

Live more,
Bank less

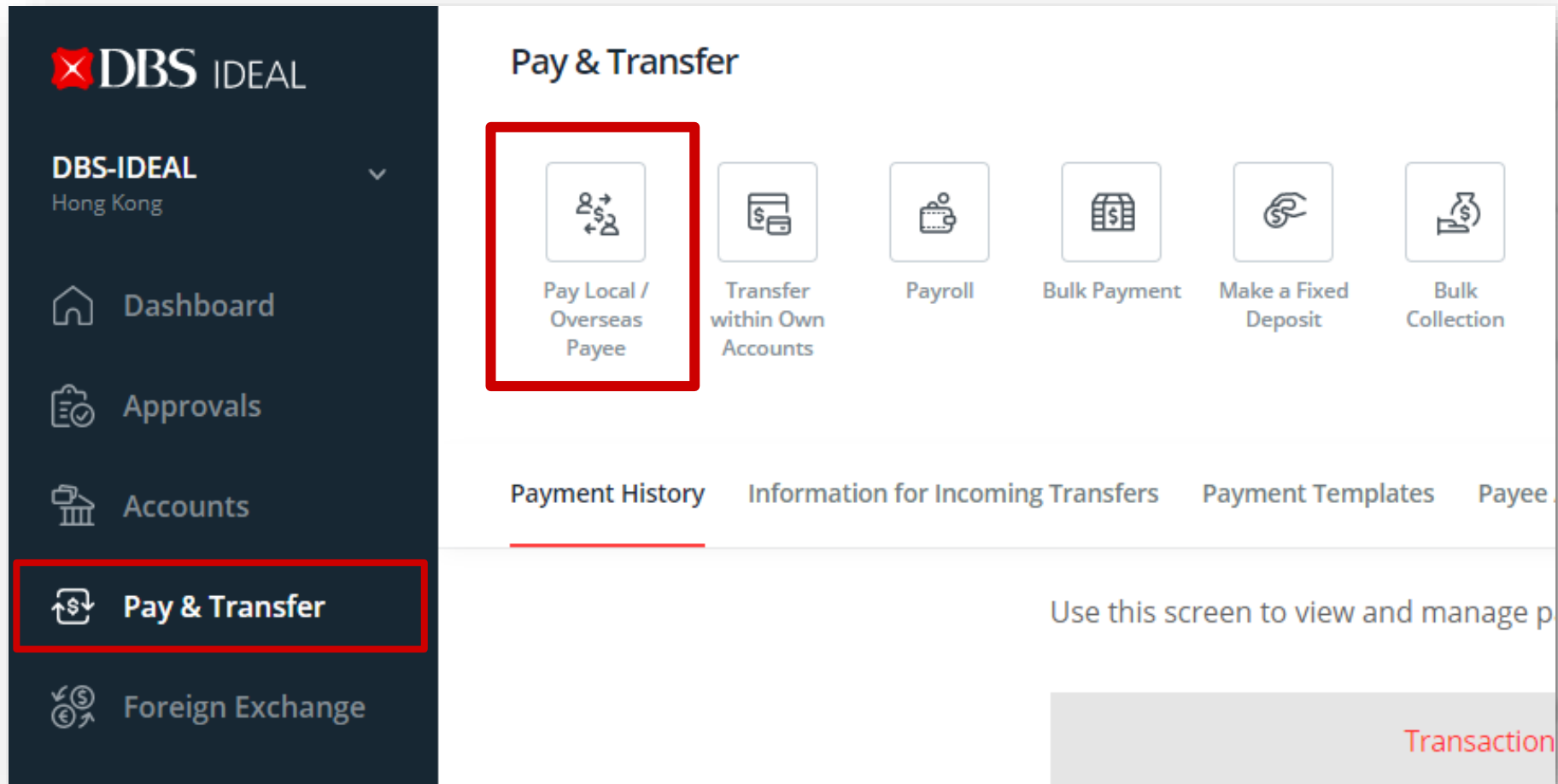
IDEAL New Payment UI User Guide



1. Outward Local Payment

Outward Local Payment

1. Go to **Pay & Transfer > Pay Local / Overseas Payee**



2. Select your payment account and payee from the dropdown menu
3. Select the payment date (by default, today is selected)
4. Select a currency and enter the payment amount. The currency will be auto-populated based on your selected account.

