLIENTA1D0E	BUYER1A101	24 Apr 2020	Pending Bank Processing	Pending Bank Processing

说明:

1 提交系统注册之后的凭证文件状态。

IOAT - 发票上传状态

The screenshot shows the DBS Accounts Receivable Purchase (ARP) system interface. The top navigation bar includes 'Dashboard', 'Submission' (selected), 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. The 'Submission' page has two tabs: 'Invoice' (selected) and 'Supporting Documents'. The main heading is 'Submission', with a sub-heading 'Upload centre for invoices and credit notes submission'. The form includes fields for 'Company' (CLIENT A1 FULLNAME), 'File Format' (DBS Standard Format), and 'Upload File' (Select a File (File Size Limit: 10MB) with a 'Browse +' button). An 'Upload' button is also present. To the right, there are instructions: 'Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).' and 'Use [Debtor Reference](#) to search for your debtors to complete submission.' Below the form is a 'File Status Summary' section with a search bar and a table. The table has columns: Submission Ref., File Name, Submitted By, Upload Date, Status, Action, File Summary, and Assignment. The first row shows a submission with status 'Pending Bank Processing', which is highlighted with a red circle and a yellow box. The second row shows a submission with status 'This file contains invalid instruments and has been rejected'.

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD00000039117	ARPDemoStdFormatcsv26Apr2020a.csv	IOATOR751	26 Apr 2020 10:46 AM	Pending Bank Processing		View	Download
UPLD00000039115	ARPDemoStdFormatcsv26Apr2020.csv	IOATOR751	26 Apr 2020 10:35 AM	This file contains invalid instruments and has been rejected		View	

说明:

① 在系统中完成必需的凭证文件注册后，发票提交状态将显示为“Pending Bank Processing”（等待银行处理）。



必需文件的标准格式

(重新提交必需文件)

IOAT——文件被拒绝，等待重新提交

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 21 Apr 2020; 6:46:24 PM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Upload Supporting Documents

Select the transactions to be selected for the supporting document upload

Transaction Status:
All

Archived List Next >

View up to 10 per page 100 per page

Counterparty	Submission Ref	File Name	Client Code	Debtor Code	Upload Date	Supporting Document Status	Processing Status
<input checked="" type="checkbox"/> Customer Name of CIN :1043524	UPLD000000038297	ARPDemoStdFormatcsv21Apr2020b.csv	CLIENTA1D20	BUYER1A101	21 Apr 2020	Bank Rejected. Pending Resubmission	Pending Supporting Documents
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000038288	ARPDemoStdFormatcsv21Apr2020.csv	CLIENTA1D20	BUYER1A101	21 Apr 2020	Bank Rejected. Pending Resubmission	Pending Supporting Documents
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD000000038278	SG_DB_ARP_21042020002.csv	CLIENTA1D20	BUYER1A101	21 Apr 2020	Pending Upload	Pending Supporting Documents

说明:

- 1 如果提交的文件被银行拒收，那么IOAT中的“Supporting Document Status” <凭证文件状态>和“Processing Status” <处理状态>将被修改为“Bank Rejected”（银行拒收）。“Pending Resubmission”（待重新提交）和“Pending Supporting Documents”（待提交凭证文件）。
- 2 点击 **Bank Rejected. Pending Resubmission** ，检索提交的初始文档集。
- 3 点击 **Pending Supporting Documents** ，检索拒收文件的原因。
- 4 要重新提交凭证文件，请勾选“Submission Ref” <提交参考>主题的复选框 ，然后点击 **Next >** 继续。

IOAT—银行处理后的文件状态

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 26 Apr 2020; 11:58:36 AM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Upload Supporting Documents

