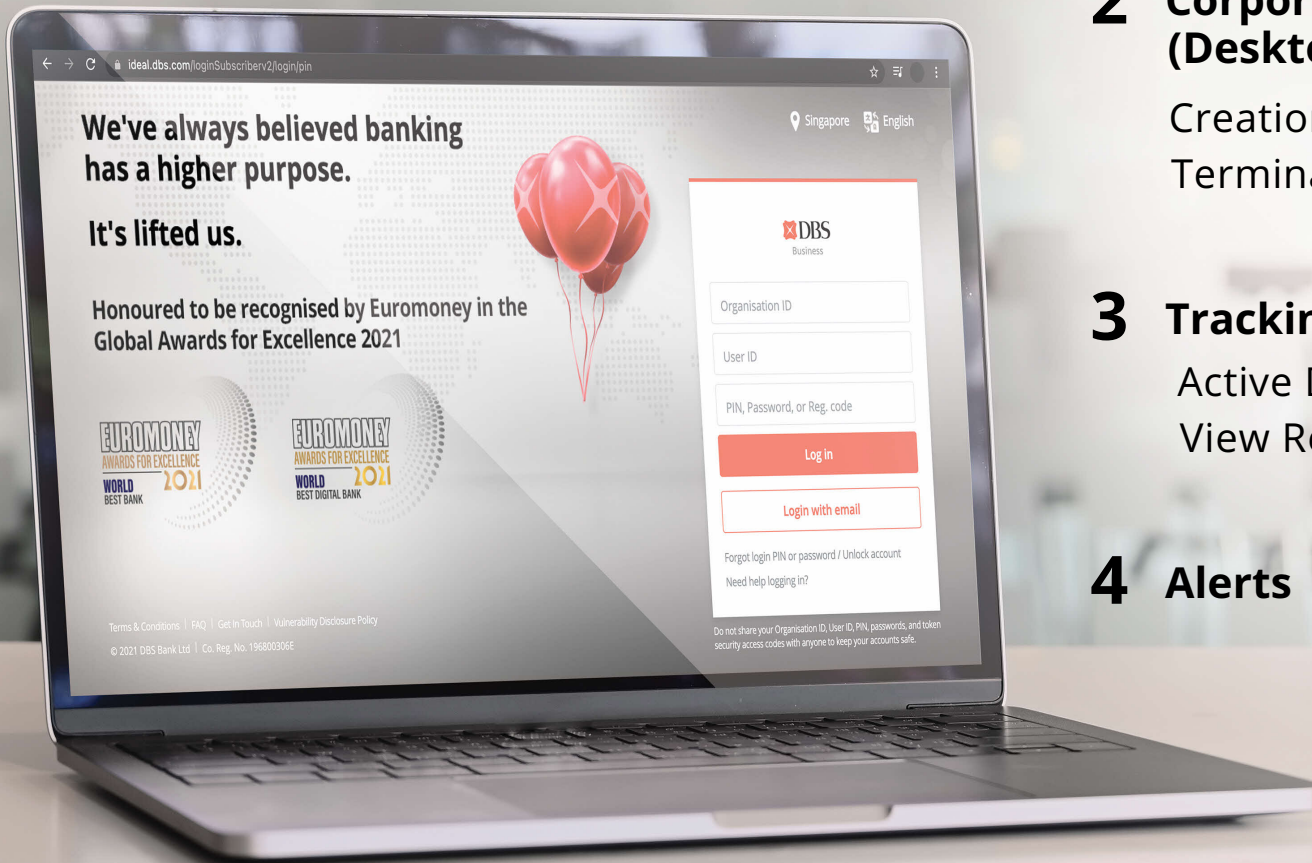


Corporate Direct Debit Authorisation Guidebook



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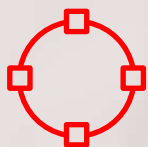
More Efficiency, Less Wastage

Set up **Direct Debit Authorisation (DDA)** digitally via **eGiro**. Corporate applicants can now easily set up DDA on their DBS accounts to make automatic payments in SGD to participating billing organisations (BOs).

Enjoy these 3 key benefits when you go digital:



Reduce paper wastage



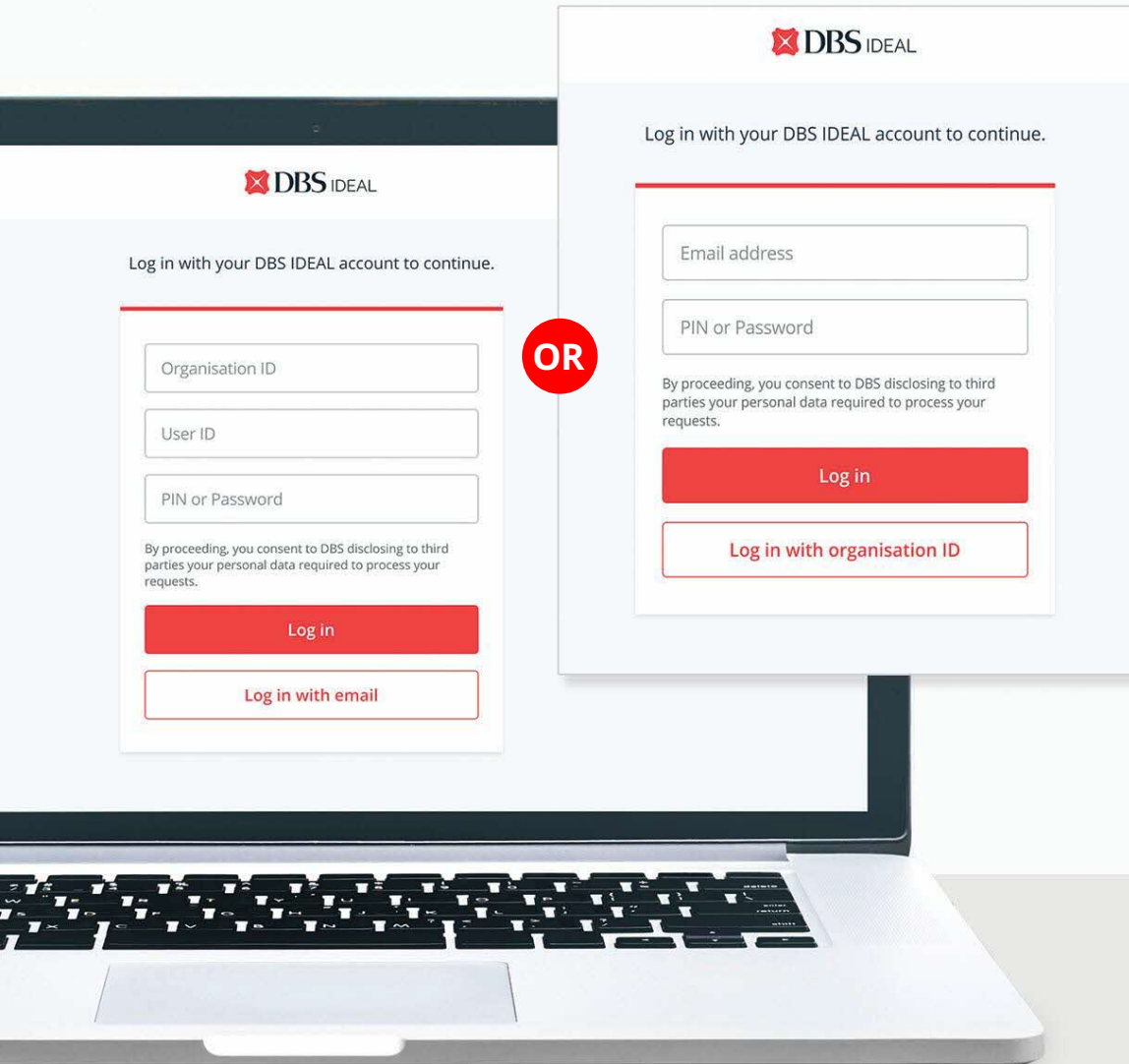
Improve efficiency and turnaround time as it reduces manual processes



