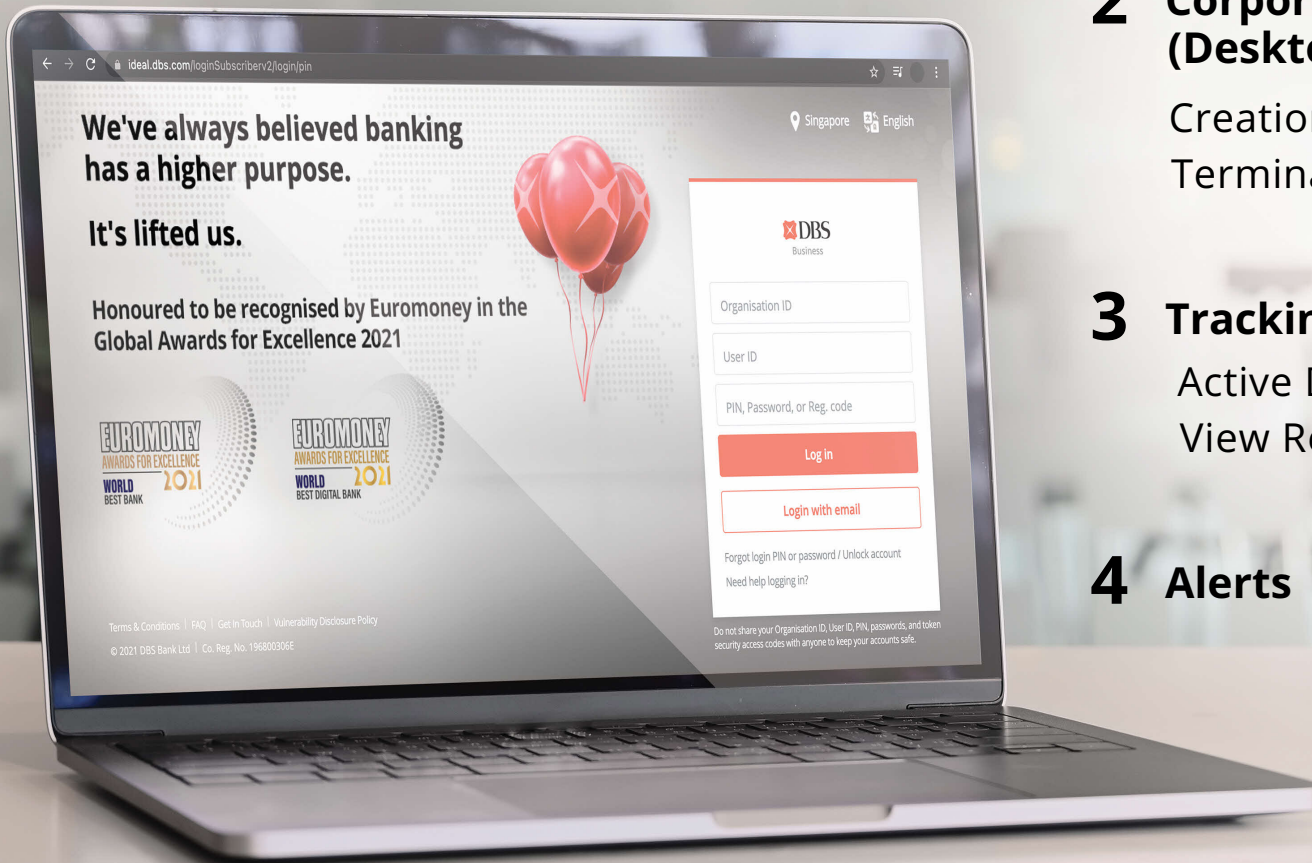


# Corporate Direct Debit Authorisation Guidebook



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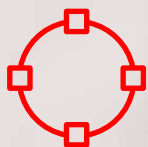
## More Efficiency, Less Wastage