Select the transactions to be selected for the supporting document upload

Transaction Status:
All

Archived List Next >

< 1 2 3 4 5 > View up to 10 per page 100 per page

Counterparty	Submission Ref	File Name	Client Code	Debtor Code	Upload Date	Supporting Document Status	Processing Status
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD00000039117	ARPDemoStdFormatcsv26Apr2020a.csv	CLIENTA1DZ0	BUYER1A101	26 Apr 2020	Processed By Bank	Processed By Bank
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD00000039114	ARPDemoStdFormatcsv25Apr2020.csv	CLIENTA1DZ0	BUYER1A101	25 Apr 2020	Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD00000039101	SG_PB_ARPDAH2_Multi_002.csv	CLIENTA1D0E	BUYER1A101	24 Apr 2020	Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD00000039101	SG_PB_ARPDAH2_Multi_002.csv	CLIENTA1DZ0	BUYER1A101	24 Apr 2020	Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD00000039097	SG_PB_ARP_2404202001.csv	CLIENTA1D0E	BUYER1A101	24 Apr 2020	Pending Upload	Pending Supporting Documents
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD00000039094	SG_DB_ARP_24042020TEST002.csv	CLIENTA1DZ0	BUYER1A101	24 Apr 2020	Pending Bank Processing	Pending Bank Processing
<input type="checkbox"/> Customer Name of CIN :1043524	UPLD00000039088	SG_PB_ARP_2404202FLOWCHECK001.csv	CLIENTA1D0E	BUYER1A101	24 Apr 2020	Pending Bank Processing	Pending Bank Processing

说明:

- 1 在银行接收发票文件和提交的凭证文件，“Supporting Document Status”（凭证文件状态）和“Processing Status”（处理状态）将显示为“Processed By Bank”（银行已处理）。



IOAT—银行处理后的发票状态

The screenshot shows the DBS Accounts Receivable Purchase portal. The top navigation bar includes 'Dashboard', 'Submission', 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. The 'Submission' page is titled 'Submission' and is described as an 'Upload centre for invoices and credit notes submission'. It features a form with fields for 'Company' (CLIENT A1 FULLNAME), 'File Format' (DBS Standard Format), and 'Upload File' (Select a File (File Size Limit: 10MB) with a 'Browse +' button). An 'Upload' button is also present. To the right of the form, there are instructions: 'Use [DBS Standard Template](#) to submit invoice(s) and credit note(s).' and 'Use [Debtor Reference](#) to search for your debtors to complete submission.'

Below the form is a 'File Status Summary' section with a search bar 'Search by Reference No. User ID or File Name'. A pagination bar shows '1 2 3 4 5' and 'View up to 10 per page 100 per page'. The table below has the following data:

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	IOATOR751	26 Apr 2020 10:46 AM	Processed By Bank		View	Download
UPLD000000039115	ARPDemoStdFormatcsv26Apr2020.csv	IOATOR751	26 Apr 2020 10:35 AM	This file contains invalid instruments and has been resubmitted		View	

说明:

① 在银行接受发票文件后，“发票状态”将显示为“Processed By Bank”（银行已处理）。

使用标准格式提交汇总发票清单

提交 IOAT 汇总发票清单

The screenshot displays the DBS Accounts Receivable Purchase interface. The top navigation bar includes 'Dashboard', 'Submission', 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. The 'Submission' page is active, showing the 'Upload centre for invoices and credit notes submission'. The 'File Format' dropdown is set to 'DBS Standard Format', which is highlighted with a red circle and the number '1'. A file explorer window is open, showing a list of CSV files. The selected file is 'ARPDemoStdFormatcsv27Apr20 StrThru'. The background shows the 'Submission' page with a search bar and a table of submission records.

