

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

Simpler • Intuitive • Comprehensive

**IDEAL** 记账贸易 保理业务



**Quick Start Guide** 用户指南



## 1. IDEAL记账贸易入门须知

本节介绍使用在线平台IDEAL记账贸易之前所需的初始步骤。本节中，我们还将介绍：

- i. IDEAL记账贸易的系统要求
- ii. 如何登录



## 2 保理业务查询

本节概述IDEAL记账贸易（保理业务），并提供如何阅读和自定义信息提要。以更好地了解您的整体账户状况的综合指南。

<b>i. 公司级别</b> <i>查看与公司相关的所有账户的信息摘要。</i>	<b>ii. 账户级别</b> <i>查看有关特定账户的信息。</i>
<ul style="list-style-type: none"><li>• 公司账户概述</li><li>• 公司可用性摘要</li><li>• 买方账龄</li><li>• 买方详细信息</li></ul>	<ul style="list-style-type: none"><li>• 帐户可融资额明细</li><li>• 交易历史（3个月）</li><li>• 发票余额</li><li>• 买方付款</li></ul>
<b>iii. 如何检索每日和每月的报告</b>	



## 3. 保理业务发票提交

本节向您介绍如何以电子方式，向星展银行提交发票和贷记单以进行预付的程序。在本节您将了解：

- i. 查看档案状态摘要
- ii. 准备发票数据
- iii. 档案上传
- iv. 授权提交



## 4. 保理业务融资申请和交易状态

本节提供了关于如何开始融资申请的全面指南，还向您提供了如何查看所有交易的个别状态的指南。在本节中，我们还将介绍如何通过mChallenge显示授权证明。

- i. 融资申请概述
- ii. 融资申请的分步流程
- iii. 如何跟踪您的交易请求

# IDEAL记账贸易的系统要求

为了在使用IDEAL记账贸易时获得流畅的体验，请确保您的计算机或笔记本电脑具有如下配置：

- 英特尔（Core 2及以上），1GB RAM，40MB及以上的可用硬盘驱动器空间
- 两个最新版本的主流浏览器，即Internet Explorer 11（及以上）、Firefox、Chrome或Safari
- 宽带因特网接入
- 用于生成报表的Adobe Acrobat Reader版本5及以上
- 关闭您的弹窗拦截器，或者在弹窗拦截器的排除列表中列入<https://ideal.dbs.com>

用户	项目
所有用户	<ol style="list-style-type: none"><li>1. 欢迎礼包<ol style="list-style-type: none"><li>a. 登录凭据<ul style="list-style-type: none"><li>• 公司ID</li><li>• 用户ID</li></ul></li><li>b. 保安编码器</li></ol></li><li>2. 登录PIN码</li></ol>
申请了交易授权访问的用户将收到这些附加项目	<ol style="list-style-type: none"><li>1. 保安编码器确认函*</li></ol> <p>*激活您的访问权限：</p> <ul style="list-style-type: none"><li>▪ 将保安编码器确认函连同您的联系信息和电子邮件一起返回</li><li>▪ 在线激活您的访问权限，以获得更快的周转时间</li></ul>

# IDEAL™ 记账贸易的用户角色

IDEAL™ 记账贸易是星展银行产品前端平台之一。新平台强化了信息推送功能，并且允许在IDEAL™ 记账贸易中使用自定义信息。

本指南介绍了常用功能，帮您快速上手，迅速掌握IDEAL™ 记账贸易。

IDEAL™ 记账贸易在典型交易流程中有三个主要角色

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## 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.



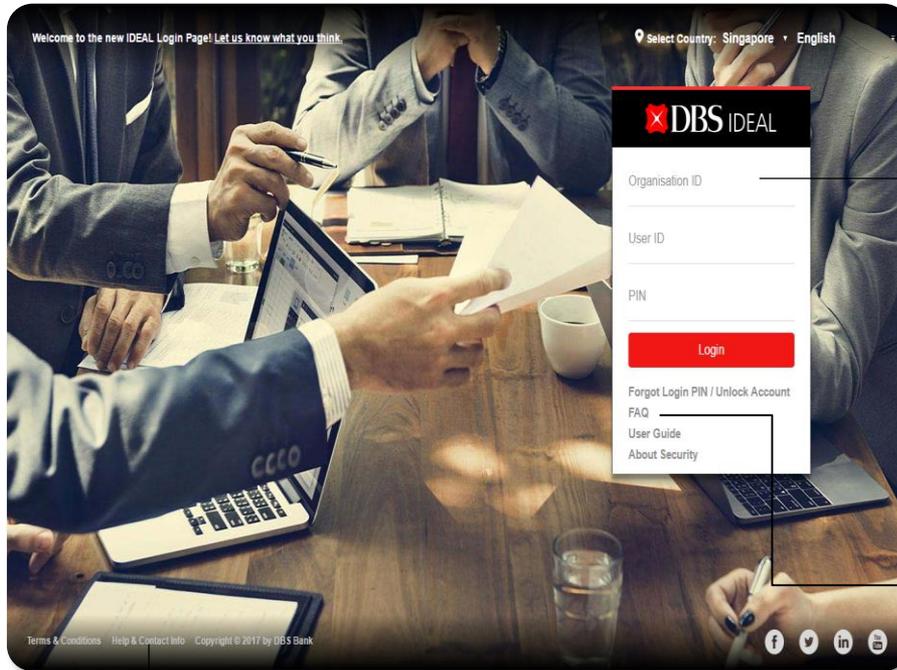
## Transaction Authoriser

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.

# 如何登录

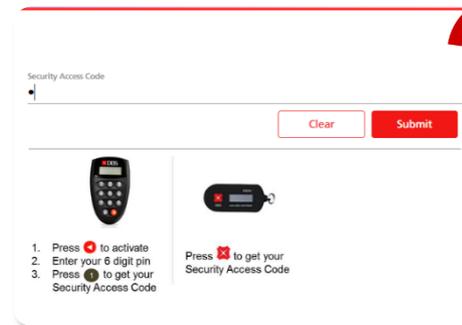
有两种方法可以访问登录页面：

1. 访问[www.dbs.com.sg](http://www.dbs.com.sg)然后点击左面板上的DBS IDEAL 图标
2. 在浏览器中输入 <http://ideal.dbs.com/>。



1 选定你所选择的语言

2 用您的用户名和密码登录



3 浏览更多系统信息及常见问题解答



单击IDEAL记账贸易图标访问

4 获取更多与我们联系的方式

# IDEAL记账贸易（保理业务）概述



仪表盘



查询



发票提交

**\*新!\***



融资申请

**\*新!\***



交易状态

**\*新!\***



报告

日报  
月报

## 账户概况



- 买方账龄（按发票日期计）
- 买方账龄（按到期日计）
- 买方详细信息
- 公司可用性摘要

**公司级别详细信息**

- 交易历史
- 买方付款
- 发票余额
- 帐户可融资额明细



查询（按账户类型）

- 超额付款
- 未融资发票
- 挂账款项
- 不合格发票

**账户级别详细信息**

# IDEAL记账贸易 / 仪表盘主页

以下是您成功登录后将看到的内容。

The screenshot displays the DBS Accounts Receivable Purchase (ARP) dashboard. At the top, the header includes the DBS logo, 'Accounts Receivable Purchase Open Account Trade', and user information: 'John Smith ARP Client' with a last login time of '27 Sep 2017, 10:58:03 AM'. A 'Logout' button is visible in the top right. Below the header is a navigation bar with tabs: 'Dashboard' (highlighted), 'Enquiry', 'Submission', 'Request For Prepayment', 'Transaction Status', and 'Reports'. Two red circles with numbers '1' and '2' are placed over the 'Request For Prepayment' and 'Reports' tabs, respectively. Below the navigation bar, the main content area shows a 'Welcome John Smith' message. To the right of this message, the text '语言选择' (Language Selection) is positioned under circle '1', and '切换用户角色' (Switch User Role) is positioned under circle '2'. Below the welcome message, there is a clock icon and the text 'Your last login date was at 27-Sep-17 10:58.03 AM'.

# 公司级别

公司可用性摘要 | 买方账龄（发票日期/发票到期日期） | 买方详细信息

## 一般信息：

击“查询”选项卡，您将看到此屏幕。此屏幕显示与该公司相关的所有账户的总体概况。带红色下划线的超链接将引导您了解有关所选内容的更为详细的信息。

The screenshot shows the DBS Accounts Receivable Purchase interface. The 'Enquiry' tab is selected. The 'Accounts Overview' section displays a table with the following data:

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
	<a href="#">ABCCOMPDOE</a>	GBP	1,581,945.77	1,260,946.10	-257.78
	<a href="#">ABCCOMPZ0</a>	SGD	3,136,796.96	0.00	527,248.40
	<a href="#">ABCCOMPZN</a>	USD	1,501,222.26	0.00	0.00
	Total (SGD Equivalent)		17,041,832.29	3,848,632.05	830,431.52

Callout 1 points to the 'Outstanding Receivables' column header. Callout 2 points to the 'ABCCOMPZ0' account code. Callout 3 points to the 'ABCCOMPDOE' account code.