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3. Select the payment date (by default, today is selected)
4. Select a currency and enter the payment amount. The currency will be auto-populated based on your selected account.

Looks different, doesn't it?
Say hello to a brand new way to send money that's easy to use, and works better on your phone
[Switch to older interface for now](#)

Debit account

Select or add payee

Payment date Today

You're sending CCY 0.00

[Review your payment](#)

You're sending CCY 1000

[Review your payment](#)

GBP Pound Sterling
HKD Hong Kong Dollar
HUF Hungary Forint

Debit account

Search by name or account number

DBS-IDEAL *****

DBS-IDEAL *****

Select or add payee

HKBRGTS3 *****

72 payees found

DBS & IDEAL LIVE *****
DBS & IDEAL LIVE ACCOUNT DBSSHKHXXXX

DBS BANK LTD, HONG KONG BRANCH DBSSHKHXXXX

All payees saved will be shown in the dropdown menu.

DBS

Outward Local Payment

If you want to add a new payee and transfer using FPS Proxy (Email / Mobile Number / FPS ID etc.):

Add new payee

Transfer Details

Organisation
DBS-IDEAL CORP

Payee bank location
HONG KONG SAR

Transfer using
☐ Bank Account
☒ Email, Mobile number, HK FPS ID or HKID

FPS details

Proxy
☐ Email
☐ Mobile number
☒ HK FPS ID
100012345 **Retrieve**
☐ HKID

Optional details

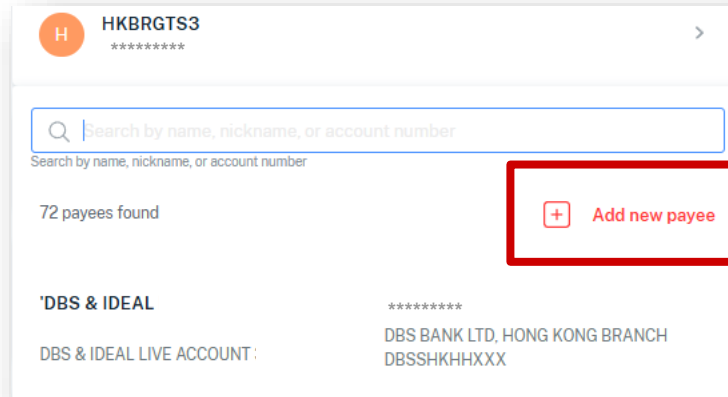
Payee nickname (optional) 0/35
Add a nickname for easy reference
Payee name will be assigned if left blank.

Review

Click **Retrieve** to view the FPS name

Outward Local Payment

If you want to add a new payee and transfer using bank account:



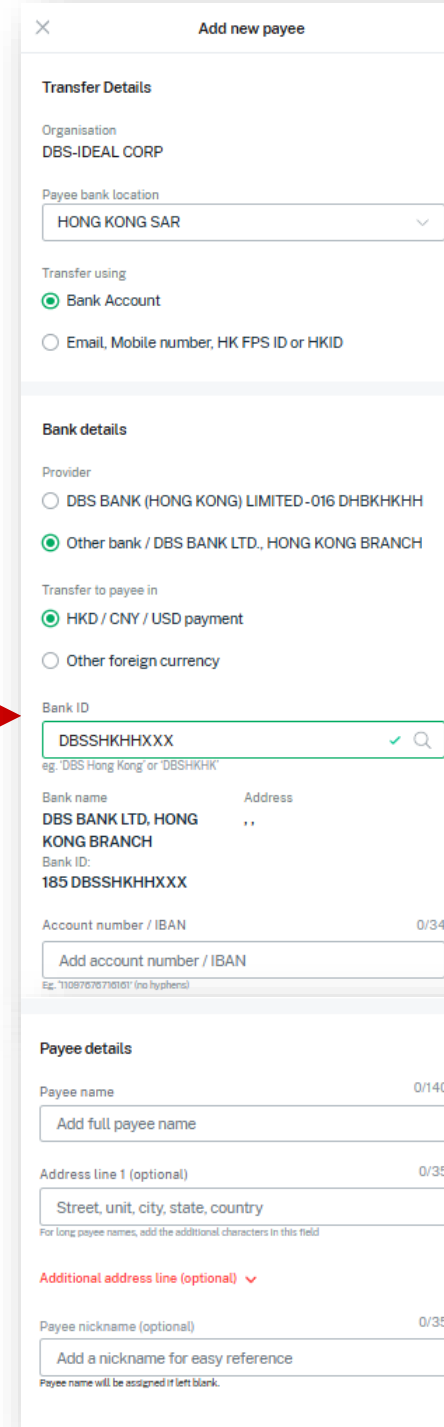
HKBRGTS3

Search by name, nickname, or account number

72 payees found

+ Add new payee

'DBS & IDEAL
DBS & IDEAL LIVE ACCOUNT : *****
DBS BANK LTD, HONG KONG BRANCH
DBSSHKHXXX



Add new payee

Transfer Details

Organisation
DBS-IDEAL CORP

Payee bank location
HONG KONG SAR

Transfer using
☒ Bank Account
☐ Email, Mobile number, HK FPS ID or HKID

Bank details

Provider
☐ DBS BANK (HONG KONG) LIMITED -016 DHBKHKHH
☒ Other bank / DBS BANK LTD., HONG KONG BRANCH

Transfer to payee in
☒ HKD / CNY / USD payment
☐ Other foreign currency

Bank ID
DBSSHKHXXX ✓
eg. 'DBS Hong Kong' or 'DBSHKH'

Bank name Address
DBS BANK LTD, HONG KONG BRANCH ..

Bank ID:
185 DBSSHKHXXX

Account number / IBAN 0/34
Add account number / IBAN
Eg. '11087676710101' (no hyphens)

Payee details

Payee name 0/140
Add full payee name

Address line 1 (optional) 0/35
Street, unit, city, state, country
For long payee names, add the additional characters in this field

Additional address line (optional) ▾

Payee nickname (optional) 0/35
Add a nickname for easy reference
Payee name will be assigned if left blank.

Outward Local Payment

5. IDEAL will automatically select the best payment type based on your payee details and payment date
6. Select an account to be charged

☒ **FPS**
Immediate • 24/7 service

Approve by 06 Aug 2025. Accurate cut-off time will be shown in the next step

☐ **CHATS**
Same day

☐ **FPS (via Batch)**
Same day

Charge fees to

DBS-IDEAL CORP
***** HKD 1,000.00 >

Purpose of Payment

General Business Payment ▾

Optional: Enter reference on bank statements and details / message to payees

Optional information

Reference on bank statements

Use it to remember what this payment is for. We will add one if left blank

e.g. INV000123 0/35

Details to payee

Shared with the payee when the payment is processed, if supported by their bank

Include invoice number or other payment details 0/140

Notify payees or other parties

Add their emails, and we'll notify them when we send out your payment

Your message

Add a message 0/70000

Add up to 5 emails separated by a semi-colon or tab

Add emails

By using this feature, I agree with the following [terms and conditions](#)

Outward Local Payment

7. Review your payment details and proceed to approve and submit

⚠ Approve before 23:59 today
To make sure your payment is processed on time. We will notify the approvers via email.

⚠ Name checking may not be conducted in the fund transfer. Please carefully verify the payee's account number and other payment details.

You're sending **HKD** **0.01**

FPS Transfer time **Immediate**

From **DBS-IDEAL CORP** *****

To **DBS-IDEAL LIVE ACCOUNT** *****

Payment date **06 Aug 2025**

Payment cutoff time **06 Aug 2025 before 23:59**

Other details ^

Payee bank details

Bank name	Bank location
DBS BANK LTD, HONG KONG BRANCH	HONG KONG SAR
Bank address	Bank SWIFTBIC
HKG	DBSSHKHXXX

Bank code **185** Branch code **-**

Fees

Charge to account (default) *****

Purpose of payment

General Business Payment

Message to approver ☒

Add a message or attach an invoice to help your approver verify the payment. This will not be shared with the payee.