Submission Ref.	File Name	Submitted By
UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	IOATOR751
UPLD000000039115	ARPDemoStdFormatcsv26Apr2020.csv	IOATOR751

说明:

① 点击“File Format”（文件格式），选择“Standard Format”（标准格式），然后上传CSV格式的发票文件。

IOAT发票上传的认证

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 26 Apr 2020; 12:08:35 PM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company CLIENT A1 FULLNAME
File Format DBS Standard Format
Upload File ARPDemoStdFormatcsv27Apr20 StrThru.csv X
Upload

File Status Summary

Search by Reference No. User ID or File Name

« 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
UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	IOATOR751	26 Apr 2020 10:46 AM	Pending Bank Processing		View	
UPLD000000039115	ARPDemoStdFormatcsv26Apr2020.csv	IOATOR751	26 Apr 2020 10:35 AM	This file contains invalid instruments and has been		View	

说明:

① 输入mChallenge认证, 以完成汇总发票清单的提交。

注: 只有当用户既是制作者又是审批者时, 才会显示mChallenge。否则, 它将是通常的制作者-审批者这一2步过程。

IOAT—汇总发票文件上传成功

DBS Accounts Receivable Purchase
Open Account Trade

IOATOR751, Customer Name of CIN :1043524
Last login 26 Apr 2020, 12:08:35 PM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company: CLIENT A1 FULLNAME
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 Status Summary

Search by Reference No. User ID or File Name

« 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
UPLD000000039121	ARPDemoStdFormatcsv27Apr20 StrThru.csv	IOATOR751	27 Apr 2020 12:51 PM	In Progress		View	

说明:

- 1 汇总发票清单文件上传成功后，将会提示上传成功。
- 2 由于不需要凭证文件，“Submission Ref”（提交参考）资料标题将不在“Supporting Documents”（凭证文件）和银行接受后的发票中反映，处理状态将变为“Processed By Bank”（银行已处理）。

使用自定义格式提交发票和凭证文件

IOAT提交屏幕

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 28 Apr 2020; 2:26:26 PM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company: CLIENT A1 FULLNAME

File Format: ARP Customized Format

Upload File: DBS Standard Format, ARP Customized Format (selected)

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 Status Summary

Search by Reference No. User ID or File Name

« 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
UPLD000000039121	ARPDemoStdFormatcsv27Apr20 StrThru.csv	IOATOR751	27 Apr 2020 12:51 PM	Pending Bank Processing		View	Download
UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	IOATOR751	26 Apr 2020 10:46 AM	Pending Bank Processing		View	Download

说明:

① 点击“File Format”（文件格式），选择“ARP Customized Format”（ARP自定义格式）。

IOAT自定义格式文件上传

The screenshot displays the DBS Accounts Receivable Purchase portal. The top navigation bar includes 'Dashboard', 'Submission', 'Reports', 'Enquiry', 'Request For Prepayment', and 'Transaction Status'. The 'Submission' page is active, showing a form for uploading invoices and credit notes. The 'File Format' is set to 'ARP Customized Format'. The 'Upload File' section has a 'Browse +' button, which is circled in red with a '1'. An 'Open' file explorer window is overlaid on the page, showing the 'Downloads' folder. The file list includes several zip files and Excel templates. The file 'SDINV0000000000795' is selected, and its name is entered in the 'File name' field at the bottom of the window. The file is a compressed zip file.

说明:

① 点击“Browse”（浏览），选择要上传的发票及相应凭证文件的.zip文件。

请注意仅可以上传一个.zip文件。

IOAT—自定义格式上传的认证

The screenshot displays the DBS Accounts Receivable Purchase interface. The main page is titled "Submission" and includes a form for uploading invoices and credit notes. A modal dialog box titled "mChallenge Authorization" is overlaid on the page, containing the following steps:

- Send Challenge to your registered smartphone.
[Get Challenge via SMS](#)
- Enter this Challenge to your Digital Token or Security Device:
Digital Token Instructions Security Device Instructions Security Device Instructions
- Enter Response

An "Upload" button is located at the bottom of the dialog. The background page shows a "File Status Summary" table with the following data:

Submission Ref.	File Name	Submitted By	Upload Date	Status	Action	File Summary	Assignment
UPLD000000039121	ARPDemoStdFormatcsv27Apr20_StrThru.csv	IOATOR751	27 Apr 2020 12:51 PM	Pending Bank Processing	View	View	Download
UPLD000000039117	ARPDemoStdFormatcsv26Apr2020a.csv	IOATOR751	26 Apr 2020 10:46 AM	Pending Bank Processing	View	View	Download