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**

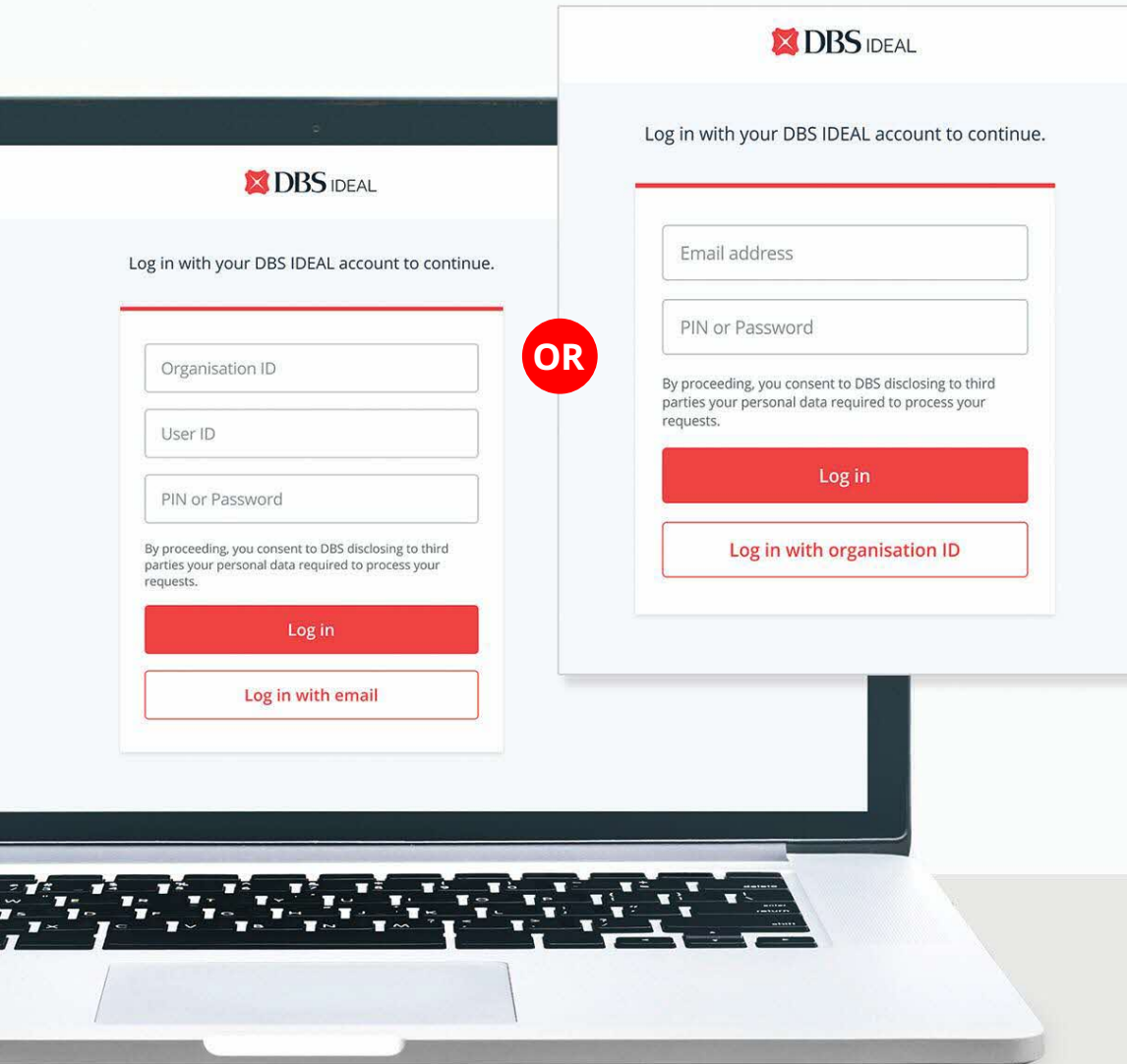


**Easily monitor DDA status**



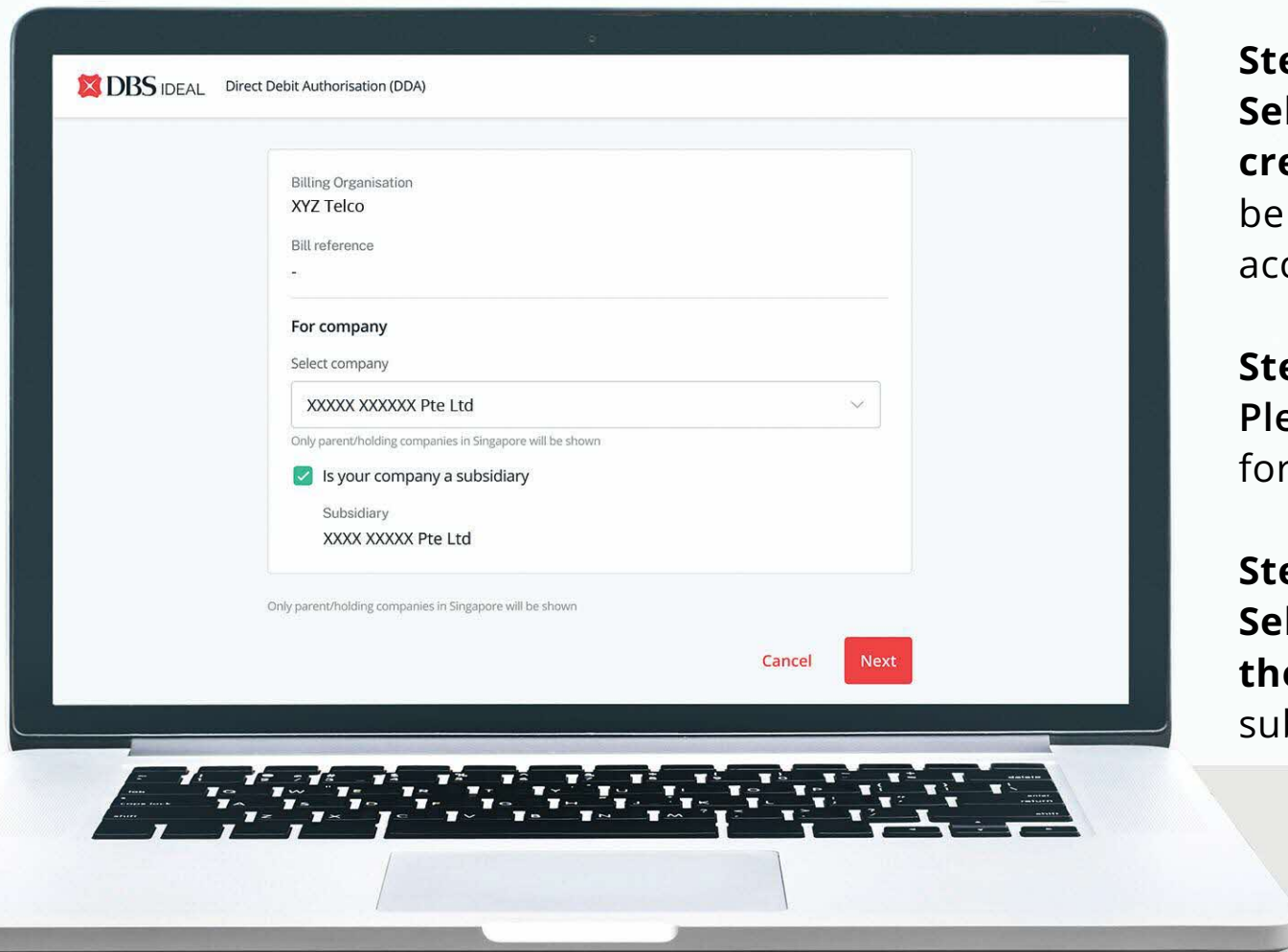


## CREATING A NEW DDA: INITIATING REQUEST



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 sections for 'Debiting account', 'Expiry date', and 'Payment limit'. Two circular callouts highlight specific fields: one for 'Debiting account' (Step 4) and one for 'Expiry date' (Step 5). A third callout highlights the 'Payment limit' section (Step 6). The form includes a 'Select date' button, a 'No expiry date' checkbox, and a 'Set a limit (in SGD)' section with an 'Enter amount' field and a 'No payment limit' checkbox. The 'No payment limit' checkbox is noted as requiring approval from the approver.

DBS IDEAL Direct Debit Authorisation (DDA)

**Set up Direct Debit**

Debiting account

ABC company digital account  
XXX-XXXXXX-X

Only SGD accounts can be used

Expiry date

Choose an expiry date

Select date

☐ No expiry date

Payment limit

Set a limit (in SGD)

Enter amount

☐ No payment limit  
Requires approval from approver

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. A link 'Learn more about DDA.' is also visible.

### Step 7:

#### **Input purpose of Direct Debit (Optional).**

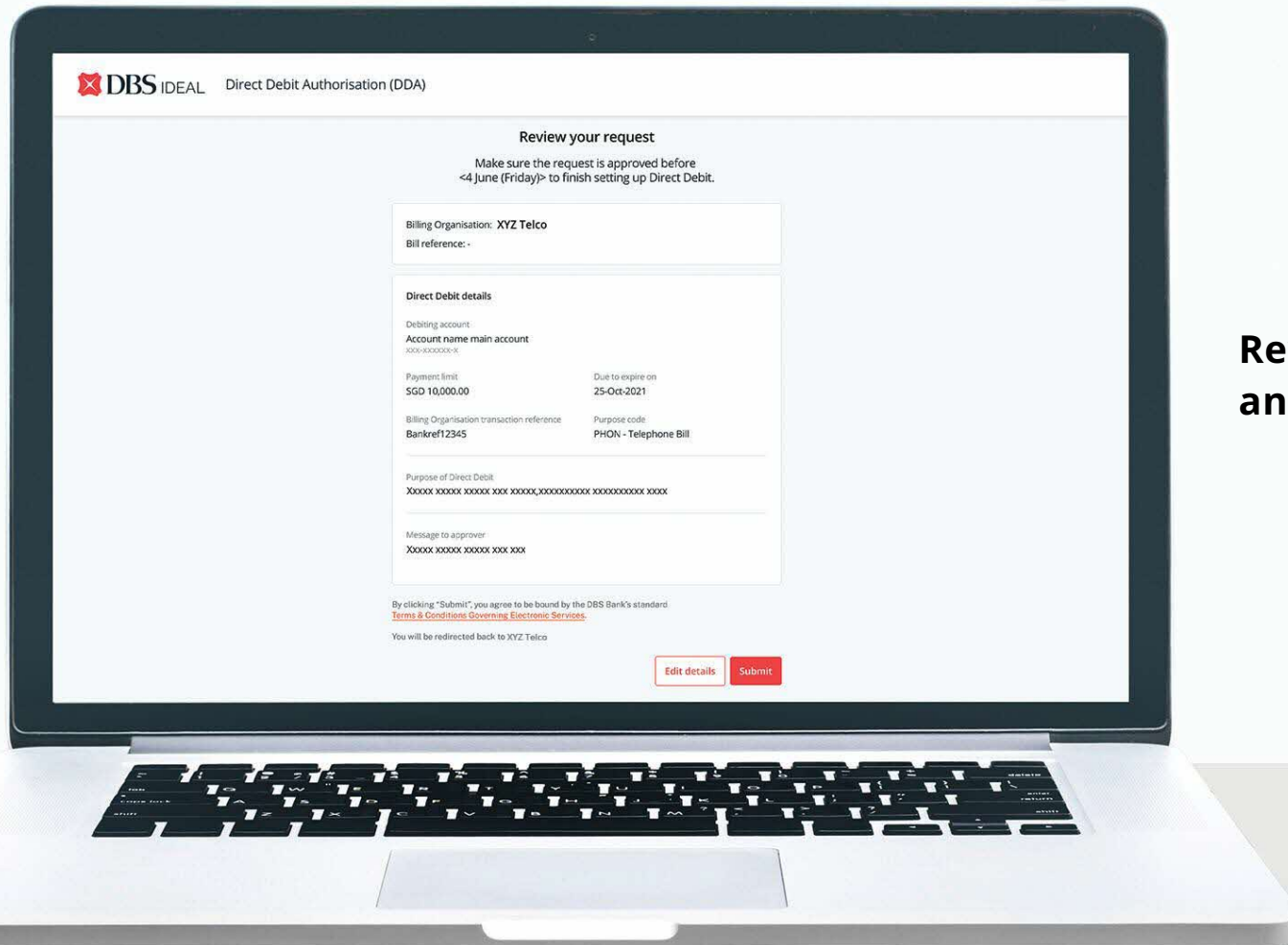
For your own internal reference, indicate the reason for creating this DDA.