Message

eg. Payment for invoice 12345

Attachments

Drag and drop any supporting documents here
Or click to browse
Upload up to 5 .pdf, .jpg, .jpeg, or .png files below 10MB.

Save as template ☐


☒ **Approve and submit**

Submit


You may attach documents and send messages to approvers.

Outward Local Payment

8. Done!



Payment approved



Name checking may not be conducted in the fund transfer. Please carefully verify the payee's account number and other payment details.

Make another transfer

You're sending

HKD

0.01

FPS

Transfer time
Immediate

Reference

EBGPP50807619511

Copy

From

DBS-IDEAL CORP

To

DBS-IDEAL LIVE ACCOUNT

Payment date

07 Aug 2025

Payment cutoff time

07 Aug 2025 before 23:59

Workflow:



Created

07 Aug 2025, 04:59 PM by Constance



Approval completed

Constance Chan

Approved

07 Aug 2025, 04:59 PM



Being processed by DBS

07 Aug 2025, 04:59 PM



Payment date

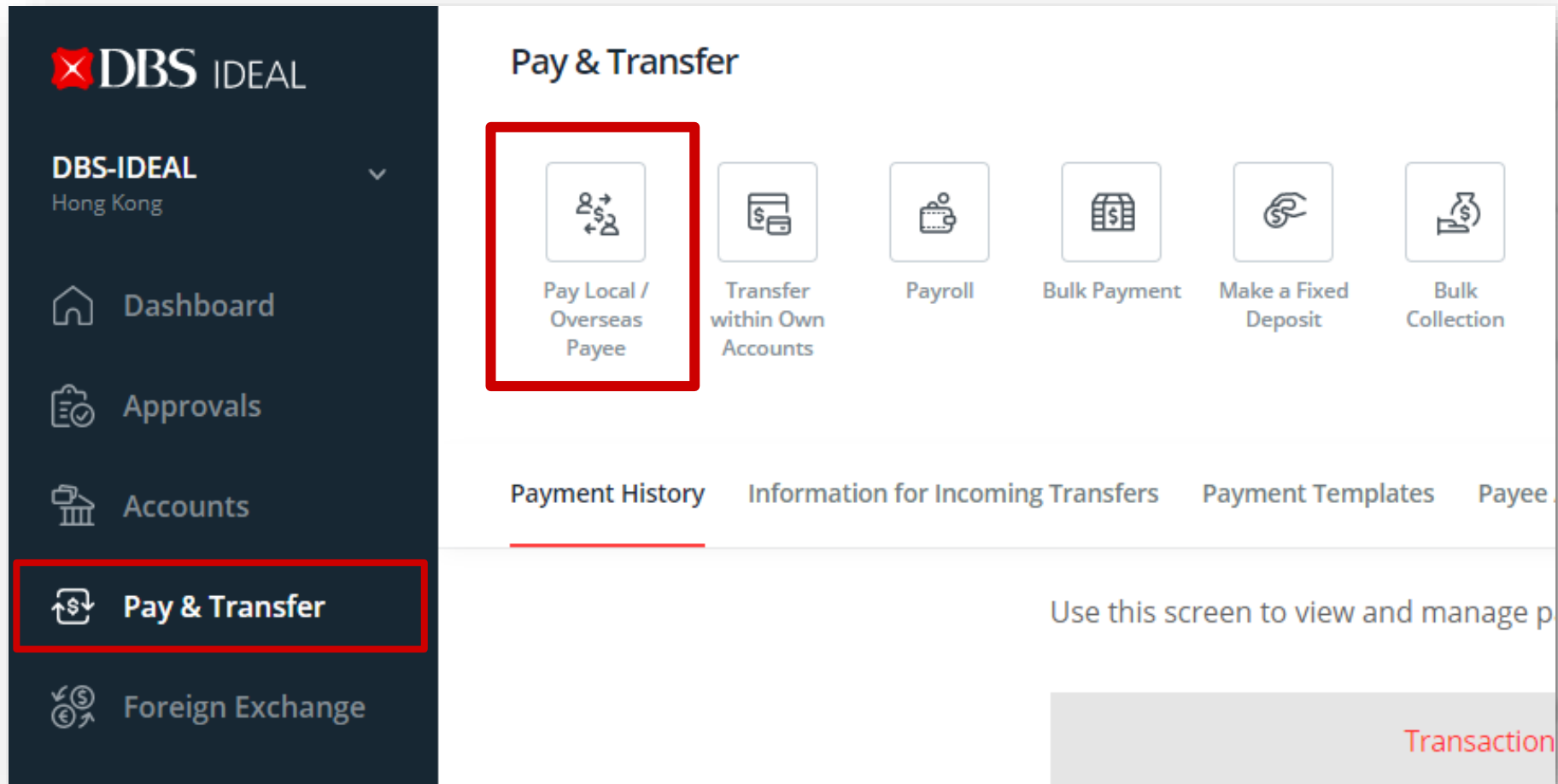
07 Aug 2025

The workflow keeps you updated on your payment and approval status at every step of the way.

2. Outward Oversea Payment with FX

Outward Oversea Payment with FX

1. Go to **Pay & Transfer > Pay Local / Overseas Payee**



Outward Oversea Payment with FX

2. Select your payment account and payee from the dropdown menu