**1** 新增栏目

- 未支付的应收账款
- 正在使用的资金
- 可用预付金额

**2** 引导您至公司可用性摘要

**3** 引导您至帐户可融资额明细，也称为账户可用性表。

点击相应的公司，您会进入该公司账户可用性摘要页面。

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

## Company Availability Summary

A summary of company's accounts availability

按公司进行筛选

1 Company Name  
ABC私人投资有限公司

2

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

ABC私人投资有限公司  
Company Name

3

	Outstanding Receivables	Unapproved Debts	Disputes	Non-Financing Invoice	Funds in Use	Amount Available for Prepayment
<b>Total (SGD Equivalent)</b>	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
XXXXXXXX	SGD	SGD 244,731.40	SGD 244,731.40	SGD 0.00	SGD 0.00	SGD -85,886.74	SGD 0.00
XXXXXXXX	SGD	SGD 0.00	SGD 0.00	SGD 0.00	SGD 0.00	SGD 7,754.70	SGD -1,207,754.70

4

- 1 下拉列表用于切换公司，以查看所需的公司可用性摘要。
- 2 公司级可用选项卡。
- 3 在屏幕重叠中查看公司的汇总可用性细分。
- 4 导航至账户详细信息。

此页面显示公司汇总可用性的详细细分。

公司级别 -  
公司可用性表  
导航：

- 在“公司可用性摘要”屏幕上，点击“Company Availability Sheet”（公司可用性表）超链接。将以基本货币显示公司汇总可用性详细细分的屏幕叠加。

**Company Availability Details**

Detailed Breakdown of Company Aggregated Availability

**ABC私人投资有限公司**  
Company Name

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

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

Close

点击“Debtor Aging By Invoice Date”（按发票日期计的买方账龄）选项卡，您会看到本页面。通过本页面，您可查看按发票日期计的单个买方的账龄分析。

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私人投资有限公司

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

ABC私人投资有限公司  
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%	
<b>Total</b>	0.00	0.00	100.00	0.00	0.00	200.00	1,017,183.95	100.00	1,017,483.95

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
XXXXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	307,887.15	0.00	307,887.15	30.25
XXXXXXXXXXXX	60	N	0.00	0.00	0.00	0.00	0.00	0.00	101,659.29	0.00	101,659.29	9.99
XXXXXXXXXXXX	30	N	0.00	0.00	0.00	0.00	0.00	0.00	33,341.20	0.00	33,341.20	3.27
XXXXXXXXXXXX	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 在公司级屏幕上选择“Debtor Aging by Invoice Date”（按发票日期计的买方账龄）。按发票日期查看所选公司的单个买方的账龄分析。

2 您还能够以.csv格式导出该信息。

3 EOM指示符定义为买方月末付款。

# 查询 - 按发票到期日划分的买方账龄

点击“Debtor Aging By Due Date”（按发票日期计的买方账龄）选项卡，您会看到本页面。通过本页面，您可查看按发票到期日划分的对单个买方的账龄分析。

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私人投资有限公司

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

ABC私人投资有限公司  
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 在公司级屏幕上“Debtor Aging by Invoice Due Date”（按发票到期日计的买方账龄）选项卡上选择。按发票到期日查看所选公司的单个买方的账龄分析。

2 您还能够以.csv格式导出该信息。

点击“Debtor Details”（买方详细信息）选项卡，您会看到本页面。通过本页面，您可快速查看已获批买方的详细信息。

[Accounts Overview](#) / Debtor Details

## Debtor Details

A quick view of approved debtors details

Company Name  
ABC私人投资有限公司

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

**ABC私人投资有限公司**  
Company Name

	Credit Limit	Outstanding Invoice	Approved Debts	Unapproved Debts	Dispute	Non-Financing Invoice
<b>Total</b>	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 在公司级屏幕的“Debtor Details”（买方详细信息）选项卡上选择。
  - 快速查看已获批买方的详细信息。

# 账户级别

帐户可融资额明细 | 交易历史 | 发票余额 | 买方付款

点击账户代码，您会看到本页面。本页提供了账户可用性的详细细分。

## 账户级 - 帐户可融资额明细

- 1 下拉列表用于公司切换，以查看所期望的账户可用性的详细细分。
- 2 将显示“Unapproved Debts”（不合格发票）屏幕叠加层。
- 3 将显示“Non-Financing Invoice”（未融资发票）屏幕叠加层。
- 4 将显示“Overpayment”（超额付款）屏幕叠加层。
- 5 将显示“On Account Payment”（挂账款项）屏幕叠加层。

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

### Account Availability Details

View detailed breakdown of the availability of the account

1 Account Code  
 ABC私人投资有限公司

Account Availability Details
Transaction History
Outstanding Invoices
Collection From Debtor

ABC私人投资有限公司 Company Name		XXXXXXXXXX Account Code	SGD Advance Currency
Amount Available for Prepayment		SGD -250,092.40	
Details		Less	Balance
<b>Outstanding Receivables</b>			<b>SGD 1,017,503.95</b>
	Less: Unapproved Debts <span style="float: right;">2</span>	SGD 370,143.72	
<b>Approved Debts</b>			<b>SGD 647,360.23</b>
	Less: Non-Financing Invoice <span style="float: right;">3</span>	SGD 0.00	
	Less: General Disputes	SGD 78.59	
	Less: Unapplied Credit Note	SGD 0.00	
<b>Approved Invoice for Financing</b>			<b>SGD 647,281.64</b>
	Less: Normal Reserve	SGD 97,092.17	
<b>Availability Before Existing Balance</b>			<b>SGD 550,189.47</b>
	Less: Existing Balance (Fund-in-Use)		
<b>Gross Availability</b>			<b>SGD -248,042.40</b>
	Less: Additional Reserves	SGD 1,870.00	
	Less: Previously Requested	SGD 80.00	
	Less: Overpayment <span style="float: right;">4</span>	SGD 100.00	
	Less: On Account Payment <span style="float: right;">5</span>	SGD 0.00	
Amount Available for Prepayment		SGD -250,092.40	

根据您在“帐户可融资额明细”页面上单击的内容的不同，您将看到不同的覆盖。屏幕截图如下：

## 不合格发票

Unapproved Debts

XXXXXXXXXX Account Code		SGD Advance Currency					
		Outstanding Invoice Amount	Unapproved Amount				
Total (Advance Currency)		SGD 404,066.50	SGD 404,066.50				
Debtor Name	Debtor Code	Invoice No.	Invoice Date	Invoice Currency	Outstanding Invoice Amount	Unapproved Amount	Reason for Unapproved Debt
XXXXXXXXXX XXXXXXXXXX	XXXXXXX	AA_1	03 Feb 2017	SGD	SGD 10.00	SGD 10.00	AGB-Maximum Extension Period Exceeded

## 超额付款

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
XXXXXXXXXXXXXXXXXX XXXXXXXXXXXX	XXXXXXX	RF554524	30 Sep 2016	HKD	HKD 1,000.00	HKD 950.00

## 未融资发票

Non-Financing Invoice

XXXXXXXXXX Account Code		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

## 挂账款项

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	XXXXXXX	RF554795	01 Mar 2017	SGD	SGD 33.00

点击“Transaction History”（交易历史）选项卡查看此项。此页面可为您筛选最近3个月存储的交易，并查看详细的交易信息。

ABC私人投资有限公司  
Company Name

NA AB IE01  
Account Code

SGD  
Advance Currency

XXXXXXXXXX 1

Month to Show: March-17

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	Fund in Use	Reserve
Opening Balance as at 29 Sep 2015	SGD 0.00	SGD 0.00

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Processing Date	Value Date	Transaction Reference	Description	Fund in Use	Reserve
28 Feb 2015	28 Feb 2015	A-201502280044	INVOICE <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px; color: red; font-weight: bold;">2</span>	0.00	-1,000.00
28 Feb 2015	28 Feb 2015	C-201502280044	Credit Note <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px; color: red; font-weight: bold;">3</span>	0.00	-1,000.00
28 Feb 2015	28 Feb 2015	RF-201502280044	Collection From Debtor <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px; color: red; font-weight: bold;">4</span>	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

Co. Reg. No. 196800306E | Security Guidelines | Terms & Conditions | © 2014 DBS Bank Ltd

1 下列列表可查看长达3个月的交易历史。

2 屏幕叠加层显示发票提交的详细事务处理

3 屏幕叠加层显示提交的贷记单的详细事务处理。

4 屏幕叠加层显示买方付款的详细交易。

根据您在“Transaction History Details”（交易历史详细信息）页面上所点击的不同，您会看到不同的屏幕叠加层。屏幕截图如下：

Invoice Submission X

Debtor Name	Debtor Code	Invoice No.	Invoice Date	Invoice Currency	Invoice Amount	Credit Terms	Invoice Due Date
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXX	SG_IDEAL记账贸易_TC_01	01 Apr 2017	USD	200.00	30	01 May 2017