### Step 8:

#### **Input message to approver (Optional).**

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

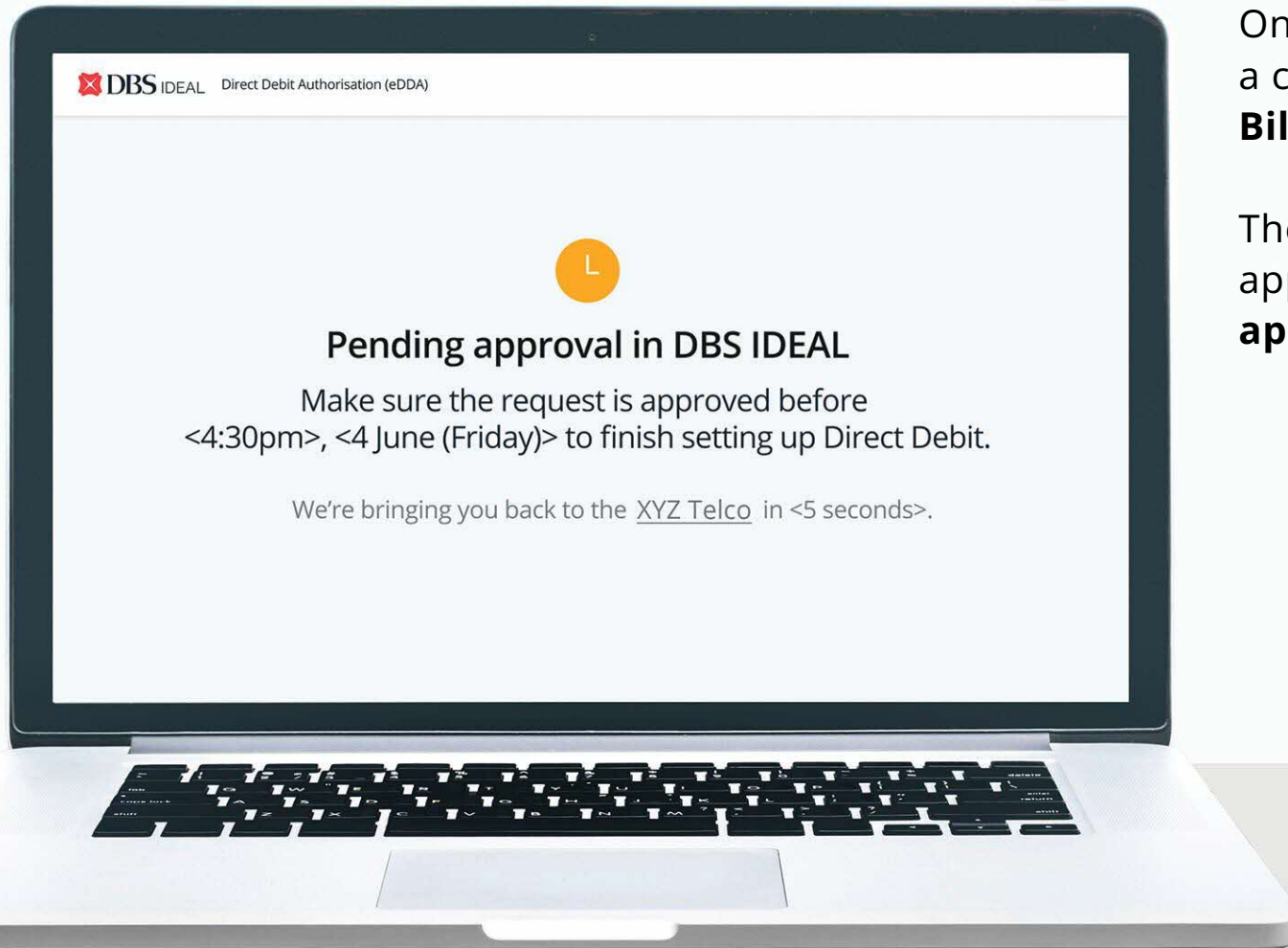
## CREATING A NEW DDA: REVIEW DETAILS



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



## CREATING A NEW DDA: CONFIRMATION

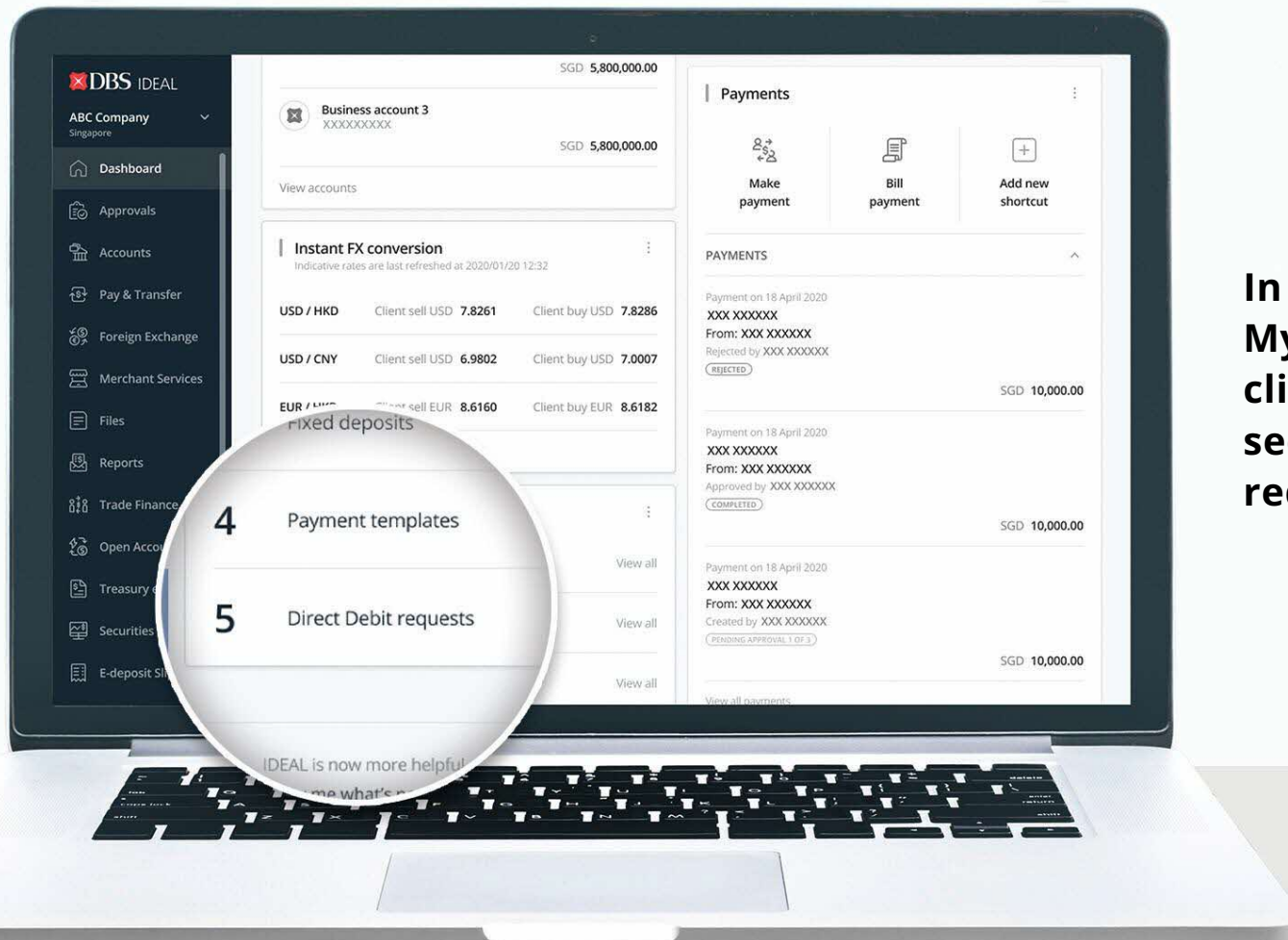


Once submitted, you will be given a confirmation and redirected to **Billing Organisation's website.**

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.