Easily monitor DDA status

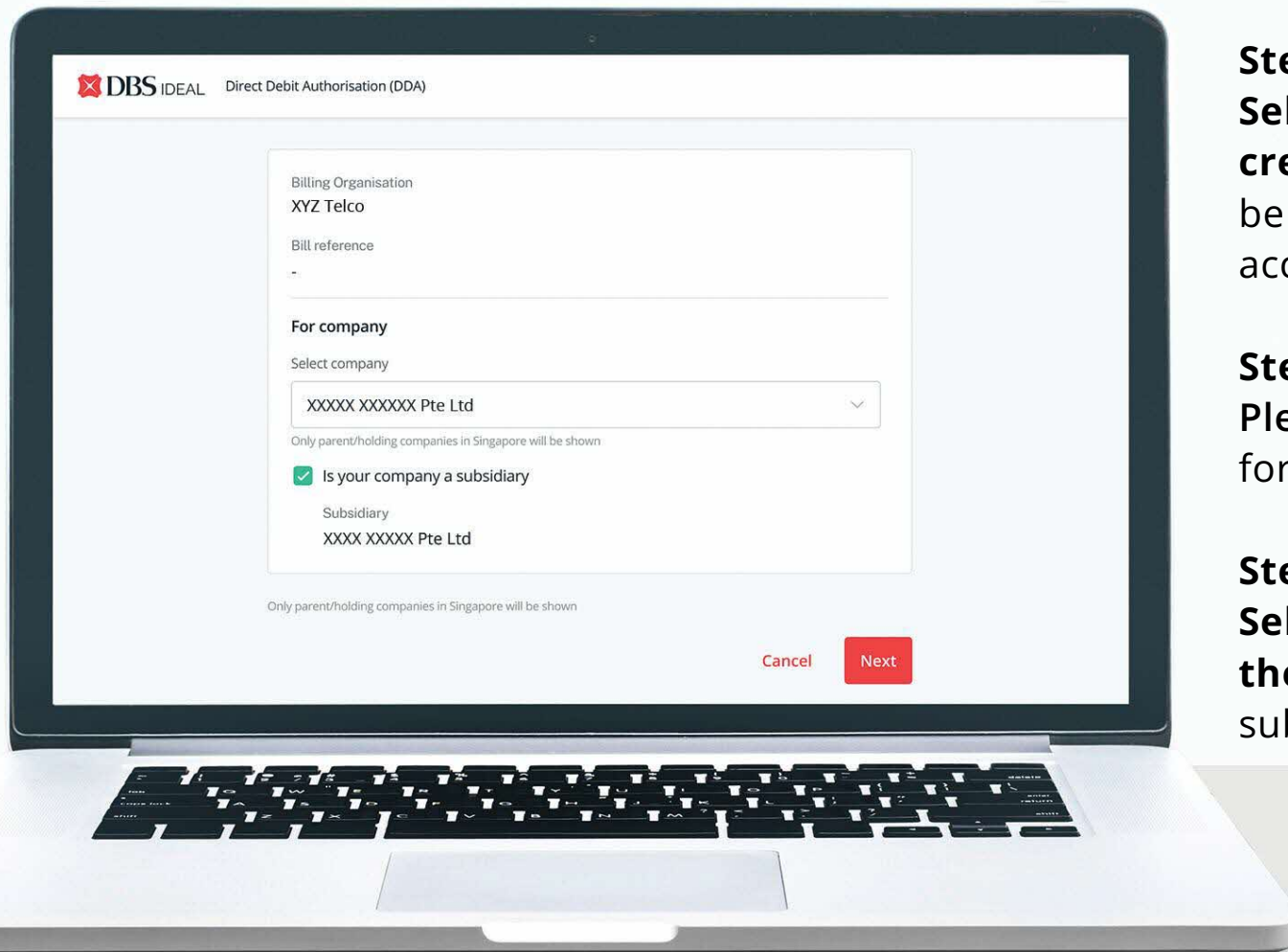


CREATING A NEW DDA: INITIATING REQUEST



1. **Initiate DDA creation request** from an eGIRO-participating billing organisation's website.
2. **Select DBS bank** and you will be redirected to log in on IDEAL.
3. You will be required to **log in (via ORG ID or email) and authenticate.**

CREATING A NEW DDA: SELECTING COMPANY



Step 1:

Select company you wish to create the DDA for. You will be shown companies you have access to.

Step 2:

Please check box if DDA is created for a subsidiary.

Step 3:

Select subsidiary to create the DDA for. You will be shown subsidiaries you have access to.

Note: IDEAL users with DDA Maker & Approver entitlement will be able to submit DDA creation/termination requests and approve DDA creation/termination requests, respectively.

CREATING A NEW DDA: FILLING IN DETAILS

Please fill in the mandatory fields (Debiting Account, Expiry Date & Payment Limit).

The image shows a laptop displaying the DBS IDEAL Direct Debit Authorisation (DDA) form. The form is titled "Set up Direct Debit" and includes the following sections:

- Debiting account:** A dropdown menu showing "ABC company digital account XXX-XXXXXX-X". Below it, a note states "Only SGD accounts can be used".
- Expiry date:** A dropdown menu showing "Choose an expiry date". Below it, a note states "No expiry date".
- Payment limit:** A dropdown menu showing "Set a limit (in SGD)". Below it, a note states "No payment limit".

Three circular callouts are overlaid on the form, highlighting the mandatory fields:

- Step 4:** Select the account to set up the DDA for.
- Step 5:** Select expiry date.
- Step 6:** Select payment limit.

Step 4:

Select the account to set up the DDA for.

Note: only SGD current accounts and SGD wallets of Multi-Currency Accounts will be eligible.

Step 5:

Select expiry date.

The DDA will be valid till this date. If you do not wish to set an expiry date, select "No expiry date".

Step 6:

Select payment limit.

The maximum amount the BO will be able to collect via this DDA. If you do not wish to set a payment, select "No payment limit".

CREATING A NEW DDA: FILLING IN DETAILS

The image shows a laptop screen with the DBS IDEAL Direct Debit Authorisation (DDA) form. The form is titled 'DBS IDEAL Direct Debit Authorisation (DDA)'. It contains several sections: a 'Payment limit' section with a checkbox for 'No expiry date', a 'Payment limit' section with a 'Set a limit (in SGD)' input field and a 'No payment limit' checkbox, a 'Purpose of Direct Debit (optional)' dropdown menu, and a 'Message to your approver (optional)' dropdown menu. At the bottom of the form are 'Back' and 'Next' buttons. The laptop is silver and has a black keyboard.

Step 7:

Input purpose of Direct Debit (Optional).

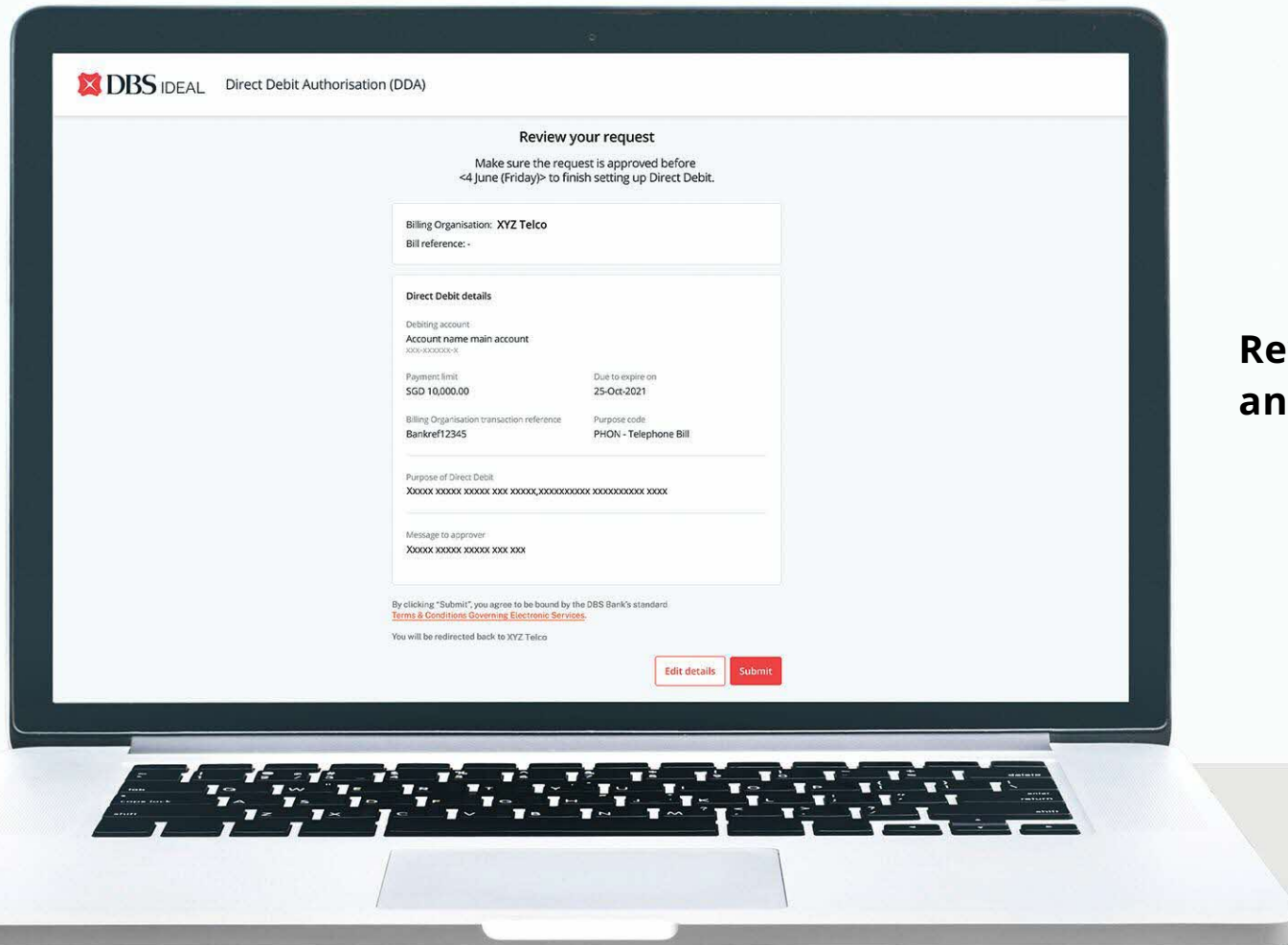
For your own internal reference, indicate the reason for creating this DDA.