3. Select a currency different from that of the settlement account
4. Enter the payment amount

The main payment screen shows the following details:

- Payment account:** DBS-IDEAL CORP (highlighted with a red box)
- Payee:** HKBRGTS3 (highlighted with a red box)
- Payment date:** Today
- You're sending:** HKD 0.07 (highlighted with a red box)
- We'll deduct (approx):** USD 0.01
- Indicative rate:** USD 1 >>> HKD 7.828950 (Variable rate. You'll know the exact rate only after the transfer)
- Option:** Add FX contract manually (Enter contract details. Exact rate will be applied after the transfer)

Search by name or account number

Chinese Yuan	CNY 0.00
Danish Krone	DKK 0.00
Euro	EUR 0.00
Pound Sterling	GBP 0.00
Hong Kong Dollar	HKD 999.92
Japan Yen	JPY 0
New Zealand Dollar	NZD 0.00
Singapore Dollar	SGD 0.00
US Dollar	USD 0.01 ✓

Search by name, nickname, or account number

Search by name, nickname, or account number

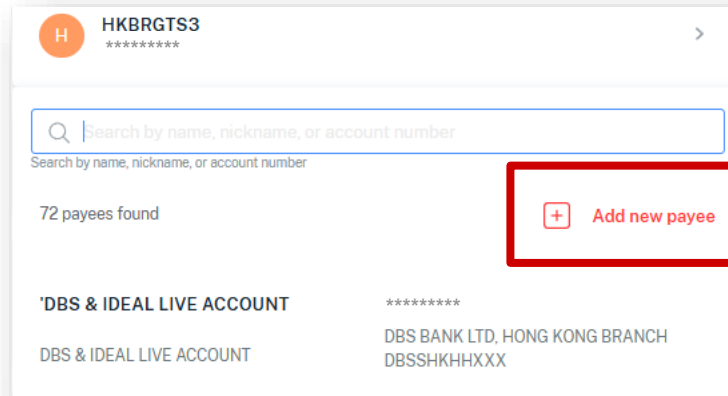
72 payees found + Add new payee

'DBS & IDEAL LIVE ACCOUNT' *****
DBS & IDEAL LIVE ACCOUNT DBS BANK LTD, HONG KONG BRANCH DBSSHKHXXX

All payees saved will be shown in the dropdown menu. Alternatively, you can choose to add a new payee by clicking **Add new payee**.

Outward Oversea Payment with FX

If you want to add a new payee and transfer using bank account:



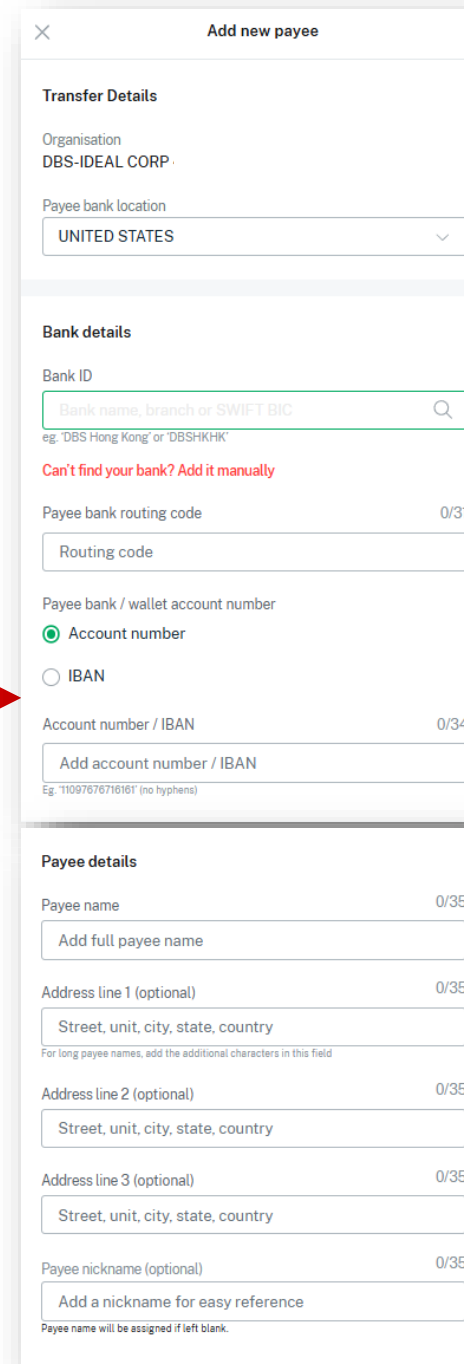
HKBRGTS3

Search by name, nickname, or account number

72 payees found

+ Add new payee

'DBS & IDEAL LIVE ACCOUNT *****
DBS & IDEAL LIVE ACCOUNT DBS BANK LTD, HONG KONG BRANCH
DBSSHKHHXXX



Add new payee

Transfer Details

Organisation
DBS-IDEAL CORP

Payee bank location
UNITED STATES

Bank details

Bank ID
Bank name, branch or SWIFT BIC
eg. 'DBS Hong Kong' or 'DBSHKHK'

Can't find your bank? Add it manually

Payee bank routing code 0/31
Routing code

Payee bank / wallet account number
☒ Account number
☐ IBAN

Account number / IBAN 0/34
Add account number / IBAN
Eg. '11007676716161' (no hyphens)

Payee details

Payee name 0/35
Add full payee name

Address line 1 (optional) 0/35
Street, unit, city, state, country
For long payee names, add the additional characters in this field

Address line 2 (optional) 0/35
Street, unit, city, state, country

Address line 3 (optional) 0/35
Street, unit, city, state, country

Payee nickname (optional) 0/35
Add a nickname for easy reference
Payee name will be assigned if left blank.

Outward Oversea Payment with FX

5. To utilise pre-booked FX contract, click **Add FX contract manually** and then **Confirm**. Alternatively, select **Indicative rate**.

DBS-IDEAL CORP

HKD 884.96 >

HKBRGTS3-
***** >

Payment date Today ▾

You're sending
USD 0.01

We'll deduct (approx)
HKD 0.08

Payment type
Telegraphic transfer
1-2 working days from payment date

! Approve by 11 Aug 2025. Accurate cut-off time will be shown in the next step

FX rate

☒ **Indicative rate**
Indicative: final approver will be able to view and select a confirmed rate prior to approval.

☐ **Add FX contract manually**
Enter contract details. Exact rate will be applied after the transfer >

FX contracts
Select up to 2

☒ 20250811FX USD 0.01

☐ Contract reference USD Contract amount

Remaining amount USD 0.00 **Confirm**

Payment type

Telegraphic transfer
1-2 working days from payment date

! Approve by 11 Aug 2025. Accurate cut-off time will be shown in the next step

FX rate

☐ **Indicative rate**
Indicative: final approver will be able to view and select a confirmed rate prior to approval.

☒ **1 FX contract used**
FX contract used: 20250811FX. Contract rate will be applied after the transfer >

! Please ensure you have sufficient funds before you approve this transaction.