**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

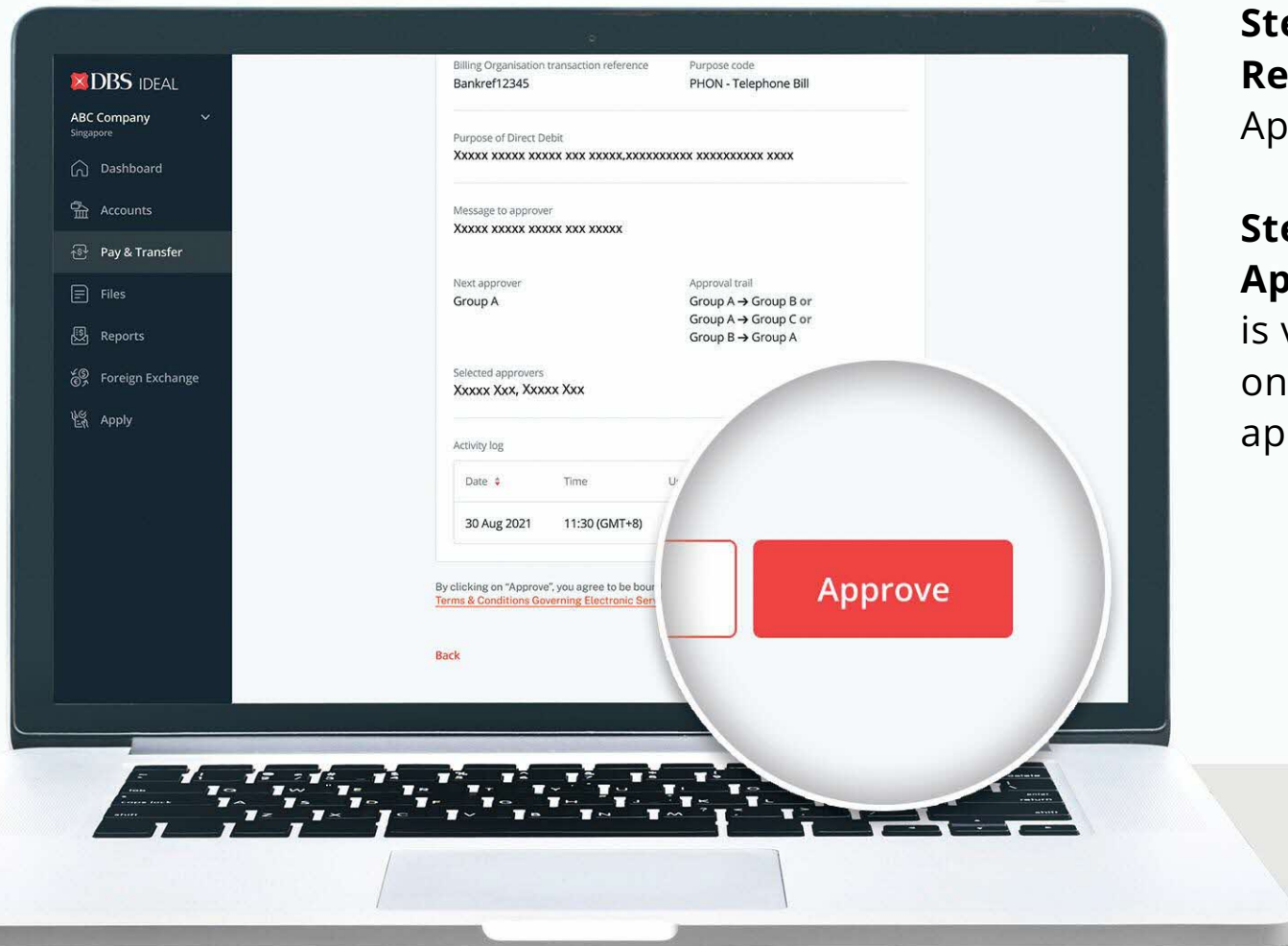


**Step 1:**  
**Select “Approvals”.**

**Step 2:**  
**Select “Direct Debit (DDA)”.**

**Step 3:**  
**Select the request to approve.**

## CREATING A DDA: APPROVER REVIEW



### Step 1:

#### **Review information.**

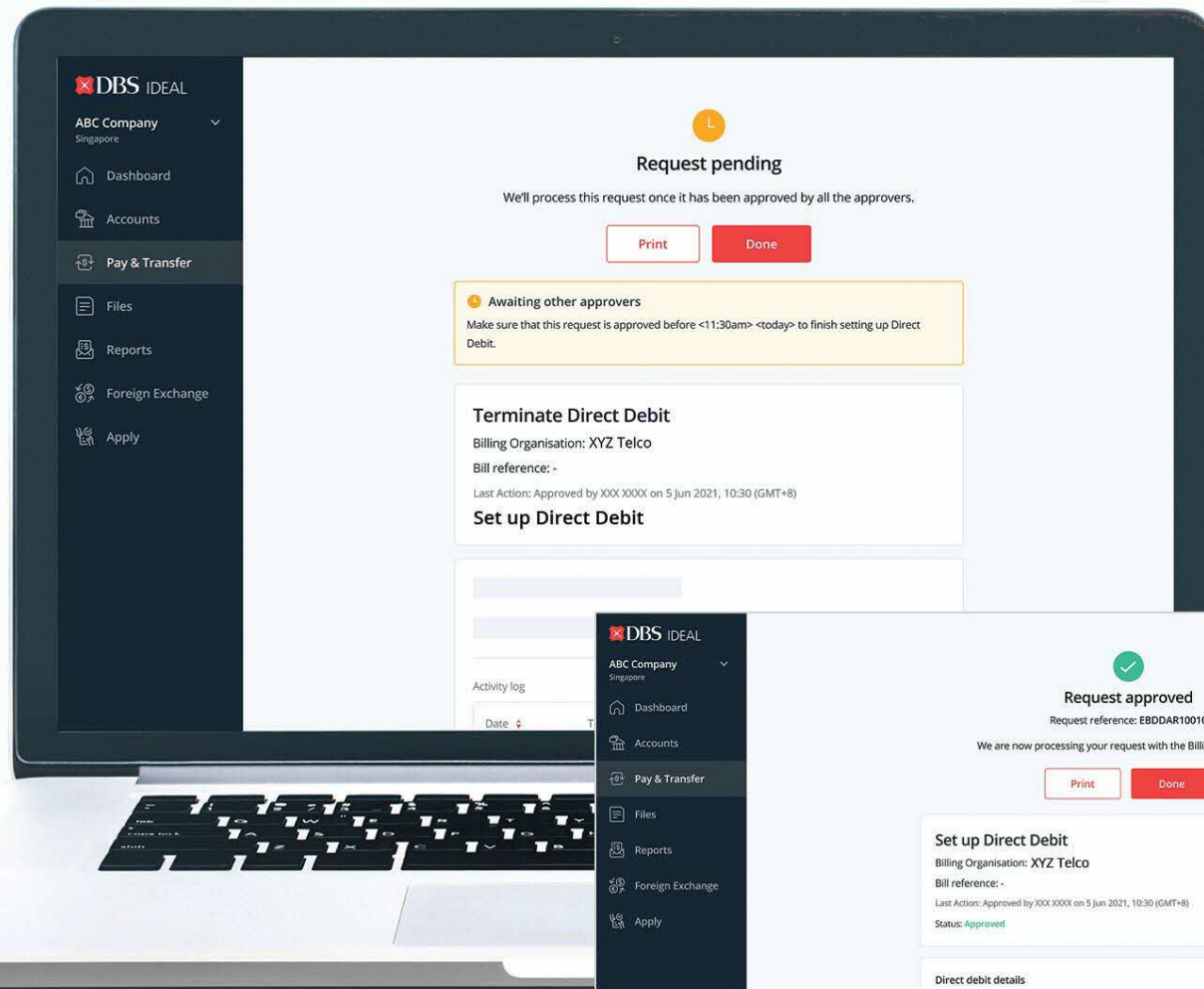
Approver to view the details.