Step 8:

Input message to approver (Optional).

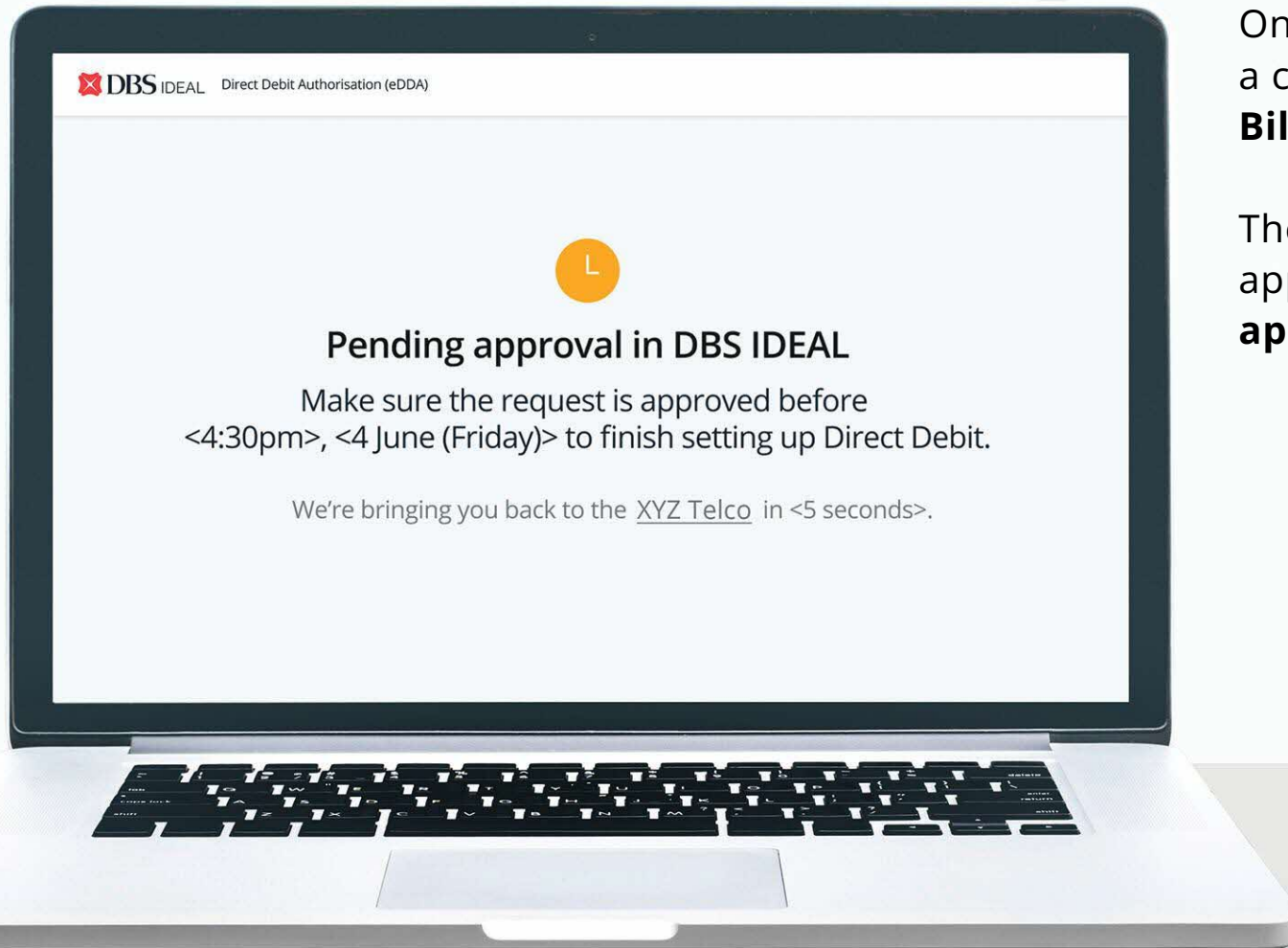
For your own internal reference, indicate any additional message the maker wants to send to the approver.

CREATING A NEW DDA: REVIEW DETAILS



**Review all the information
and click Submit.**

CREATING A NEW DDA: CONFIRMATION



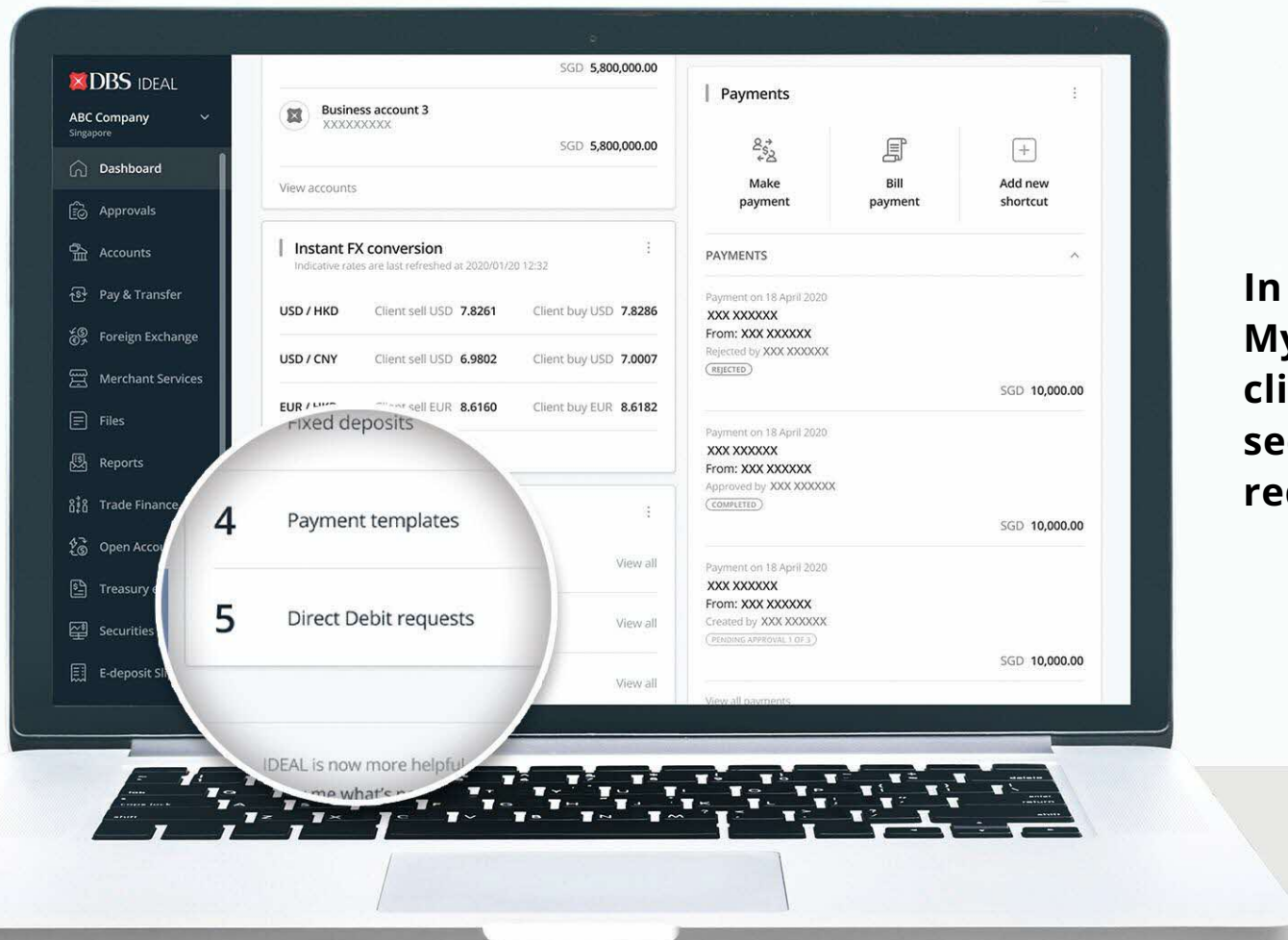
Once submitted, you will be given a confirmation and redirected to **Billing Organisation's website.**

The DDA is now ready to be approved. Request will **need to be approved within 48 hours.**

CREATING A NEW DDA: MANAGING APPROVALS

After submission of the DDA request, the approver can log in to IDEAL for approval. There are two ways to approve requests: via dashboard or the sidebar navigation.

Please note that for users with approve-own roles (ie. able to approve own transactions, will have to go through similar process.



In the IDEAL dashboard, under My Approvals, approvers can click “View All” to navigate to see the list of Direct Debit requests to be approved.