交易历史 - 发票提交

Credit Note Submission X

Debtor Name	Debtor Code	Invoice Currency	Credit No.	Invoice No. Applied	Credit Date	Credit Amount
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXX	USD	CN_IDEAL记账贸易_TC_01		01 Apr 2017	100.00
XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXX	USD	CN_IDEAL记账贸易_TC_02		01 Apr 2017	100.00

交易历史 - 贷记单

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
XXXXXXXXXXXX	XXXXXXXXXXXX	SGD	RETEST2	RF554794	09 Dec 2016	1,000.00	0	08 Jan 2017	01 Mar 2017	22.00	01 Mar 2017

交易历史 - 买方付款

点击“Outstanding Invoices”（发票余额）选项卡查看此项。通过此页面，您可按买方名称和买方代码进行筛选，并查看详细的发票信息。

Accounts Overview / Company Availability Summary / Outstanding Invoices

## Outstanding Invoices

View outstanding receivables of the account

Account Code: ABC私人投资有限公司

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

ABC私人投资有限公司  
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
<b>Total ( Invoice Currency )</b>	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 下拉列表:
- 1.1 选择买方姓名
  - 1.2 选择发票货币

- 分页功能可将您引导至想查看的页面。
- 用户亦可下载.csv格式的发票余额清单。

点击“Collection from Debtor”（买方付款）选项卡，您会看到此屏幕。本页可让您按买方名称和发票货币筛选。

Accounts Overview / Company Availability Summary / Collection From Debtor

## Collection From Debtor

View the collection from debtor of the account

Account Code  
ABC私人投资有限公司

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

ABC私人投资有限公司  
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

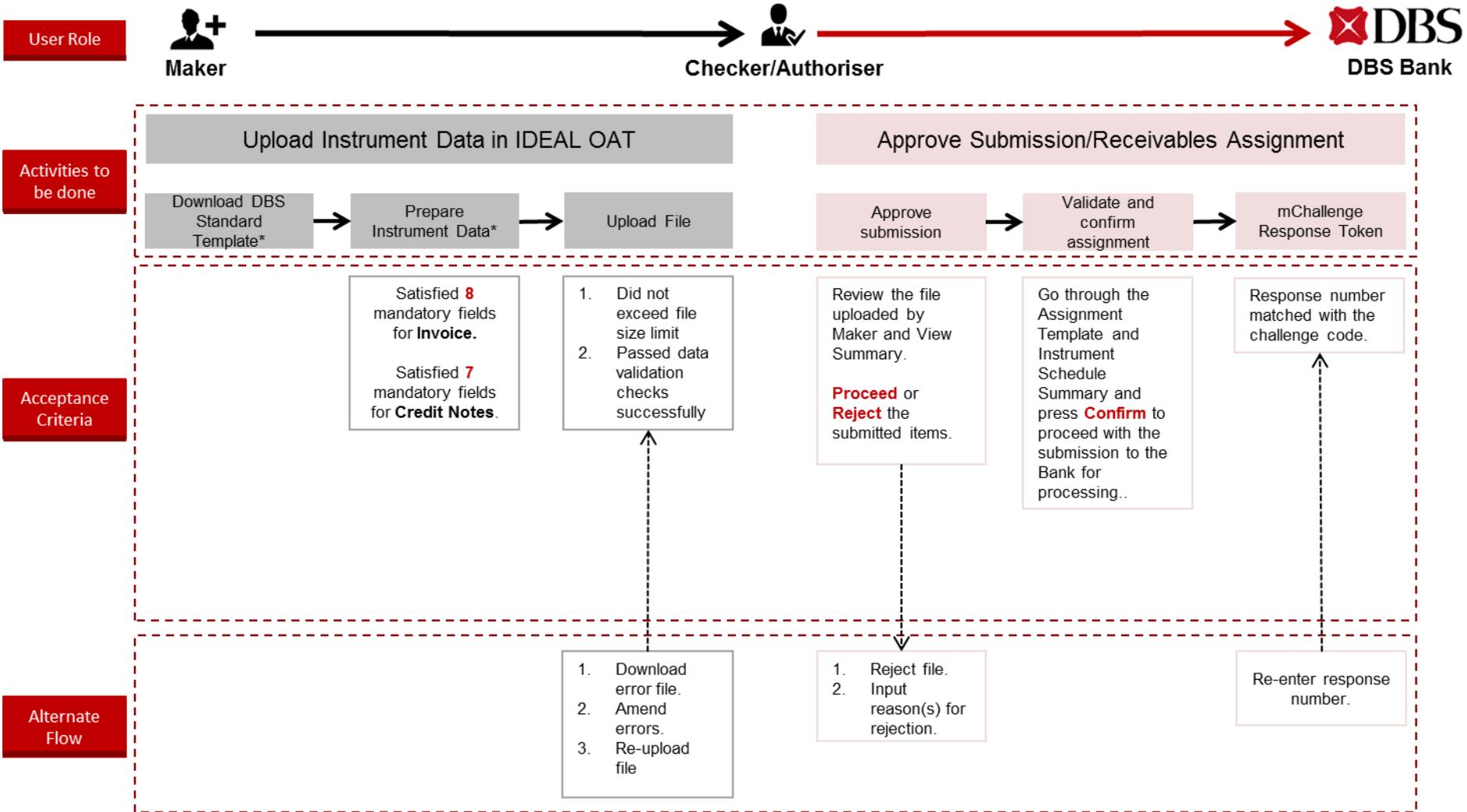
- 1 下拉列表：
  - 1.1 选择买方姓名
  - 1.2 选择发票货币

- 分页功能可将您引导至想查看的页面。
- 用户亦可下载.csv格式的买方付款列表。

# 提交

概述 | 档案状态摘要 | 票据资料准备 | 档案上传 | 授权提交

# 提交 - 概述



# 提交 - 档案上传及查看档案状态摘要

 Accounts Receivable Purchase  
Open Account Trade

Contact Us    LANGUAGE: English

John Smith    ARP Client    AC    Logout

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

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

## Submission

Upload centre for invoices and credit notes submission

**上传档案以供提交票据**

Company:

File Format:

Upload File:

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

**档案摘要，以持续跟踪档案上传的状态**

« 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		<a href="#">View</a>	
UPLD000000010106	TESTUpload3.csv	John Smith	17 Aug 2017 11:21 AM	This file has an invalid structure and is rejected		<a href="#">View</a>	
UPLD000000010108	TESTUpload2.csv	John Smith	17 Aug 2017 11:33 AM	Pending Authorization (0/1)	<input type="button" value="Proceed"/> <input type="button" value="Reject"/>	<a href="#">View</a>	
UPLD000000010109	TESTUpload1.csv	John Smith	17 Aug 2017 02:37 PM	This file contains invalid instruments and has been rejected		<a href="#">View</a>	
UPLD000000010110	TESTUpload6.csv	John Smith	17 Aug 2017 02:40 PM	Rejected		<a href="#">View</a>	
UPLD000000010111	TESTUpload7.csv	John Smith	17 Aug 2017 02:43 PM	Processed by Bank		<a href="#">View</a>	

# 提交 - 档案上传及查看档案状态摘要

## 提交屏幕

提交模块是您通过电子方式将发票和贷记单分配给银行的一个渠道。

## 提交模块的主要特点

- 1 可下载提交文书用标准模板。
- 2 提交状态随时跟踪，一目了然。
- 3 查看提交的档案的摘要。
- 4 下载之前上传的档案。
- 5 下载《债权转让》

**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 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
UPLD000000010096	TESTUpload4.csv	John Smith	16 Aug 2017 11:04 AM	Pending Bank Processing		<a href="#">View</a>	<a href="#">Download</a>
UPLD000000010106	TESTUpload3.csv	John Smith	17 Aug 2017 11:21 AM	This file has an invalid structure and is rejected		<a href="#">View</a>	
UPLD000000010108	TESTUpload2.csv	John Smith	17 Aug 2017 11:33 AM	Pending Authorization (0/1)	<a href="#">Proceed</a> <a href="#">Reject</a>	<a href="#">View</a>	
UPLD000000010109	TESTUpload1.csv	John Smith	17 Aug 2017 02:37 PM	This file contains invalid instruments and has been rejected		<a href="#">View</a>	
UPLD000000010110	TESTUpload6.csv	John Smith	17 Aug 2017 02:40 PM	Rejected		<a href="#">View</a>	
UPLD000000010111	TESTUpload7.csv	John Smith	17 Aug 2017 02:43 PM	Processed by Bank		<a href="#">View</a>	<a href="#">Download</a>

# 上传 - 档案上传及查看档案状态摘要

## 提交状态监控

状态	含义
进行中	该档案目前正由系统验证。
等待授权	本档案已由系统成功验证，等待审批者授权。
该档案结构无效，已被拒绝。	该档案未遵循标准模板格式。
该档案包含无效的票据，已被拒绝	该档案未通过验证过程（如，数据类型验证、范围简单和验证受制等）
被拒绝	该档案已被审批者拒绝。
等待银行处理	档案的分配已得到审批者的充分授权，并已送交银行处理。
已由银行处理	银行已处理提交的资料，未清余额将于（日结算时）更新至有关账户。
被银行拒绝	银行拒绝了提交的资料。