### Step 2:

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



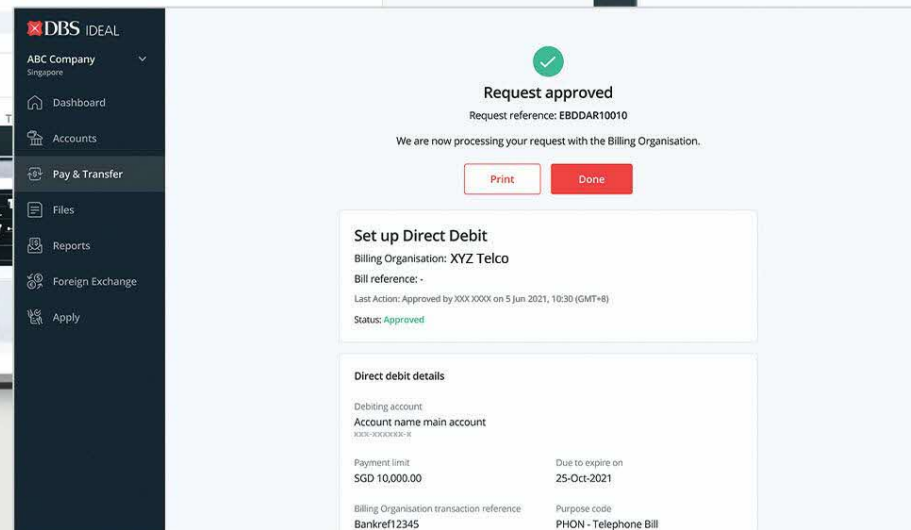
## CREATING A DDA: APPROVER CONFIRMATION



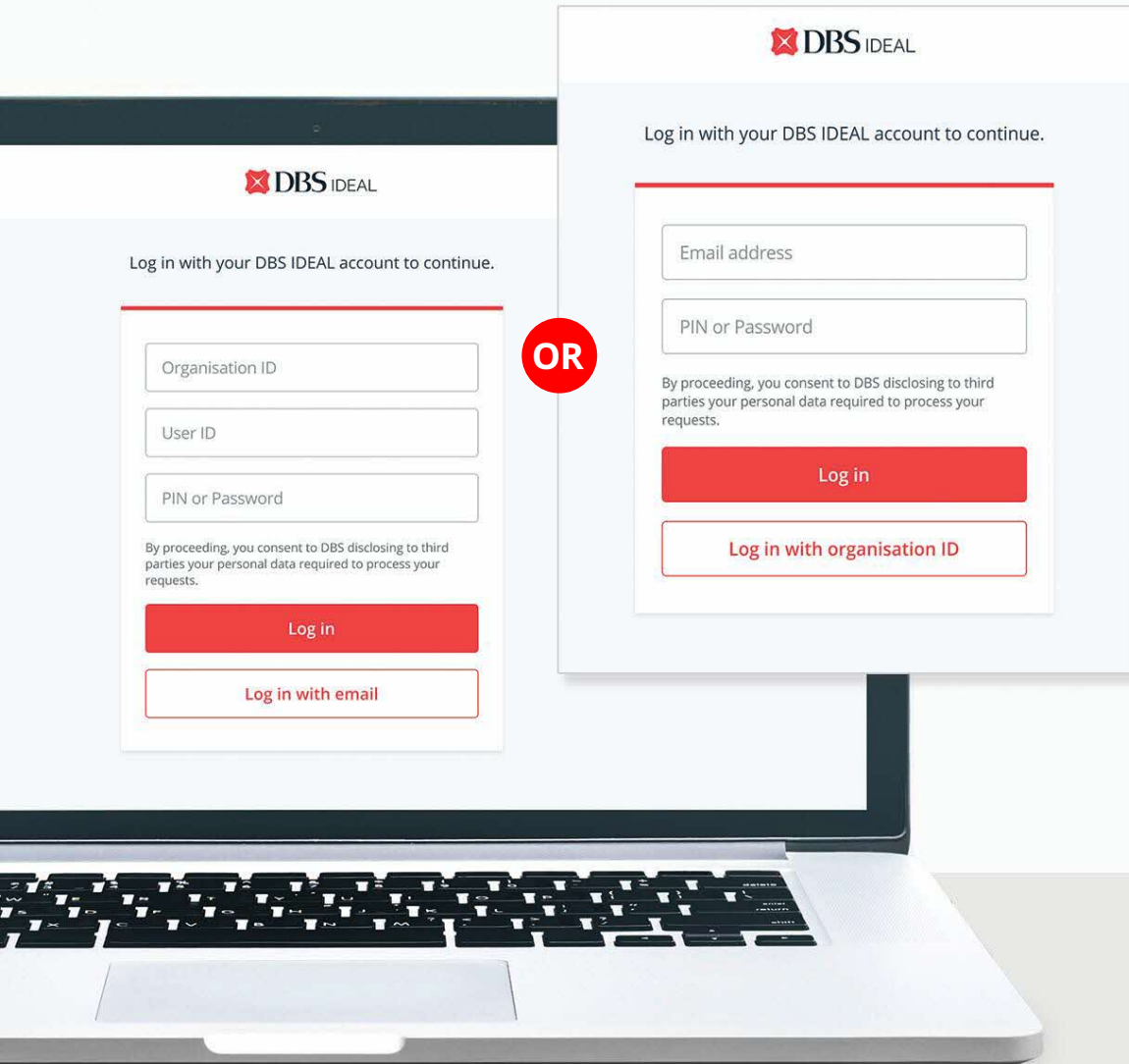
1. If your authorisation policy requires more than one approver, the DDA will need to be approved by all relevant approvers.

OR

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

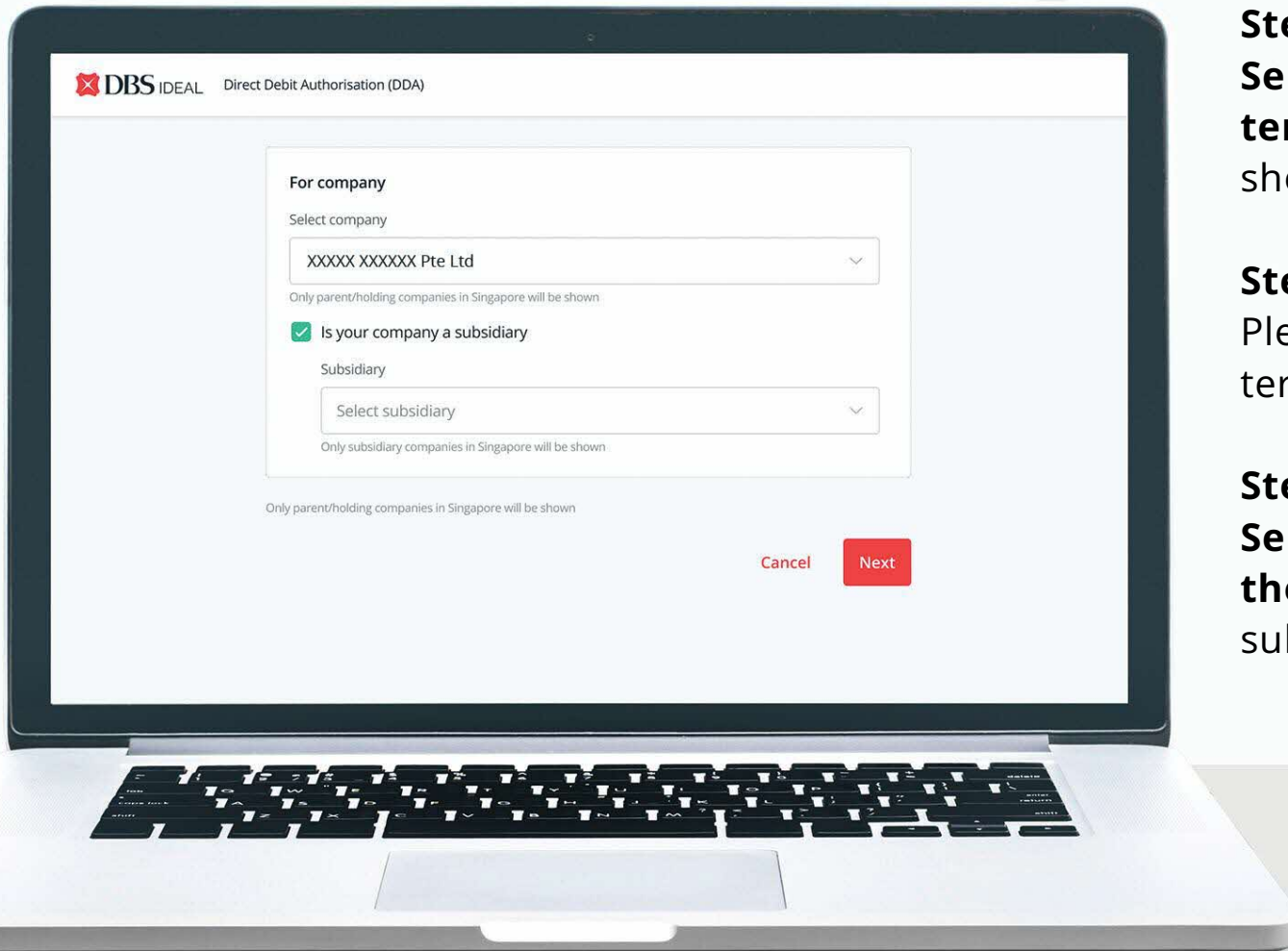


## TERMINATING A DDA: INITIATING REQUEST



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 XXXX XXX XXXXX,XXXXXXXXXX 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