CREATING A NEW DDA: MANAGING APPROVALS

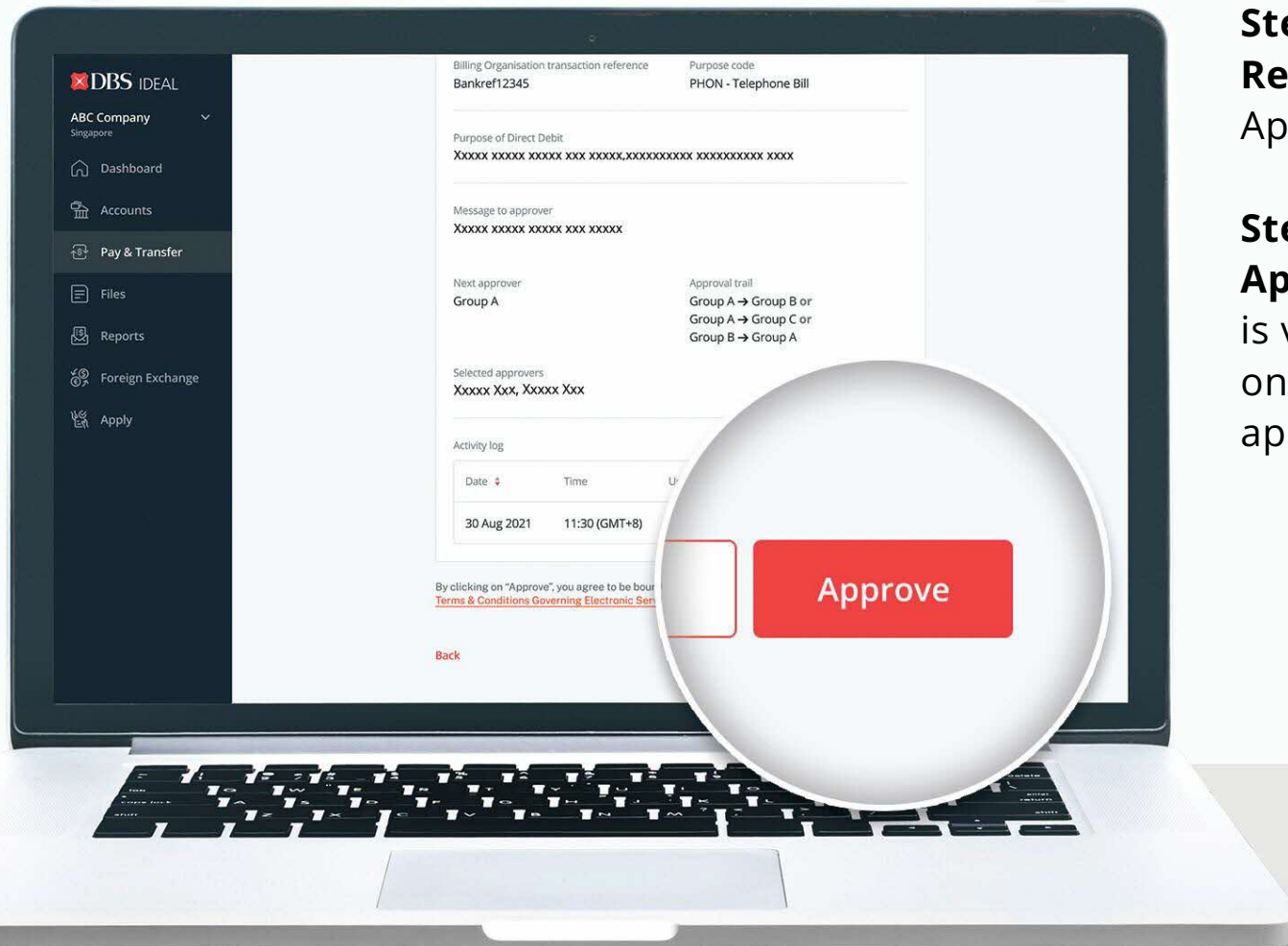


Step 1:
Select “Approvals”.

Step 2:
Select “Direct Debit (DDA)”.

Step 3:
Select the request to approve.

CREATING A DDA: APPROVER REVIEW



Step 1:

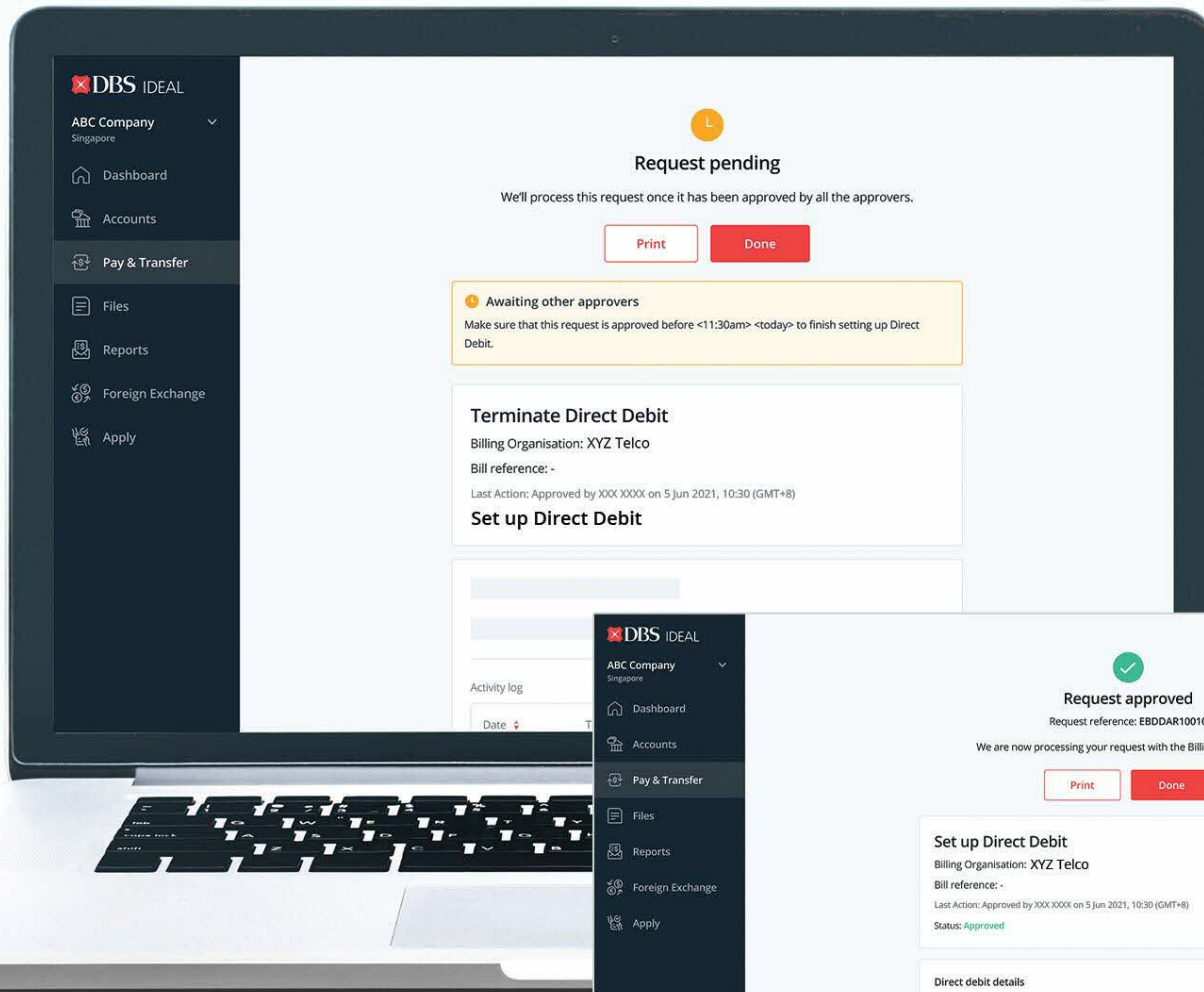
Review information.

Approver to view the details.

Step 2:

Approve. After the information is validated, approver to click on Approve and complete the approval process.