# 提交 - 档案状态摘要详细信息

## 提交状态监控

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	

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	ABCCOMPDOE	Invoice	2	USD	1,110.00	Processed By Bank

- 1 选择“File Status Summary”（档案状态摘要）下的“Status”（状态）。
- 2 提交状态详细信息屏幕叠加层将显示账户代码级别的提交状态。

- 3 单击.csv图标，查看发票级别的详细提交状态。

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

## 第1步：准备档案上传的票据资料（1/3）

Company: ABC私人投资有限公司

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	ABCCOMP00E	BUYERAC111	I	INVC TCG 001	15/12/2017	USD	1100	10/02/2018		
2	ABCCOMP00E	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		

### 星展银行标准模板：输入数据必填项目

- 1 点击“Submission”（提交）菜单选项卡，进入档案上传屏幕。
- 2 单击[DBS Standard Template](#)（DBS标准模板），下载档案提交用标准模板。
- 3 在标准模板中，一个档案提交有20个字段列，其中发票必须有8个字段列，贷记单必须有7个字段列。出口保理必须有19列。

## 第1步：准备档案上传的票据资料（2/3）

字段	示例	最大长度/规格	备注
编号			序号
账户代码	ClientCode 000	20	必填（可在买方资料中找到）
买方代码	BUYER1203	20	必填（可在买方资料中找到）
票据类型			必填
票据编号	invoice123	30	必填
票据日期	15/06/2015（2015年6月15日）	YYYY-MM-DD DD-MM-YYYY DD/MM/YYYY YYYY/MM/DD DD\MM\YYYY YYYY\MM\DD	必填
票据货币	美元	3	必填（可在买方资料中找到）
票据金额	2000.00	数码（15,2）-13数码和2位小数	必填
票据到期日	15/06/2015（2015年6月15日）	YYYY-MM-DD DD-MM-YYYY DD/MM/YYYY YYYY/MM/DD DD\MM\YYYY YYYY\MM\DD	选项2的必填：仅发票日期 对于选项3并非必填：仅装运日期
不适用			
对应的发票号码	Invoice123	30	
运输文件参考编号	11122344	100	仅出口保理必填
运输文件日期	15/06/2016（2015年6月15日）	YYYY-MM-DD DD-MM-YYYY DD/MM/YYYY YYYY/MM/DD DD\MM\YYYY YYYY\MM\DD	选项3必填：仅装运日期 对于选项2并非必填：仅发票日期
装货港口	美国	100	仅出口保理必填
卸货港口	新加坡	100	仅出口保理必填
货物描述	原油	650	仅出口保理必填
托运人名称	ABC	65	仅出口保理必填
船运公司名称	DEF	135	仅出口保理必填
船名	HMS DBS	135	仅出口保理必填

准备

上传

授权

## 第1步：准备档案上传的票据资料（3/3）

Company: ABC私人投资有限公司

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 要检查与账户相关联的已获批准的买方，请选择 **Debtor Reference**（买方资料）（图1）。这将有助于提交时的输入过程。
- 5 通过选择下拉列表，可以按公司筛选买方和关联账户。

Debtor Reference

Company Name: ABC Pte Ltd

Account Code	Debtor Code	Debtor Name	Invoice Currency
ABCCOMP0E	BUYERAC111	ROYAL MAS PTE LTD	美元
ABCCOMPE01	BUYERAC111	ROYAL MAS PTE LTD	元

Close

图1 买方资料：查看与该公司有关的合同详情

## 第2步：将档案保存在本地驱动上

- 1 完成并验证输入信息之后，将档案保存为CSV格式（逗号分隔）。（图3）
- 2 点击保存按钮后，将会提示一条警告信息。点击“OK”。（图4）
- 3 将显示另一条消息，确认档案格式更改。点击“Yes”。（图5）

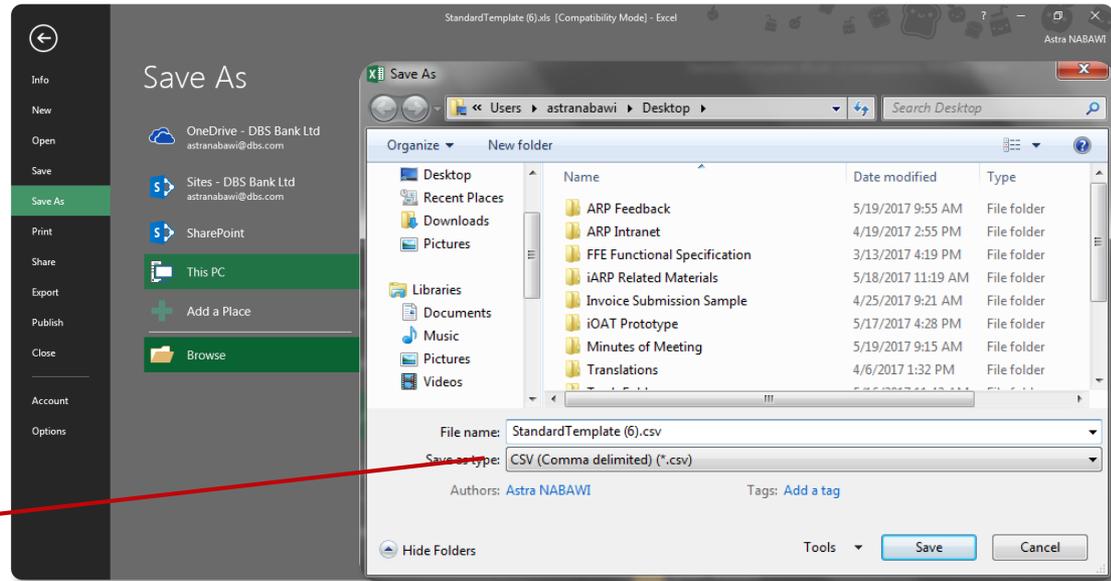
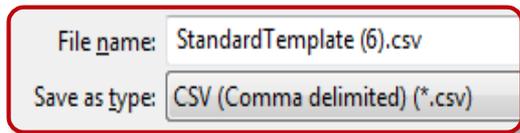


图3 另存为-档案类型格式：CSV（逗号分隔）

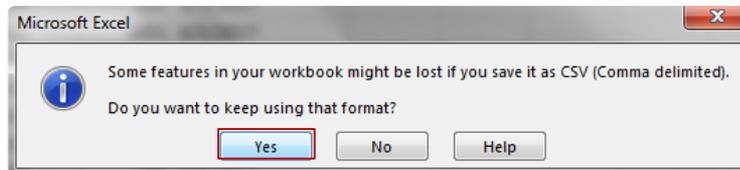


图4 警告消息-文件格式不支持多个工作表

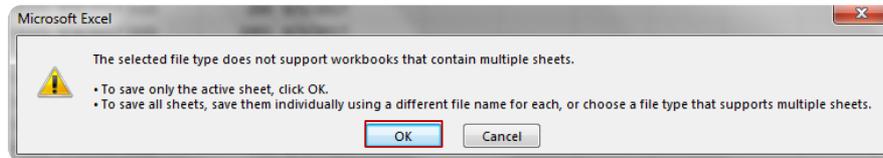
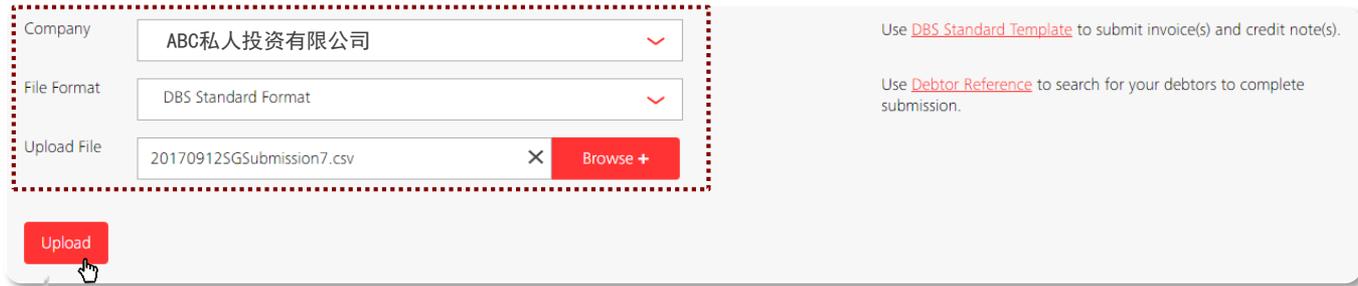
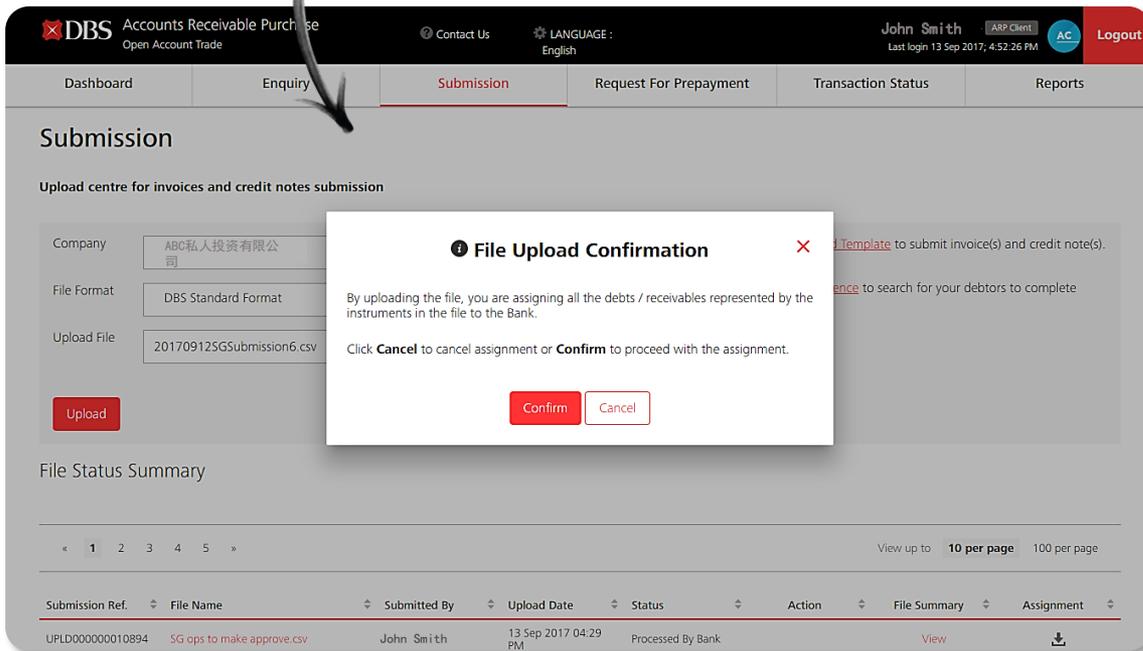