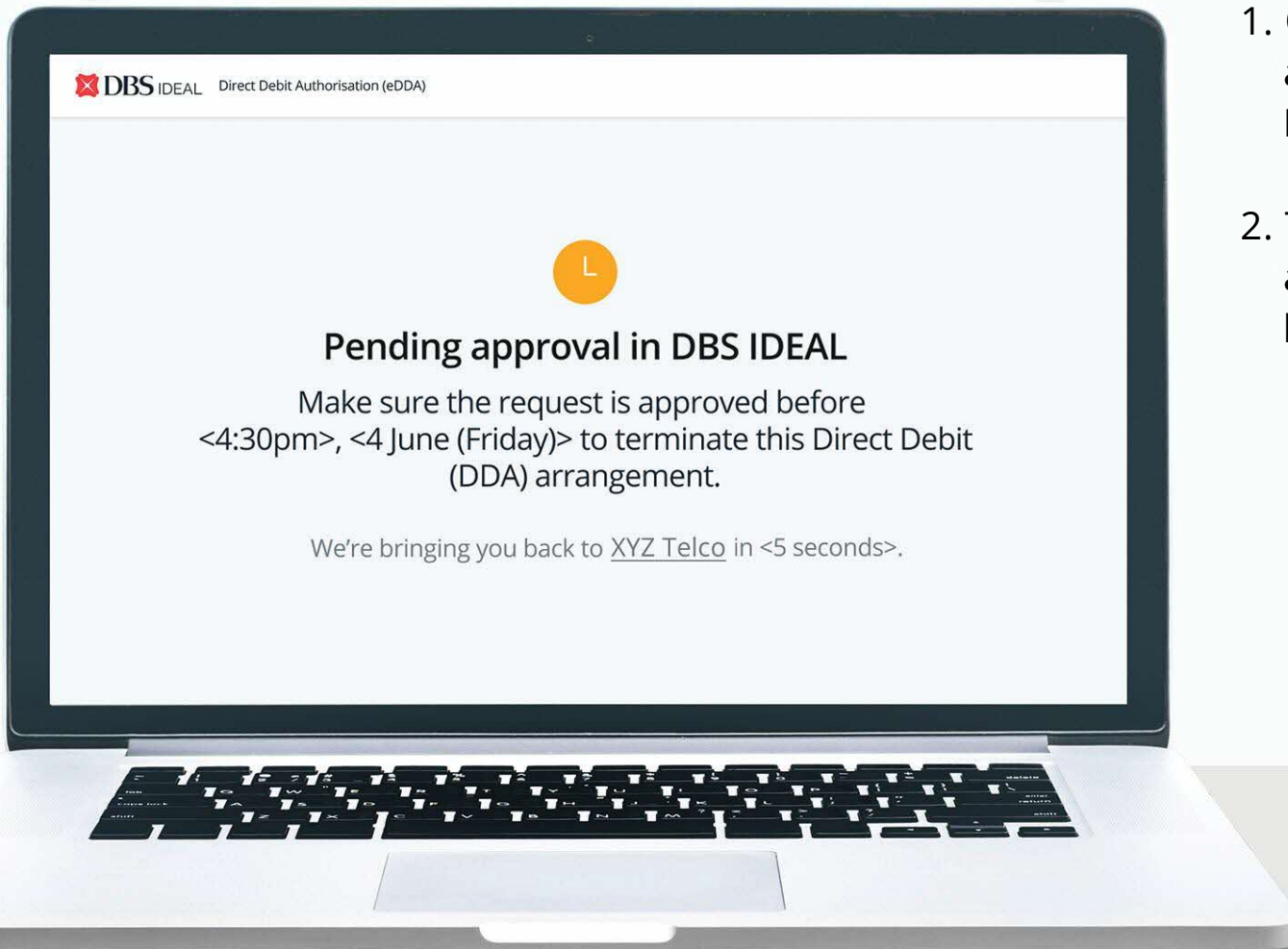
Message to approver:  
XXXXXX XXXXXX XXXX XXXXX