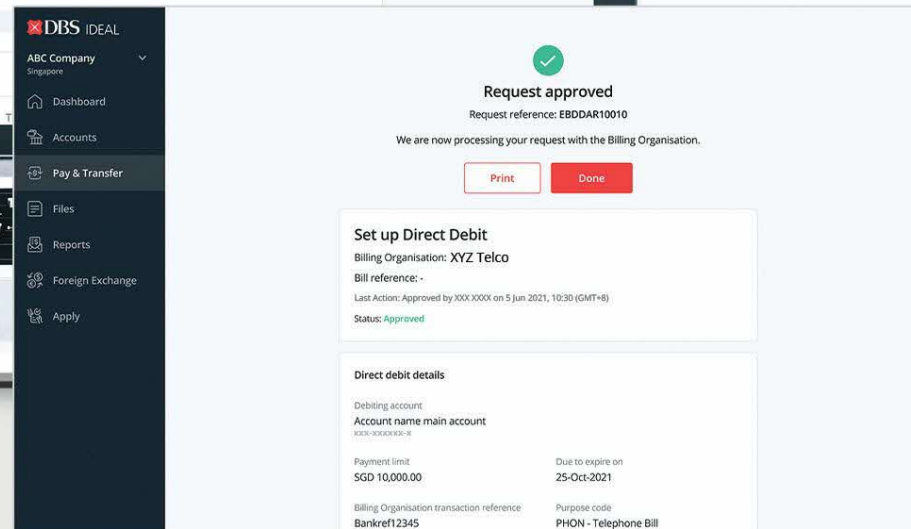
CREATING A DDA: APPROVER CONFIRMATION



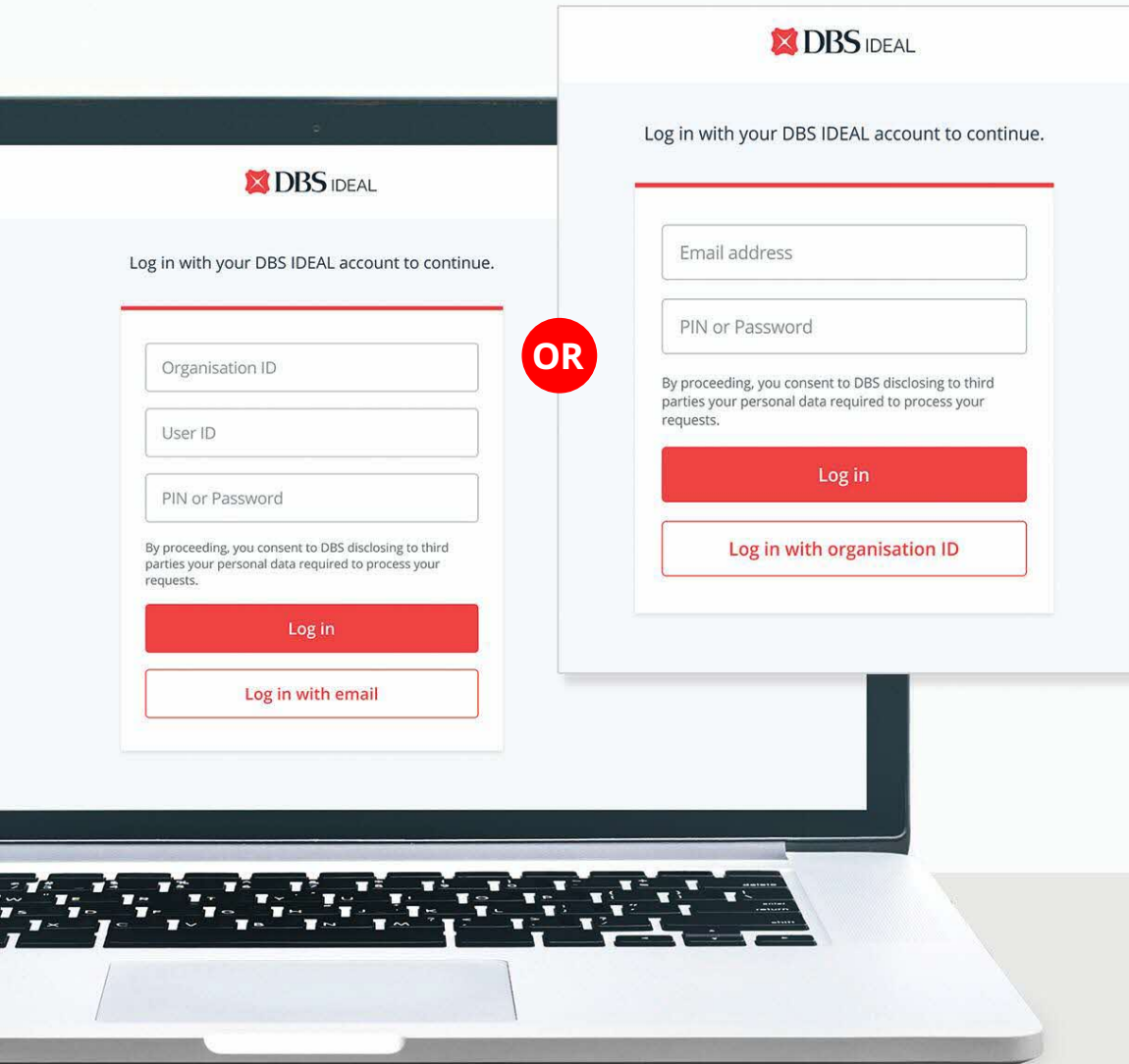
1. If your authorisation policy requires more than one approver, the DDA will need to be approved by all relevant approvers.

OR

2. Once all relevant approvers have approved the request, the status will be updated accordingly.

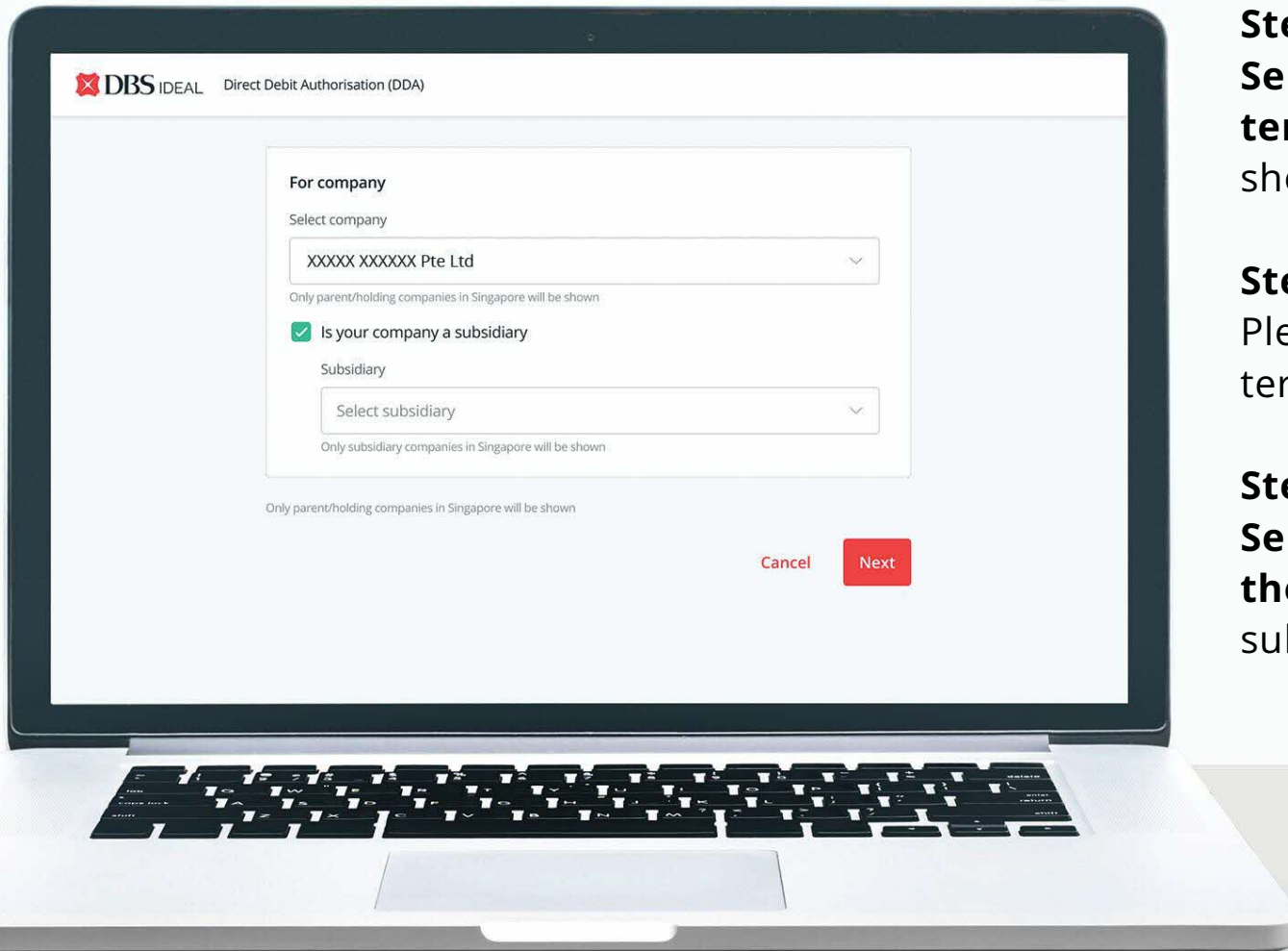


TERMINATING A DDA: INITIATING REQUEST



1. **Initiate DDA termination request** from an eGIRO-participating billing organisation's website.
2. **Select DBS bank** and you will be redirected to log in on IDEAL.
3. You will be required to **log in (via ORG ID or email) and authenticate.**

TERMINATING A DDA: SELECTING COMPANY



Step 1:

Select company you wish to terminate the DDA for. You will be shown companies you have access to.

Step 2:

Please **check box** if the DDA to be terminated belongs to a subsidiary.

Step 3:

Select subsidiary to terminate the DDA for. You will be shown subsidiaries you have access to.

TERMINATING A DDA: VIEW DETAILS OF DDA

DBS IDEAL Direct Debit Authorisation (DDA)

Terminate Direct Debit

Billing Organisation
XYZ Telco

Bill reference
NIRC

For company
XXXXXX XXXXXX Pte Ltd

Direct debit details

Debiting account
Account name main account
XXXX-XXXXXX-X

Payment limit: **SGD 20,000.00** Due to expire on: **25-Oct-2021**

Billing Organisation transaction reference: **Reference 1234567890** Purpose code: **PHON - Telephone Bill**

Purpose of Direct Debit
XXXXX XXXXX XXXXX XXX XXXXX,XXXXXXXXXXXX XXXXXXXXXXX XXXX

Message to your approver (optional)

Next

Details of the DDA that you wish to terminate will be shown. A message to approver can be inputted.