图5 信息消息-格式更改确认

## 第3步：在IDEAL记账贸易中上传档案

- 1 标准模板完成后，导航至提交屏幕，上传档案。
- 2 从下拉列表中选择公司和您希望上传档案的格式。
- 3 要上传档案，请选择 **Browse +** 来选择本地驱动器中的档案。点击**Upload**（上传）按钮，发送档案，以供审批。
- 4 向显示一个屏幕叠加层，让撮合人确认向银行提交档案。（图1）点击 **Confirm** 继续。
- 5 档案状态摘要下将增添排列项，而状态将显示为“*In Progress*”（进行中）。IDEAL 记账贸易 将在审批者授权之前在档案中验证票据。

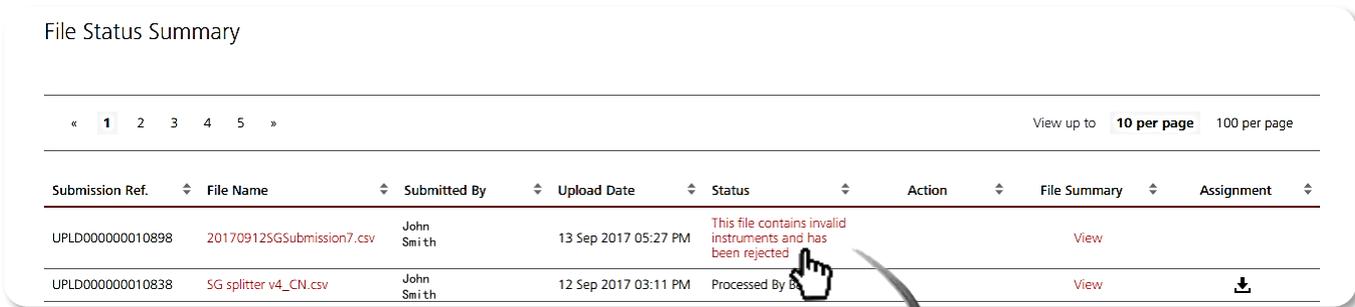
图1 弹出消息-档案上传确认

准备

上传

授权

## 第3.1步：查看和调整档案上传中发现的错误



- 1 当撮合人上传档案时，系统将执行数据验证检查，以确保该档案可以在系统中成功处理。
- 2 当发现错误时，您可以在“File Status Summary”（档案状态摘要）下的“*此档案包含无效票据并已被拒绝*”状态下载错误档案。
- 3 图3显示错误档案的内容，让撮合人进行必要的更改。
- 4 重新上传的档案，档案名必须是唯一的。系统不接受名称档案名重复的档案。

	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.

图3 错误档案：查看上传档案时发现的错误

## 第4步：查看由撮合人上传的档案以供审查

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)	<span>Proceed</span> <span>Reject</span>	<a href="#">View</a>	
UPLD000000011090	IOAT rejection in SGv2.csv	John Smith	18 Sep 2017 07:12 PM	This file contains invalid instruments and has been rejected		<a href="#">View</a>	

1 您可选择单击“View”（查看）来查看已上传档案的摘要。只有在系统验证成功并等待审批者授权时才能查看。（图2）

2 审核跟踪显示在档案摘要屏幕中，可让您对执行上传和授权档案的用户进行跟踪。

The screenshot shows a 'File Summary' modal window with the following data:

Submission Ref.	20170912SGSubmission7.csv	4
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

图2 档案摘要-已上传档案的摘要信息

## 第4.1步：拒绝档案和输入拒绝原因

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 如果您希望拒绝撮合人提交的档案，则点击 **Reject** 要求审批者输入拒绝的原因，然后点击“Confirm”（确认）。

2 审核跟踪显示在档案摘要屏幕中，可让您对执行上传和授权档案的用户进行跟踪。

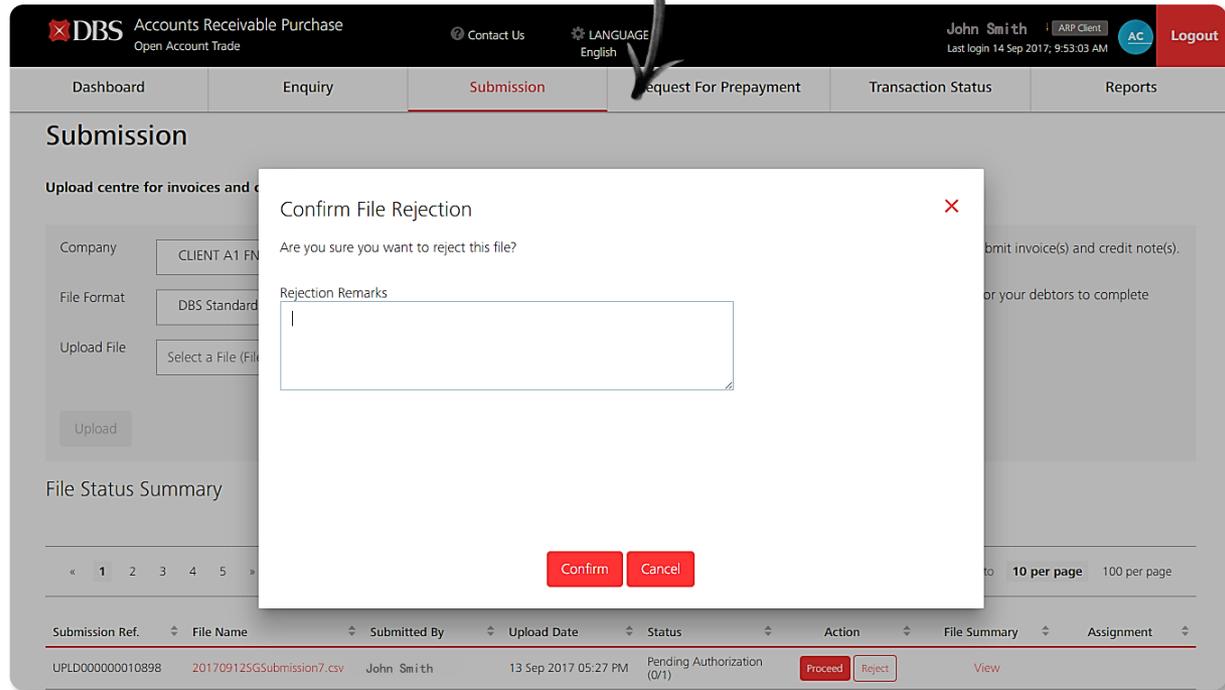


图4 弹出消息-确认档案拒绝

## 提交 - 授权提交

## 第5步：进行转让

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 转让之前，请确保您已经审阅了该档案。查看档案中的票据有两种方式：
  - i. 点击“View”（查看）可查看已上传票据的摘要
  - ii. 下载由撮合人上传的档案，格式为.csv
- 2 点击 **Proceed** 后，你将被导向 **Assignment of Debt**（债权转让）页面。

DBS Accounts Receivable Purchase  
Open Account Trade

John Smith AR 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 submission

Company CLIENT A1 FNAME

File Format DBS Standard Format

Upload File Select a File (File Size Limit)

Upload

**Proceed to Assignment**

You are going to be directed to the **Assignment of Debt** page to assign all the debts / receivables represented by the instruments in this file to the Bank.

Please review this file to ensure all information in this file is accurate before proceeding.