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.**

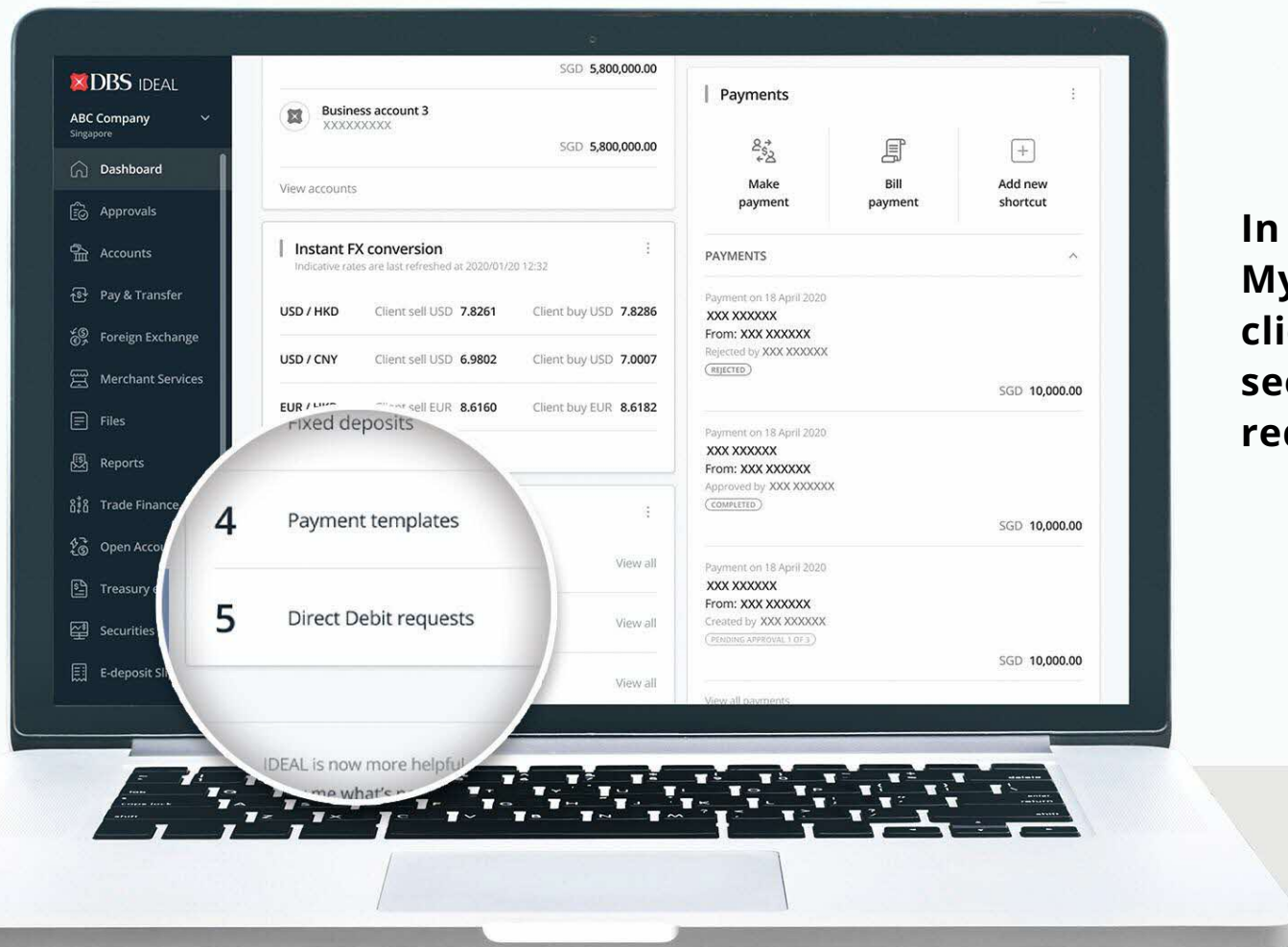
## TERMINATING A DDA: CONFIRMATION



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



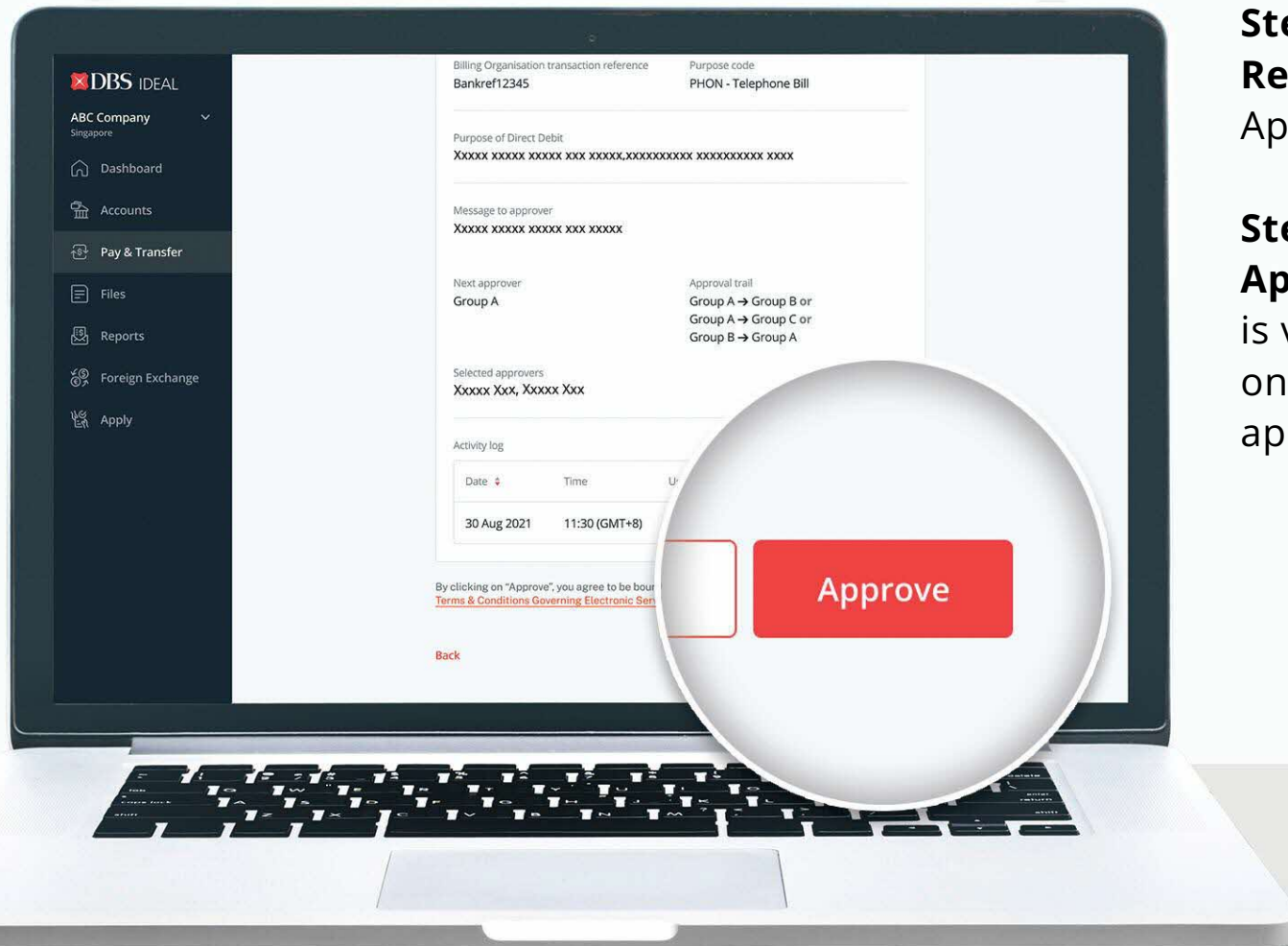
**Step 1:**  
Select “Approvals”.

**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:

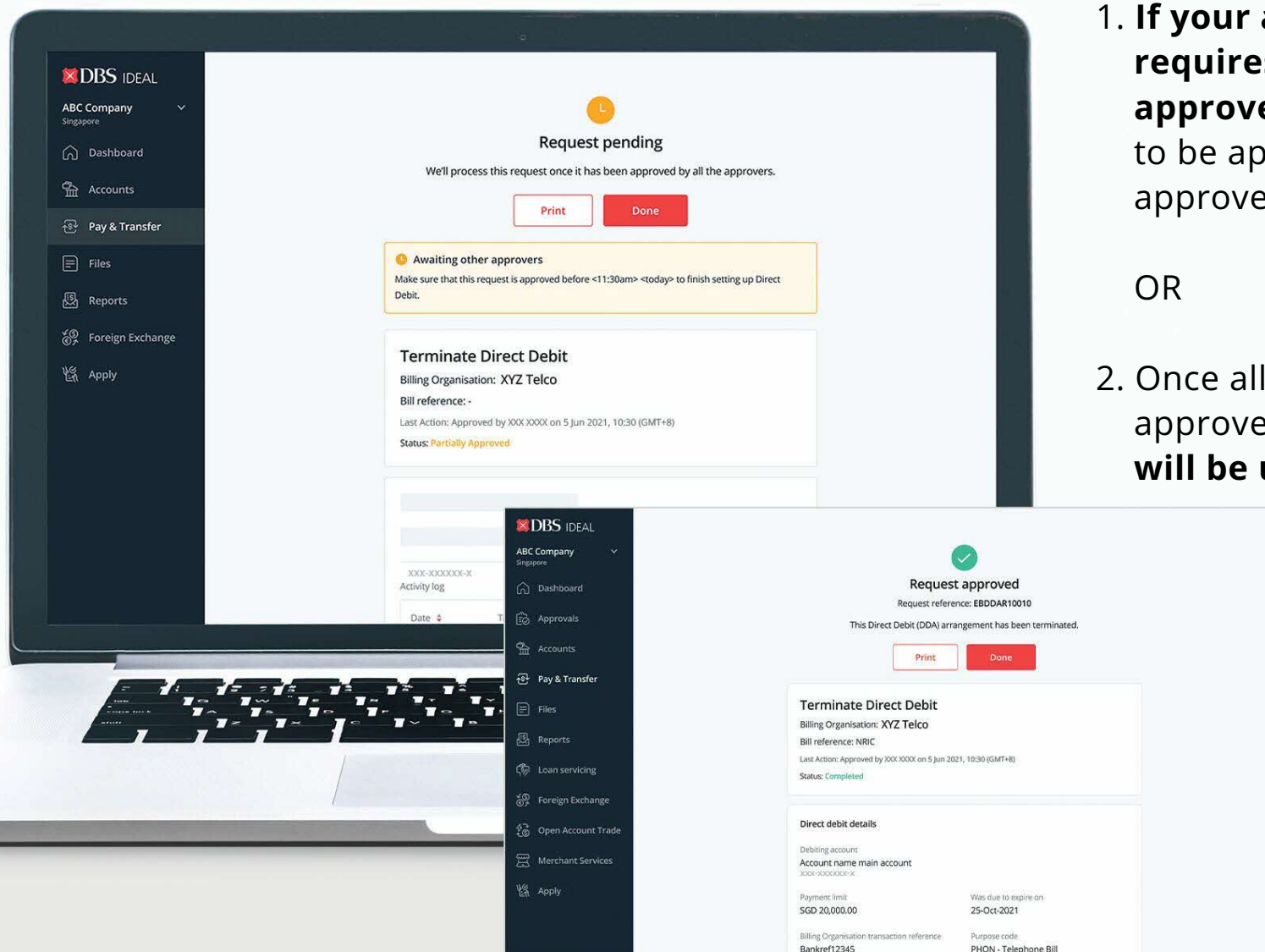
**Approve.** After the information is validated, approver to click on Approve and complete the approval process.