TERMINATING A DDA: REVIEW REQUEST

DBS IDEAL Direct Debit Authorisation (DDA)

Review your request

Make sure the request is approved before <4 June (Friday)> to terminate this Direct Debit (DDA) arrangement.

Terminate Direct Debit (XXXXX XXXXXX Pte Ltd)
Billing Organisation: XYZ Telco
Bill reference: NIRC

Direct Debit details

Debiting account
Account name main account
XXXX-XXXXXX-XX

Payment limit: SGD 20,000.00
Was due to expire on: 25-Oct-2021

Billing Organisation transaction reference: Bankref12345
Purpose code: PHON - Telephone Bill

Purpose of Direct Debit:
XXXXXX XXXXXX XXXX XXXXX XXXXXXXXXXXXXXX XXXX

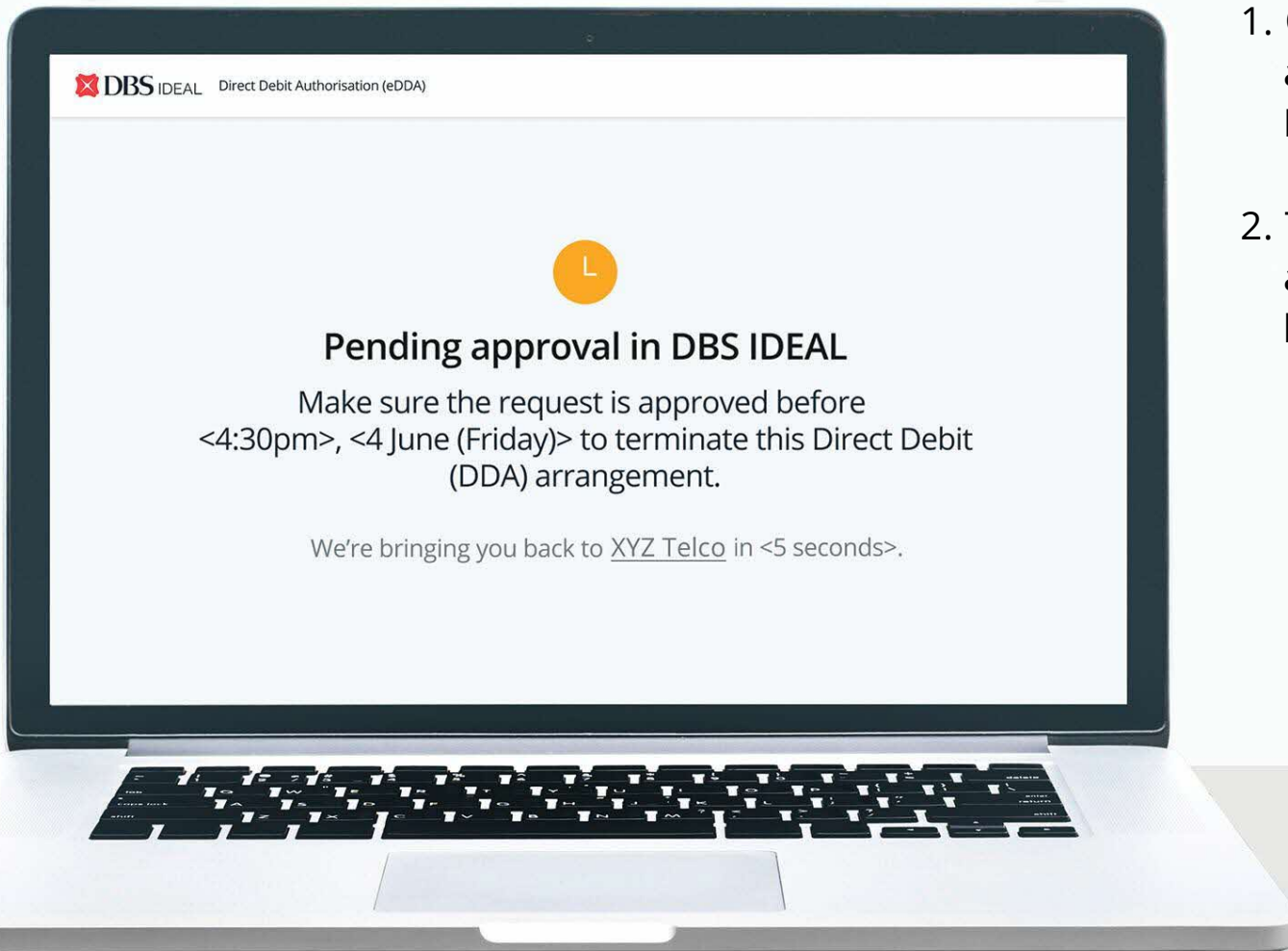
Message to approver:
XXXXXX XXXXXX XXXX XXXXX

By clicking "Submit", you agree to be bound by the DBS Bank's standard [Terms & Conditions Governing Electronic Services](#).
You will be redirected back to XYZ Telco.

[Edit details](#) [Submit](#)

Review all the information and click Submit.

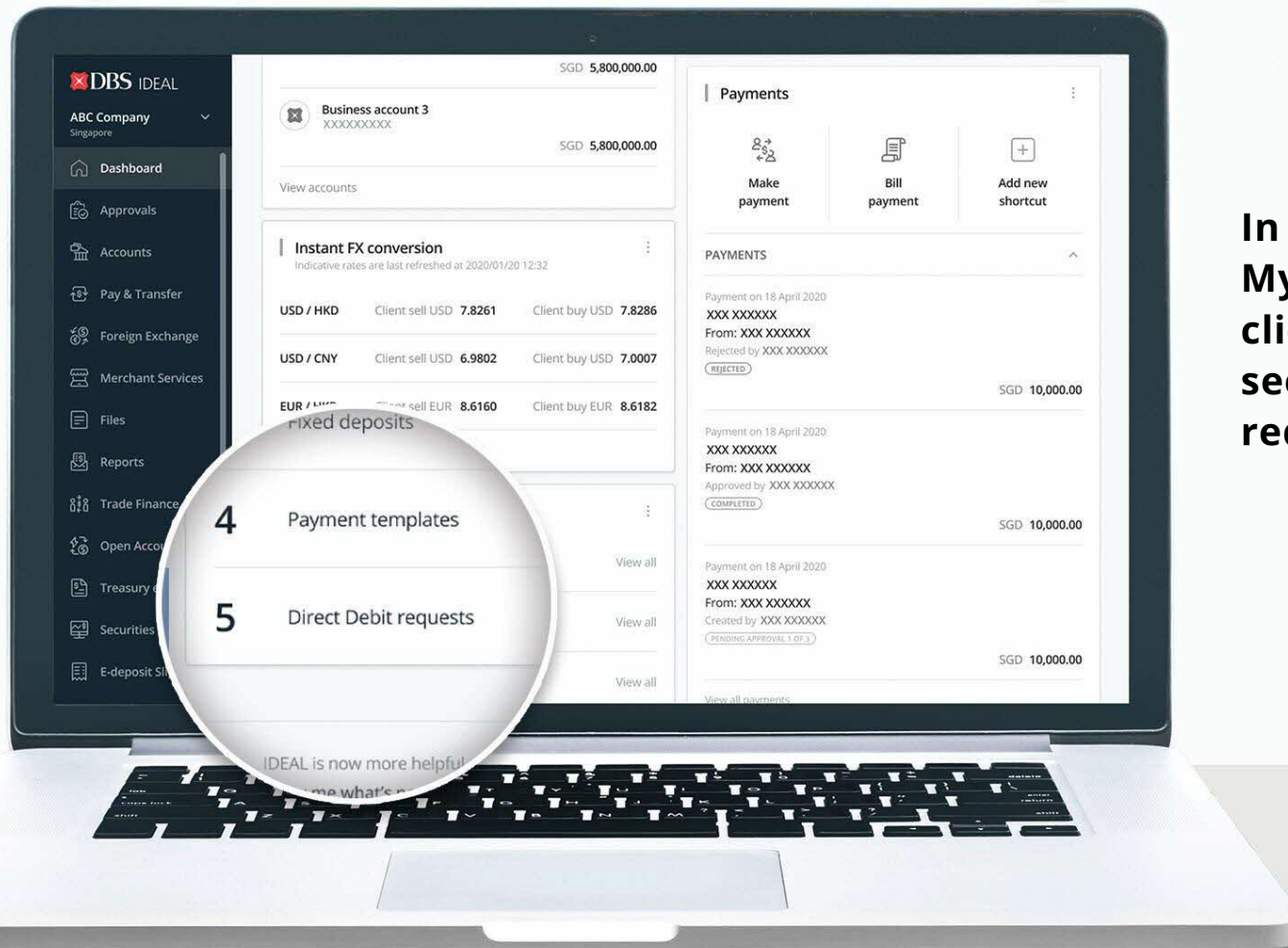
TERMINATING A DDA: CONFIRMATION



1. Once submitted, you will be given a confirmation and redirected to **Billing Organisation's website.**
2. The DDA is now ready to be approved. Request will **need to be approved within 48 hours.**

TERMINATING A DDA: MANAGING APPROVALS

After submission of the DDA request, the approver can log in to IDEAL for approval. There are two ways to approve requests: via dashboard or the sidebar navigation.