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

图3 弹出消息-进行转让

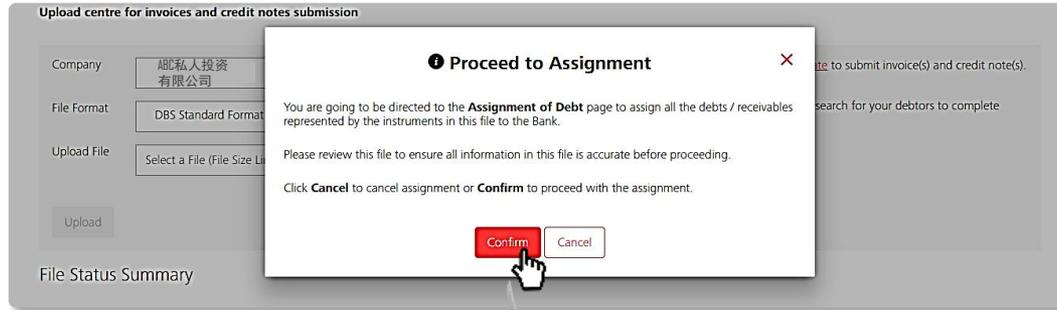
准备

上传

授权

# 提交 - 授权提交

## 第6步：审核票据附表摘要



1 单击 **Confirm** 后，将出现一个屏幕叠层，显示票据附表摘要。

2 请确保您已阅读确认部分，然后点击 **Confirm**，转到mChallenge，使用您的数码或实体编码器授权提交。

IDEAL-OAT Submission Reference No.	Instrument Type	Instrument Count	Instrument Currency	Assigned Instrument Amount
UPLD000000010757	Invoice	2	USD	2,300.00
UPLD000000010754	Invoice	2	EUR	2,700.00

Debtor Name	Instrument Type	Instrument No	Instrument Date	Instrument Due Date	Corresponding Invoice Number	Instrument Currency	Instrument Amount
ROYAL MAS	Invoice	INVC TCG 001	15 Dec 2017	10 Feb 2018		USD	1,100.00
ROYAL MAS	Invoice	INVC TCG 002	15 Dec 2017	10 Feb 2018		USD	1,200.00
ROYAL MAS	Invoice	INVC TCG 003	15 Dec 2017	10 Feb 2018		EUR	1,300.00
ROYAL MAS	Invoice	INVC TCG 004	15 Dec 2017	10 Feb 2018		EUR	1,400.00

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.

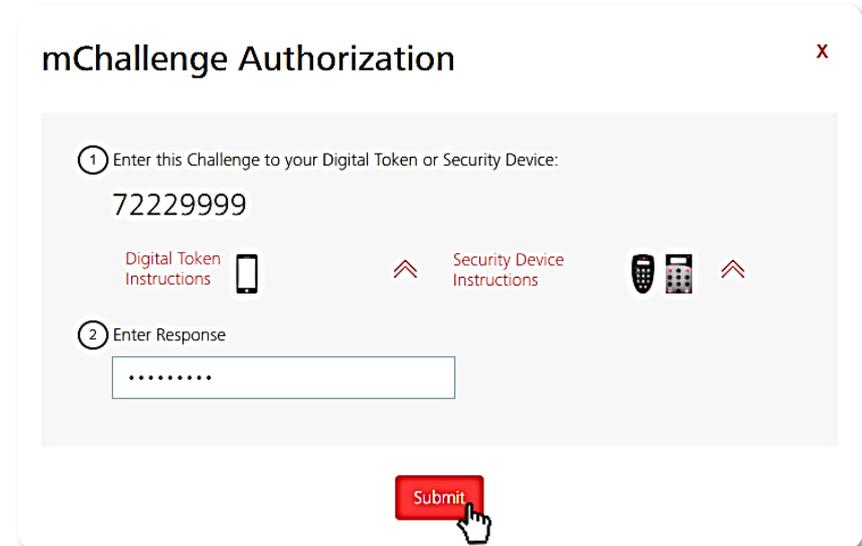
点击“**Confirm**”（确认），则将您将上述票据所代表的所有债务/应收账款转让给银行，并受我们之间签订的协议或贷款函以及附带的转让条款和条件的约束。请在“Submission”（提交）选项卡下的“File Status Summary”（档案状态摘要）下载此转让，签署并交回银行或遵守与银行约定的其他安排。

图3 弹出消息-进行转让

# 提交 - 授权提交

## 第7步：通过数码或实体编码器授权提交

数码编码器指令	实体编码器指令
<ol style="list-style-type: none"> <li>在您的智能手机上启动DBS应用程序</li> <li>选择“IDEAL Digital Token”（IDEAL数码编码器）</li> <li>输入您智能手机的安全代码（或使用指纹识别）</li> <li>输入Challenge发送到你的智能手机</li> <li>点击“Generate Response”（生成响应）</li> </ol>	<ol style="list-style-type: none"> <li>按下  激活保安编码器</li> <li>输入6位数的IDEAL个人识别号码（屏幕上会出现"APPLI-")</li> <li>按下3进行授权</li> <li>输入Challenge发送到你的智能手机</li> <li>保安编码器将生成响应。</li> </ol>



# 提交 - 电子通知

我们启用了电子邮件通知状态，让您随时更新提交状态。

事件	发送给谁	电子邮件样本	通道	频率
档案处理失败	撮合人	<p>主题: <b>DBS IDEAL记账贸易 - 档案处理失败</b></p> <p>消息内容: 由于格式无效, 档案&lt;档案_名称&gt; 被拒绝。请登录 IDEAL记账贸易, 了解更多信息。</p>	电子邮件/ 短信通知	实时
档案上传成功	撮合人和 审批者	<p>主题: <b>DBS IDEAL记账贸易 - 待批档案</b></p> <p>消息内容: &lt;撮合人名称&gt;上传了以下档案供审批</p> <p>&lt;NEW_FILE_ID1&gt; &lt;NEW_FILE_ID2&gt;</p>	电子邮件/ 短信通知	批处理 每2小时一次
部分批准	撮合人和 审批者	<p>主题: <b>DBS IDEAL记账贸易 - 需要进一步的档案批准</b></p> <p>消息内容: &lt;审批者名称&gt;批准了以下档案供审批请登录 IDEAL记账贸易, 了解更多信息。</p> <p>&lt;CHECKER_FILE_ID_1&gt; &lt;CHECKER_FILE_ID_2&gt;</p>	电子邮件/ 短信通知	批处理 每2小时一次
最终档案批准	撮合人和 审批者	<p>主题: <b>DBS IDEAL记账贸易 - 需要的档案批准</b></p> <p>消息内容: 以下档案已通过&lt;审批者名称&gt; 批准, 已送银行处理。</p> <p>&lt;FINAL_CHECKER_FILE_ID_1&gt; &lt;FINAL_CHECKER_FILE_ID_1&gt;</p>	电子邮件/ 短信通知	批处理 每2小时一次