说明:

① 输入mChallenge认证, 以完成zip文件的提交。

注: 只有当用户既是制作者又是审批者时, 才会显示mChallenge。否则, 它将是通常的制作者-审批者这一2步过程。

IOAT自定义格式上传成功

DBS Accounts Receivable Purchase
Open Account Trade

Success

IOATOR751, Customer Name of CIN :1043524
Last login 28 Apr 2020, 2:26:26 PM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company: CLIENT A1 FULLNAME
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 Status Summary

Search by Reference No. User ID or File Name

« 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
1 UPLD00000039126	SDINV000000000795.zip	IOATOR751	28 Apr 2020 09:47 PM	2 In Progress	3 Upload Assignment	View	
UPLD00000039121	ARPDemoStdFormatcsv27Apr20 StrThru.csv	IOATOR751	27 Apr 2020 12:51 PM	Pending Bank Processing		View	Download

说明:

- 1 通过自定义格式成功上传.zip文件后，将创建一个“提交参考”。
- 2 “Status”（状态）将显示为“In Progress”（进行中）。
- 3 将要求用户上传PDF格式的转让通知书文件，以完成提交。

IOAT—上传转让通知书

DBS Accounts Receivable Purchase
Open Account Trade

Contact Us LANGUAGE : English IOATOR751, Customer Name of CIN :1043524 ARP Client AC Logout
Last login 28 Apr 2020, 2:26:26 PM

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company CLIENT A1 FULLNAME
File Format DBS Standard Format
Upload File Select a File (File Size Limit: 10MB) Browse +
Upload

File Status Summary

Search by Reference No. User ID or File Name

« 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
UPLD000000039126	SDINV0000000000795.zip	IOATOR751	28 Apr 2020 09:47 PM	In Progress	Upload Assignment	View	
UPLD000000039121	ARPDemoStdFormatcsv27Apr20 StrThru.csv	IOATOR751	27 Apr 2020 12:51 PM	Pending Bank Processing		View	

说明:

① 点击 **Upload Assignment** ，上传PDF格式的转让通知书文件。

IOAT—上传转让通知书成功

DBS Accounts Receivable Purchase
Open Account Trade

Success

IOATOR751, Customer Name of CIN :1043524 ARP Client
Last login 28 Apr 2020; 2:26:26 PM

Logout

Dashboard Submission Reports Enquiry Request For Prepayment Transaction Status

Invoice Supporting Documents

Submission

Upload centre for invoices and credit notes submission

Company: CLIENT A1 FULLNAME
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 Status Summary

Search by Reference No. User ID or File Name

« 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
UPLD000000039126	SDINV000000000795.zip	IOATOR751	28 Apr 2020 09:47 PM	Authorized	Upload Assignment	View	
UPLD000000039121	ARPDemoStdFormatcsv27Apr20 StrThru.csv	IOATOR751	27 Apr 2020 12:51 PM	Pending Bank Processing		View	Download

说明:

- 1 转让通知书上传成功后,自定义格式/zip文件提交状态将在银行接受发票及文件处理后变为“Authorized”(已认证),“status”(状态)将进一步刷新为“Processed By Bank”(银行已处理)。

ARP DiGiDocs 附录

附录A -标准格式文件标准

Fields	Example	Max Length/ Specs	Remarks
No	1		Sequence No.
Account Code	ClientCodeD00	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 DD\MM\YYYY 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 DD\MM\YYYY YYYYMMDD	Mandatory for invoice 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 DD\MM\YYYY YYYYMMDD	Mandatory for Export Factoring 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	255	Mandatory for Export Factoring Only
Name of Shipper	ABC	255	Mandatory for Export Factoring Only
Name of Shipping Company	DEF	255	Mandatory for Export Factoring Only
Name of Vessel	HMS DBS	255	Mandatory for Export Factoring Only

必填项目

免责声明

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