In the IDEAL dashboard, under My Approvals, approvers can click “View All” to navigate to see the list of Direct Debit requests to be approved.

TERMINATING A DDA: MANAGING APPROVALS

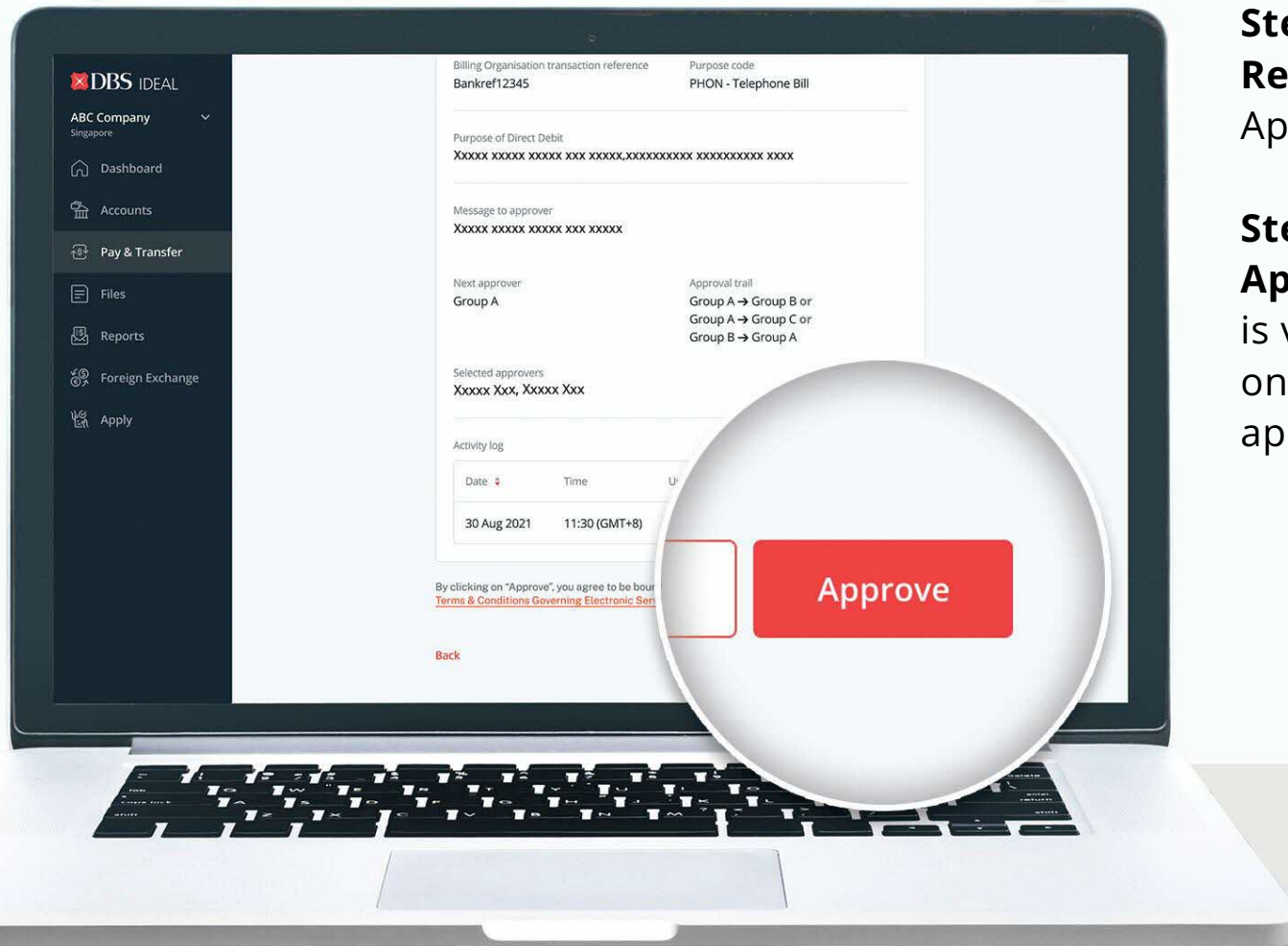


Step 1:
Select “Approvals”.

Step 2:
Select “Direct Debit (DDA)”.

Step 3:
Select the request to approve.

TERMINATING A DDA: APPROVER REVIEW



Step 1:
Review information.
Approver to view the details.

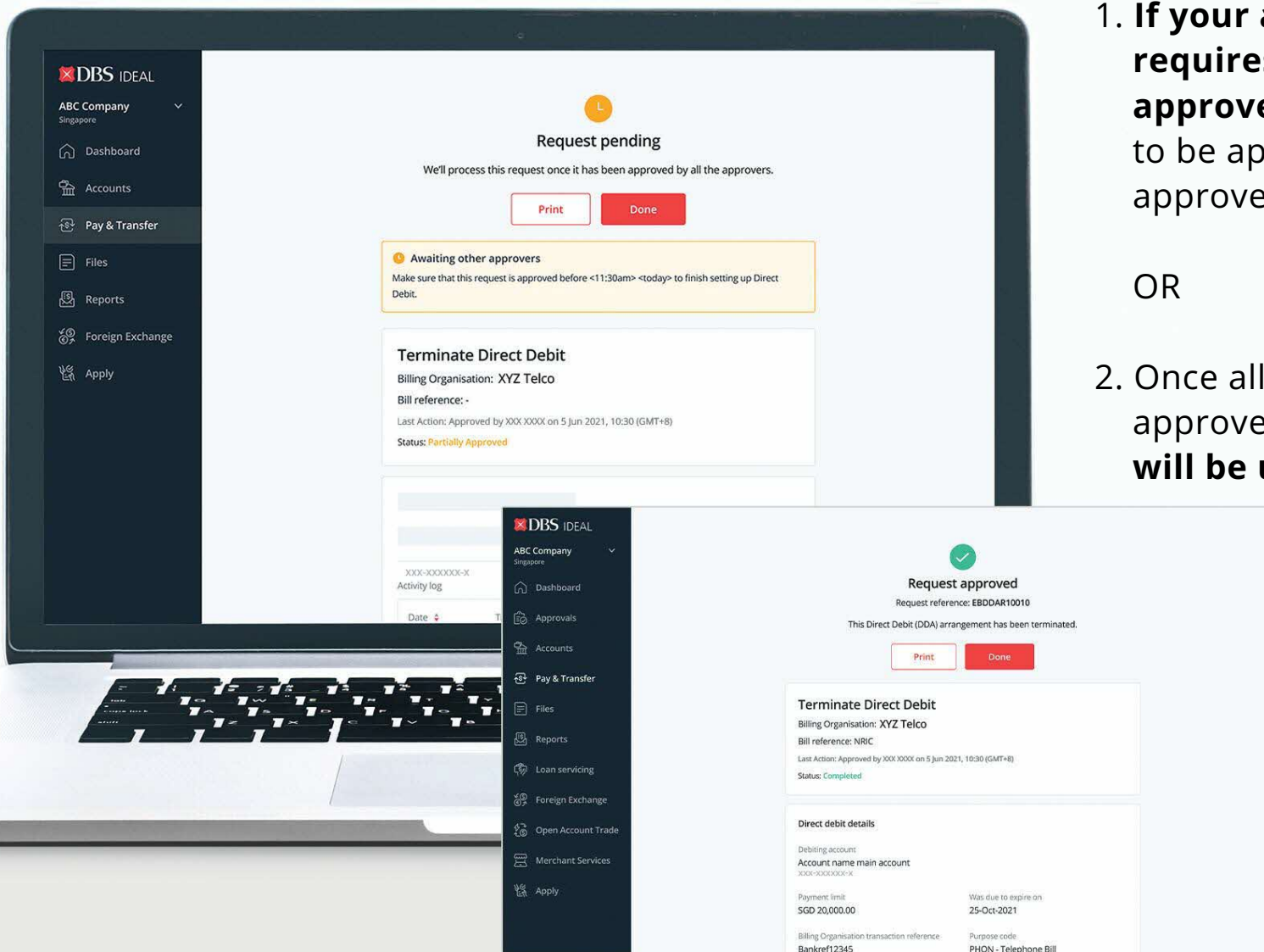
Step 2:
Approve. After the information is validated, approver to click on Approve and complete the approval process.