# 提交 - 电子通知

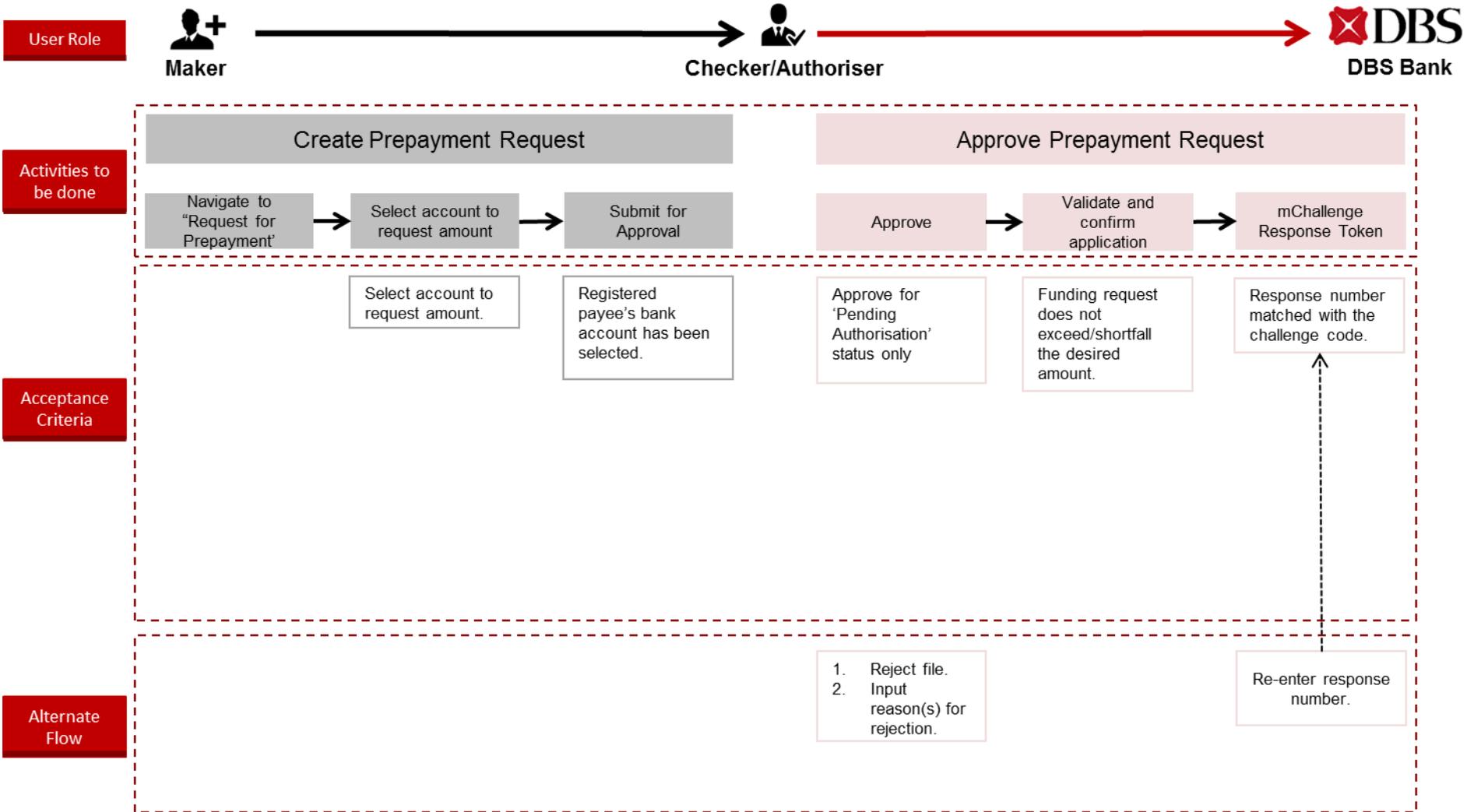
我们启用了电子通知状态，让您随时更新提交状态。

事件	发送给谁	电子邮件样本	通道	频率
审批者拒绝	撮合人	<p>主题：DBS IDEAL记账贸易 - 档案被拒绝</p> <p>消息内容：&lt;审批者_姓名_1&gt; 拒绝了档案 &lt;CHECKER_REJECT_FILE_ID_1&gt;。拒绝原因为&lt;REJECT_REASON_1&gt;。</p>	电子邮件/ 短信	实时
已处理的档案提交状态	撮合人和 审批者	<p>主题：DBS IDEAL记账贸易 - 已处理的发票提交</p> <p>消息内容：已经处理了以下档案的提交。</p> <p>&lt;File ID. 1&gt; &lt;File ID. 2&gt;</p> <p>请登录 IDEAL记账贸易，了解更多信息。</p>	电子邮件/ 短信通知	批处理
提交档案通知书	撮合人和 审批者	<p>主题：DBS IDEAL记账贸易 - 档案提交的确认</p> <p>消息内容：&lt;公司名称&gt; 已通过批准人&lt;姓名&gt;审批，已送银行处理</p>	电邮	实时

# 融资申请

概述 | 分期融资申请 | 授权交易

# 融资申请 - 概述



# 融资申请 - 查看交易状态

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"/>	150000000158679	ABC私人投资有限公司	John Smith	SGD	1.00	Pending Authorization	13 Aug 2017	0/1
<input type="checkbox"/>	150000000158679	ABC私人投资有限公司	John Smith	SGD	1.00	Pending Authorization	13 Aug 2017	0/1
<input type="checkbox"/>	150000000158679	ABC私人投资有限公司	John Smith	SGD	1.00	Pending Authorization	13 Aug 2017	0/1

(1) points to the first row of the table.

- 1 单击交易参考编号，您还可查看更详细的交易摘要和审计跟踪。
- 2 按状态和交易周期进行筛选。
- 3 当一个档案被审批者拒绝时，您可单击状态超链接“Rejected”来查看拒绝的原因。
- 4 如果您的用户角色是审批者，您可单击相应的按钮来批准或拒绝资金请求。

状态	含义
等待授权	融资申请已完成，等待授权人批准。
等待银行处理	等待银行处理资金请求。
被批准者拒绝	被授权人拒绝并说明拒绝原因。
被银行拒绝	银行拒绝了申请。
已由银行处理	银行已经批准并处理了申请。所请求的金额也已记入你指定的账户。

# 融资申请 - 查看交易状态

Status: Processed By Bank Transaction Period: September-17 Approve Reject

Transaction Reference Number	Company Name	Submitted By	Advance Currency	Financing Amount	Status	Submission Date	Authorization Count
IS00000000064834	ABC私人投资有限公司	John Smith	GBP	1,186,749.65	Processed By Bank	15 Sep 2017	1/1
IS00000000064835	ABC私人投资有限公司	John Smith	GBP	100.00	Processed By Bank	15 Sep 2017	1/1
IS00000000064619	ABC私人投资有限公司	John Smith	GBP	39.47	Processed By Bank	08 Sep 2017	1/1
IS00000000064826	ABC私人投资有限公司	John Smith	GBP	13.00	Processed By Bank	15 Sep 2017	1/1

**Transaction Status**

Transaction Reference No. IS00000000064834 FPRO Transaction Reference No. 42781 Company ABC私人投资有限公司

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
ABCCOMP00E	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
	Close	

- 1 点击相关交易参考编号，可查看交易详情。
- 2 审核跟踪显示在档案摘要屏幕中，您可对执行交易创建和授权的用户进行跟踪。

## 第1步：创建融资申请

1

2

3

4

可用金额

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

Company Name Account code Requested Amount

ABC私人投资有限公司 ABCCOMPDOE 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

1 从顶部菜单栏，选择“Request for Prepayment”（融资申请）选项卡。

2 只需从下拉列表中选择“Company Name”（公司名称）及“Account Code”（账户代码），即可查看可用于预付的金额的具体账户明细。

3 根据可用金额输入您希望支付的指示性金额。

4 点击“Next”（下一步）继续。

## 第2步：选择收款人的银行账户

**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

**1** (points to dropdown menu)

12345678

**2** (points to Submit button)

< Back Submit

Company name	Account Code	Transaction Date	Outstanding Receivables	Funds In Use	Amount Available For Prepayment	Indicative Prepayment Amount
ABC私人投资有限公司	ABCCOMPDOE	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) :

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** 从下拉列表中选择要贷记到已注册收款人的银行账户的金额。

**2** 点击“Submit”（提交）继续。将有交易参考号生成，用于跟踪目的。

## 第3步：选择交易供批准

**Transaction Status**

To view the status of the Request for Prepayment

Total Number of Transactions Selected: 1

Status: Pending Authorization (dropdown)      Transaction Period: September-17 (dropdown)

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私人投资有限公司	John Smith	EUR	5.00	Pending Authorization	14 Sep 2017	0/1
<input type="checkbox"/>	IS00000000064698	ABC私人投资有限公司	John Smith	GBP	100.00	Pending Authorization	13 Sep 2017	0/1
<input type="checkbox"/>	IS00000000064671	ABC私人投资有限公司	John Smith	USD	1.00	Pending Authorization	13 Sep 2017	0/1
<input type="checkbox"/>	IS00000000064633	ABC私人投资有限公司	John Smith	USD	1.99	Pending Authorization	11 Sep 2017	0/1

1 从顶部菜单栏，选择“Transaction Status”（交易状态）选项卡。

2 只需从下拉列表中选择状态和交易周期。

3 批准交易时，请选定相关复选框。

4 点击“Approve”（批准）按钮继续。

## 第4步：授权交易

- 1 批准交易时，选择 **Confirm** 确认屏幕上列出的交易。
- 2 要求您进行mChallenge授权，然后向银行提交融资申请以供处理。（图2）
- 3 获得批准的交易将被放在“*Pending Bank Processing.*”（待银行处理）项下。在有多个审批者的情况下，将向撮合人和审批者发送电子邮件，以完全授权交易。