# TERMINATING A DDA: APPROVER CONFIRMATION

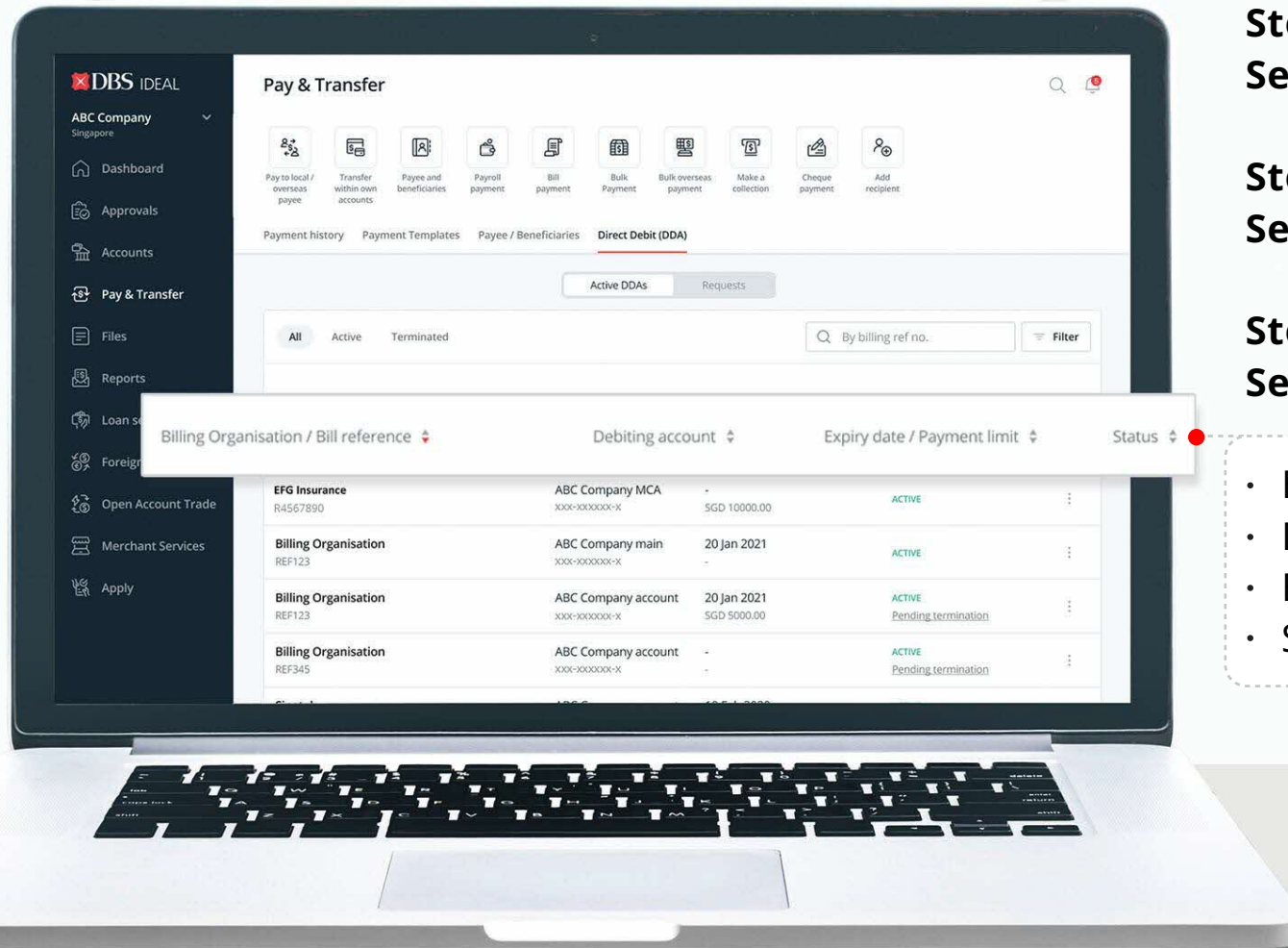
1. If your authorisation policy requires more than one **approver**, the DDA will need to be approved by all relevant approvers.

OR

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



## VIEWING LIST OF DDAS: MANAGE ACTIVE/APPROVED DDAS



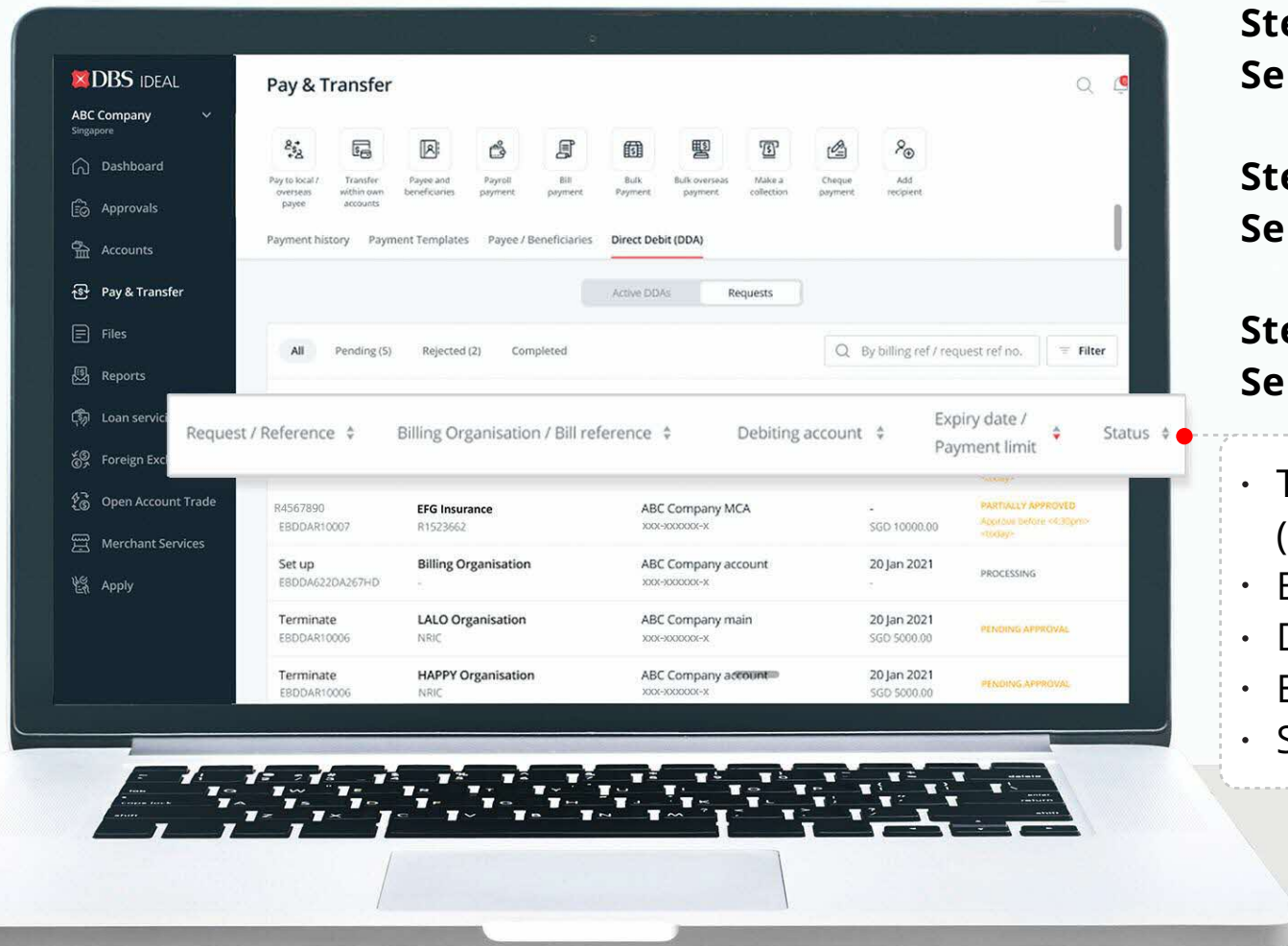
**Step 1:**  
Select “Pay & Transfer”.

**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