TERMINATING A DDA: APPROVER CONFIRMATION

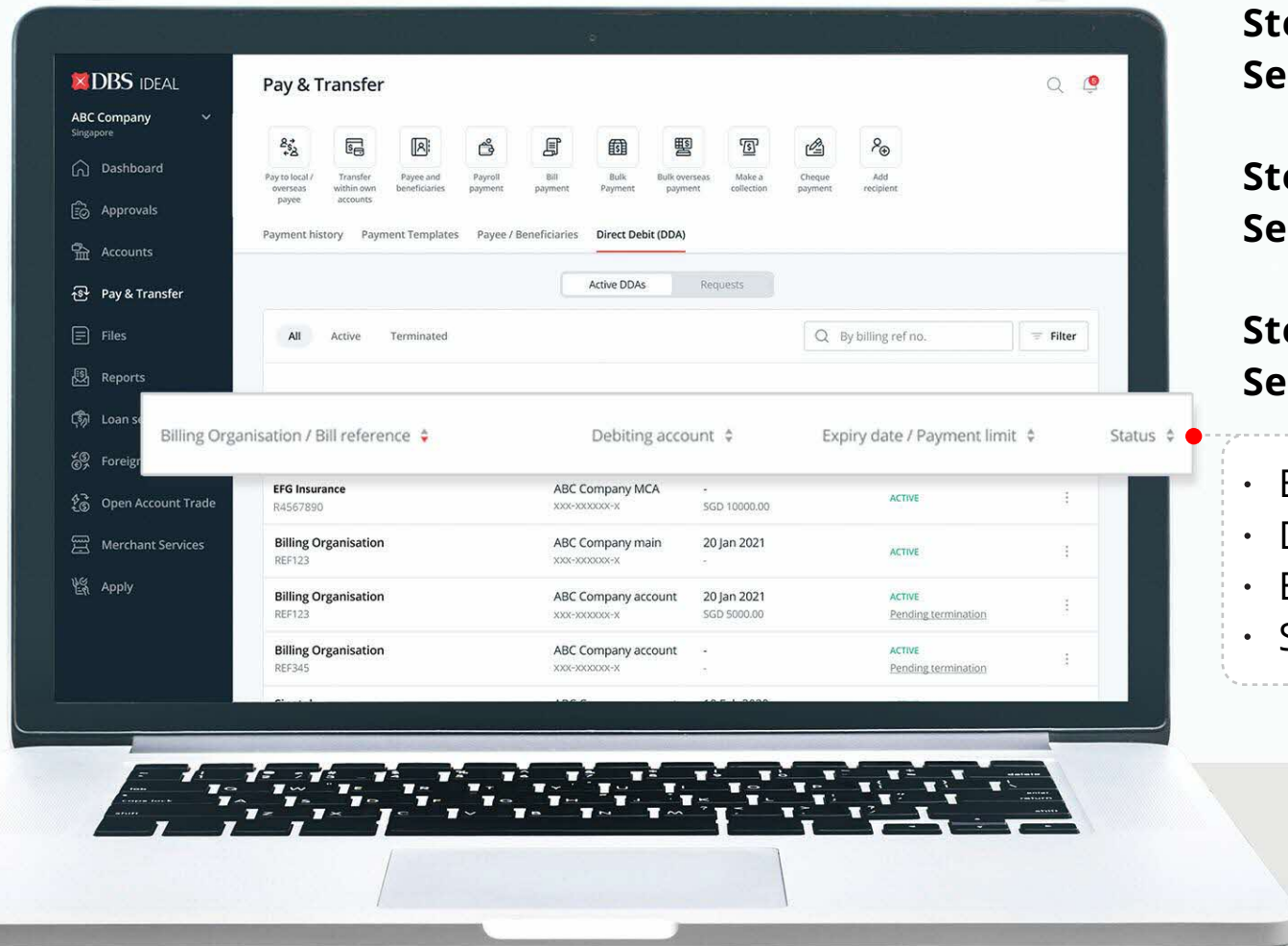
1. If your authorisation policy requires more than one **approver**, the DDA will need to be approved by all relevant approvers.

OR

2. Once all relevant approvers have approved the request, **the status will be updated accordingly.**



VIEWING LIST OF DDAS: MANAGE ACTIVE/APPROVED DDAS



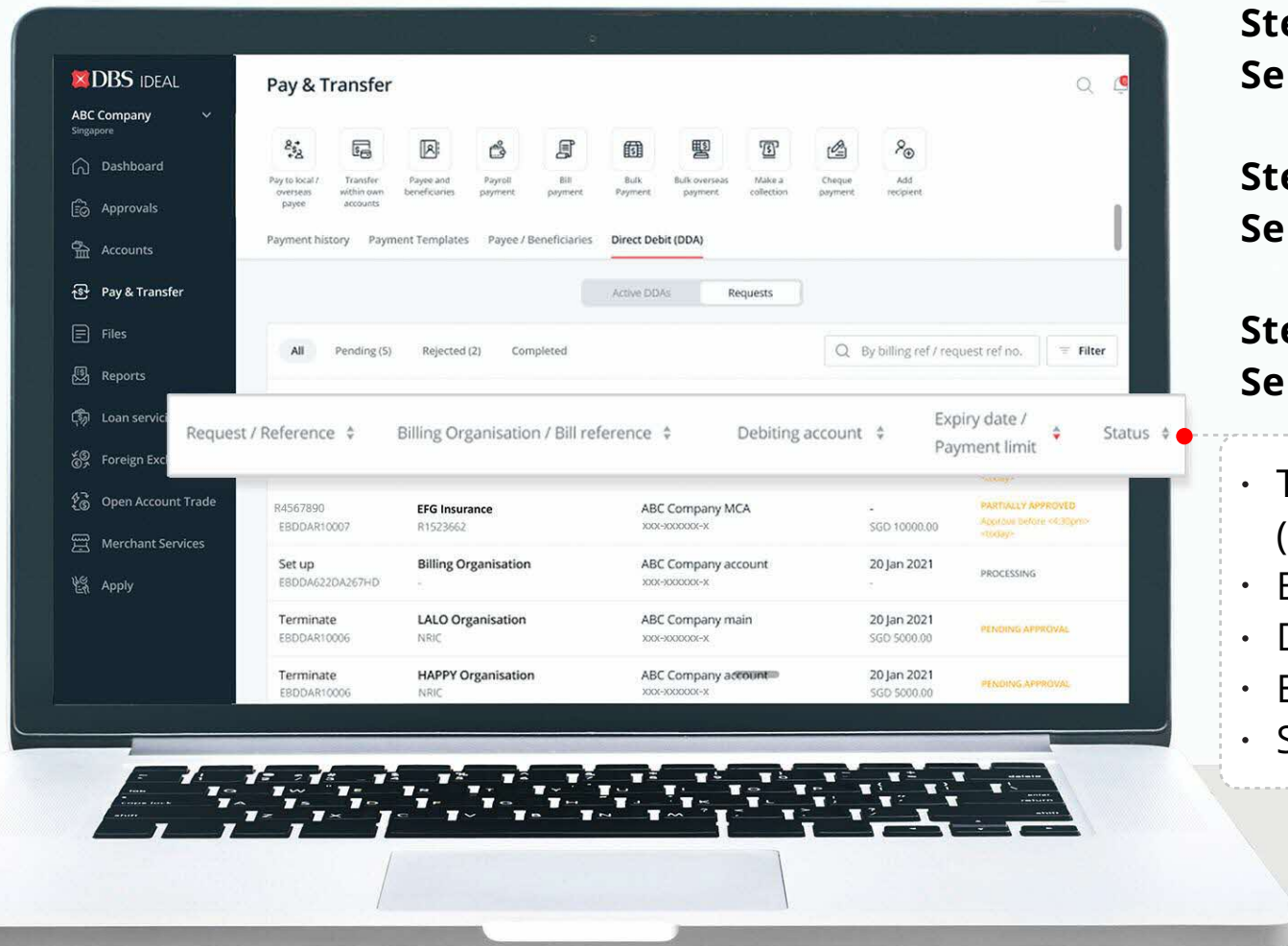
Step 1:
Select “Pay & Transfer”.

Step 2:
Select “Direct Debit (DDA)”.

Step 3:
Select “Active DDAs”.

- Billing organisation
- Debiting account
- Expiry & Payment limit
- Status

VIEWING LIST OF DDAS: MANAGE REQUESTS PENDING ACTION



Step 1:
Select “Pay & Transfer”.

Step 2:
Select “Direct Debit (DDA)”.

Step 3:
Select “Requests”.

- Type of requests (creation/ termination)
- Billing organisation
- Debiting account
- Expiry & Payment limit
- Status

DDA STATUS NOTIFICATION ALERTS

You can subscribe to receive DDA alerts via Email, SMS and Push Notifications on IDEAL to be updated on the status of DDA creation and termination requests.

Email subject: DDA arrangement approved (EBDDA12345)

Email preview: Here's how to track it



Hi Xxxxx Xxx,

Your DDA arrangement is now being processed (EBDDA12345).

Billing Organisation: XYZ Telco
Bill reference: -
Debiting account: Account name main account
****_***XXX-X
Purpose: Xxxxx xxxxx xxxxx xxx xxxxx,xxxxxxxx xxxxxxxxxxx xxxxx

[View status](#)

[Log in to DBS IDEAL to view.](#)

1. Email

2. SMS

DDA arrangement for XYZ Telco with ref no. ending with 2345 has been approved. Your request is now being processed. If unauthorised, call +65 6222 2200

OR

• EBDDA12345 approved
DDA arrangement for XYZ Telco has been approved. Your request is now being processed.

15:20 10-03-2020

3. PUSH Notification