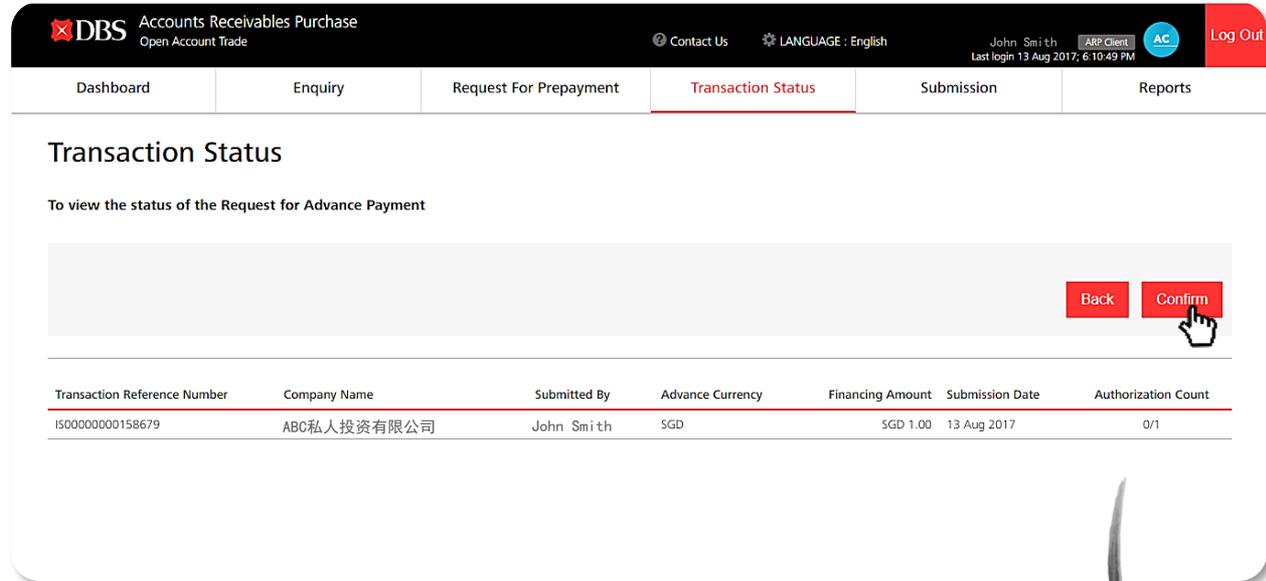


图1 交易状态：融资申请确认

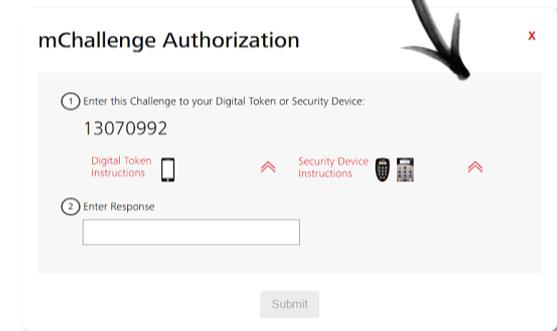


图2:mChallenge授权

# 融资申请 - 电子通知

我们启用了电子邮件通知状态，让您随时更新提交状态。

事件	发送给谁	电子邮件样本	通道
创建的交易	撮合人和审批者	<p>主题: DBS IDEAL记账贸易 -</p> <p>消息内容: &lt;提交人-姓名&gt; 已经上传了以下交易, 待检查/批准</p> <p>&lt;SUB_TXN_ID_1&gt; &lt;SUB_TXN_ID_2&gt;</p>	电子邮件/短信通知
部分批准	撮合人和审批者	<p>主题: DBS IDEAL记账贸易 -</p> <p>消息内容: &lt;提交人-姓名_1&gt; 已经提交了以下交易, 待进一步批准。</p> <p>&lt;SUB1_TXN_ID_1&gt; &lt;SUB1_TXN_ID_2&gt;</p>	电子邮件/短信通知
最终审批者批准	撮合人和审批者	<p>主题:</p> <p>消息内容: 以下档案已通过&lt;批准者-姓名&gt; 批准, 已送银行处理。</p> <p>&lt;APPROVED_TXN_ID_1&gt; &lt;APPROVED_TXN_ID_2&gt;</p>	电子邮件/短信通知

# 融资申请 - 电子通知

我们启用了电子邮件通知状态，让您随时更新提交状态。

事件	发送给谁	电子邮件样本	通道
交易已由银行处理	撮合人和审批者	主题： 消息内容： 下列交易已由银行处理。 <PROCESSED_TXN_ID_1> <PROCESSED_TXN_ID_2>	电子邮件/ 短信通知
交易被银行拒绝	撮合人和审批者	主题： <b>DBS IDEAL</b> 记账贸易 - 消息内容： 下列交易已被银行拒绝。 <REJECTED_BANK_TXN_ID_1> <REJECTED_BANK_TXN_ID_2>	电子邮件/ 短信通知
交易被拒绝	撮合人	主题： 消息内容： <REJECTED_USER_NAME>已拒绝下列交易。拒绝原因为<REJECT_REASON>。 <REJECTED_TXN_ID_1> <REJECTED_TXN_ID_2>	电子邮件/ 短信通知
交易取消	撮合人和审批者	主题： 消息内容： 下列预定交易已被取消。 <CANCELLED_TXN_ID_1> <CANCELLED_TXN_ID_2>	电子邮件/ 短信通知

# 报告

每日及每月报告清单

# 报告 - 生成日报及月报告

## 报告

点击“Reports”（报告）选项卡，您可看到此页面，每个页面顶部均有此选择卡。该页面还提供了多个筛选选项。

The screenshot shows the DBS Open Account Trade interface. At the top, there's a navigation bar with 'Reports' selected. Below it, the 'Reports' section is titled 'Retrieve daily & Monthly Reports'. A red circle with the number '1' highlights the filter section, which includes dropdown menus for 'Company Name' (set to 'ALL'), 'Report Name' (set to 'ALL'), and 'Date Range | Transaction Period' (with 'From' and 'To' fields). Below the filters is a table of reports:

Company Name	Report Name	Report Date	Action
ABC私人投资有限公司	Daily Client Payment Advice Details Report	03 Mar 2017	
ABC私人投资有限公司	Daily Schedule of Invoice/Credit Note Report	03 Mar 2017	
ABC私人投资有限公司	Daily Account Receivable and FIU Report	13 Mar 2017	
ABC私人投资有限公司	Daily Debtor Payment Report	01 Mar 2017	

### 1 筛选选项：

- 1.1 选择公司名称
- 1.2 选择报告名称
- 1.3 选择日期范围

- 默认情况下，系统将显示所有公司报告的完整列表。
- 报告现在以清单的方式列出。

# 报告 - 可供检索的报告

我们的系统允许您生成日报和每月报告。下面演示了可以每天和每月生成的不同报告的类型。

## 日报

当前交易的报告可在批处理运行后的第二天提供。

## 月报

当前交易的月报告在次月1日提供。

## 报告

买方付款日报	买方月度账目表
付款通知书日报	客户月度账目表
发票/贷记单报告的每日计划	月度折扣费用报告
客户付款通知书日明细报表	

## 报告 - 可用报告的类型

- 所有日报和月报告将按照批次日期更新（即数据不会实时更新）
- 系统可以存储日报6个月，月报告12个月。
- 生成的所有报告均为PDF格式。

# 订阅IDEAL记账贸易（保理业务）

IDEAL - 维护表

# 新人培训指导 - IDEAL维护表 (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

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.

Add **OR**  Supersede **OR**  Remove

Name (as in NRIC/Passport)\*  NRIC/Passport No.\*

Nationality\*  Date of Birth (DD/MM/YYYY)\*

Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)  Mobile No.\*

Email\*

**Service(s) & Role(s)**

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 (ARF)	✓		

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.

IDEAL digital token (Security Authentication via smartphone)  Security Device (Physical Token) \*\$20 charge applies

Access to which Account(s)?  
 All IDEAL Accounts **OR**  The Accounts Listed Below

Add **OR**  Supersede **OR**  Remove

Name (as in NRIC/Passport)\*  NRIC/Passport No.\*

Nationality\*  Date of Birth (DD/MM/YYYY)\*

Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)  Mobile No.\*

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**Service(s) & Role(s)**

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Payment			/
Payroll			
Collection			
Trade			
Others IDEAL OAT (ARF)	✓	✓	

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.

IDEAL digital token (Security Authentication via smartphone)  Security Device (Physical Token) \*\$20 charge applies

Access to which Account(s)?  
 All IDEAL Accounts **OR**  The Accounts Listed Below

<sup>1</sup> 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:  Name:  Signature:

Date:  Date:

## 第1部分 - 输入公司详细信息

1. 输入公司名称
2. 输入公司身份识别号

## 第2部分 - 交易模块的服务和用户角色分配

1. 输入要添加的用户用户配置的必要细节。
2. 选择要分配给相应用户配置档案的角色。
3. 新参与IDEAL记账贸易（保理业务）的入门客户，提交查询时，请在“Additional Information（附加信息）：IDEAL记账贸易（保理业务） - Enquiry”下注明。
4. 用户可以在编码器（通过智能手机）或实体编码器之间选择。

请在下面的每一页上签名。

# 新人培训指导 - IDEAL维护表 (2/2)

## DBS IDEAL MAINTENANCE FORM (FOR SUBMISSION TO BANK)

Company Name\*

Organisation ID\*

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

1. 输入公司名称
2. 输入公司身份识别号

### 5 AUTHORISATION POLICY Tick where applicable

From	To	Authorisation Requirement	
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
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 <b>1A or 1B and 1C</b> <input type="checkbox"/> Sequential Authorisation

**EXAMPLE**

### 第3部分 - 授权政策

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)**

1. 在“*All Services*”（所有服务）下，检查“*Others*”（其他）并输入**IDEAL记账贸易（保理业务）**。

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. 要在IDEAL记账贸易设置授权级别，请选择或输入必要的字段。授权最高为9（注：IDEAL记账贸易不支持连续授权）

Additional Information

Required Combination of Authorised Signatories

**OR**  Any 4 Authorizers  Sequential Authorisation

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: <input type="text"/>	Signature: <b>SIGN HERE</b>	Name: <input type="text"/>	Signature: <b>SIGN HERE</b>
Date: <input type="text"/>		Date: <input type="text"/>	

请在下面的每一页上签名。

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