- By default, IDEAL will set an earliest date and payment type for you.
- **Please ensure you have sufficient funds before you approve the transaction.**

Outward Oversea Payment with FX

6. Select an account to be charged, and enter optional information if necessary
7. Review the payment details including the indicative rate/ confirmed rate/ FX contract


Fees will be paid by

☒ **Both you and your payee (SHA)**
You pay DBS fees. Other banks' fees will be paid by the payee.


☐ **You (OUR)**
You pay DBS and other banks' fees.

☐ **Your payee (BEN)**
You pay no fees. DBS and other banks' fees will be paid by the payee.


Charge fees to


 **Default charge account** >


Optional information

Reference on bank statements 
Use it to remember what this payment is for. We will add one if left blank

0/16

Use an intermediary bank 
Only if your payee needs another bank to receive this payment on their behalf

Details to payee 
Shared with the payee when the payment is processed, if supported by their bank

Notify payees or other parties 
Add their emails, and we'll notify them when we send out your payment

1) Indicative rate or;

You're sending **NOK** 0.01

Indicative rate NOK 1 >>> HKD 0.77824600

We'll deduct (approx) **HKD** 0.01

Telegraphic transfer

Transfer time 1-2 working days

2) Confirmed rate or;


You're sending **USD** 0.01


Confirmed rate USD 1 >>> HKD 7.877031 01:26

We'll deduct (approx) **HKD** 0.08


Telegraphic transfer

Transfer time 1-2 working days

 **Confirmed rate: USD1 >>> HKD7.877031** Expires in 01:26
Approve this transaction to confirm this rate

 Once you approve the instruction, the underlying FX will be executed immediately and cannot be cancelled. If the instruction is subsequently cancelled, reversed or rejected, you may still suffer foreign exchange losses of the instruction.

3) FX contract

 **Approve before 17:30 today**
To make sure your payment is processed on time. We will notify the approvers via email.

You're sending **USD** 0.01


1 FX contract used

We'll deduct (approx) **HKD** 0.08

Telegraphic transfer

Transfer time 1-2 working days

1 FX contract used test [View](#)

 Exact rate will be applied once we process this payment



Outward Oversea Payment with FX

8. After reviewing the payment details, proceed to approve and submit

Message to approver ☒

Add a message or attach an invoice to help your approver verify the payment. This will not be shared with the payee.

Message

eg. Payment for invoice 12345

Optional: You may attach documents and send messages to approvers.

Attachments 0/140

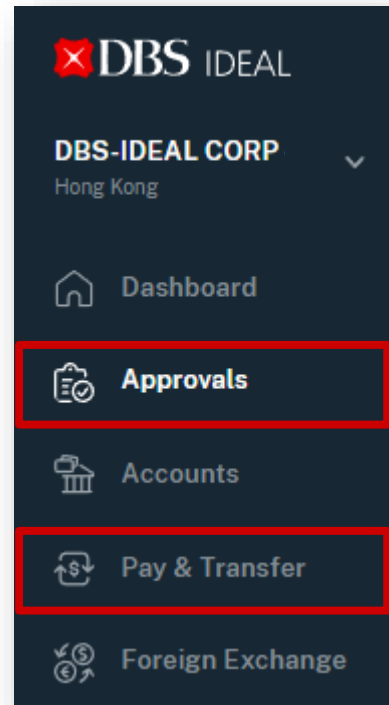
Drag and drop any supporting documents here
Or click to browse
Upload up to 5 .pdf, .jpg, .jpeg, or .png files below 10MB.

Save as template ☐

☒ Approve and submit

Edit Submit

Alternatively, if you do not approve on your own or want to approve later, you can find your pending payment on either the **“Approvals”** or **“Pay & Transfer”** page.



Approve before 17:30 today
To make sure the payment is processed on time.

You're sending
USD 0.01

1 FX contract used

We'll deduct (approx)
HKD 0.08

Telegraphic transfer
Transfer time
1-2 working days

1 FX contract used
20250811FX

Exact rate will be applied once we process this payment

View

Workflow:

- Created
11 Aug 2025, 02:49 PM by Constance
- Pending approval
Cut off: 11 Aug 2025, 05:30 PM
 - 1 Approver
Group A
 - OR
 - 1 Approver
Group B
- Payment date
11 Aug 2025

The workflow keeps you updated on your payment and approval status at every step of the way.