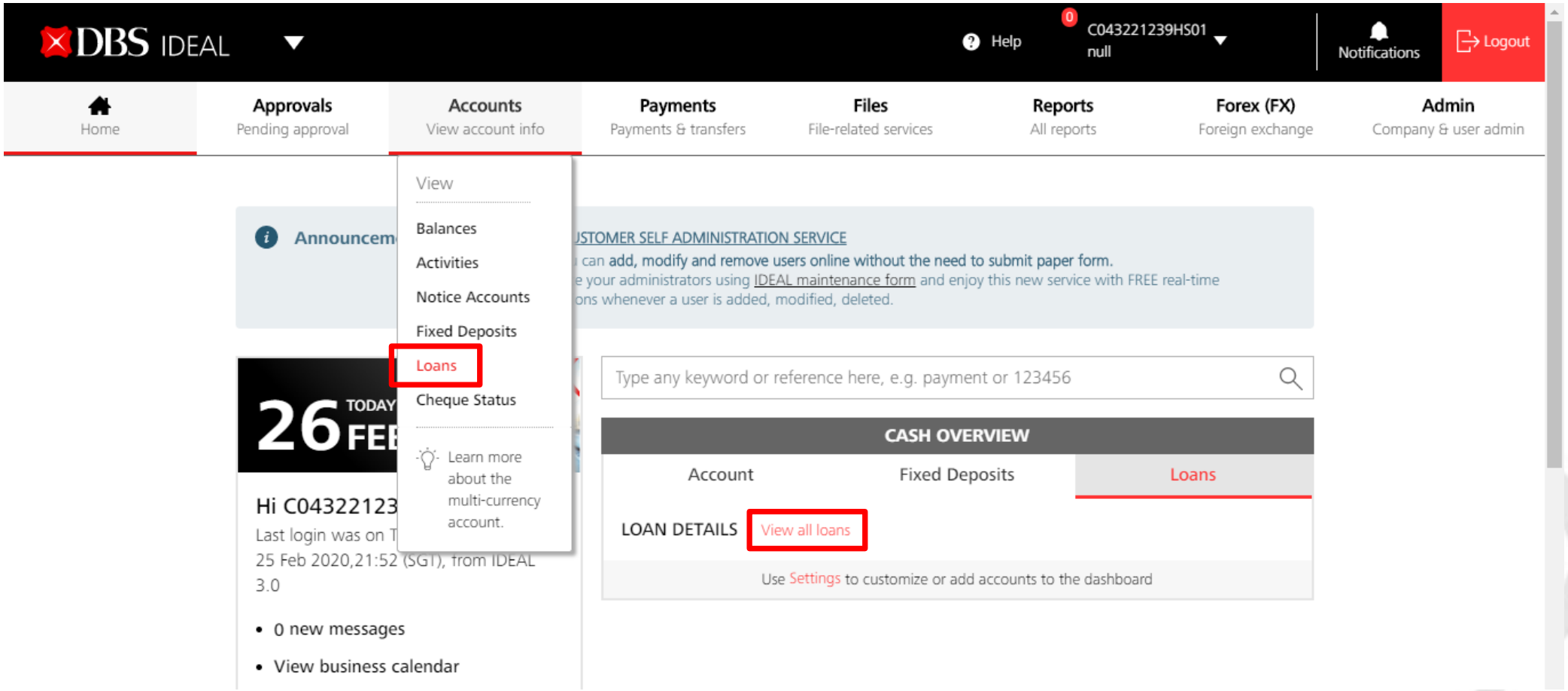
Loan Servicing Portal User Guide (Inquiry)

Version 3|
24/03/2021

Accessing Loan Servicing Portal



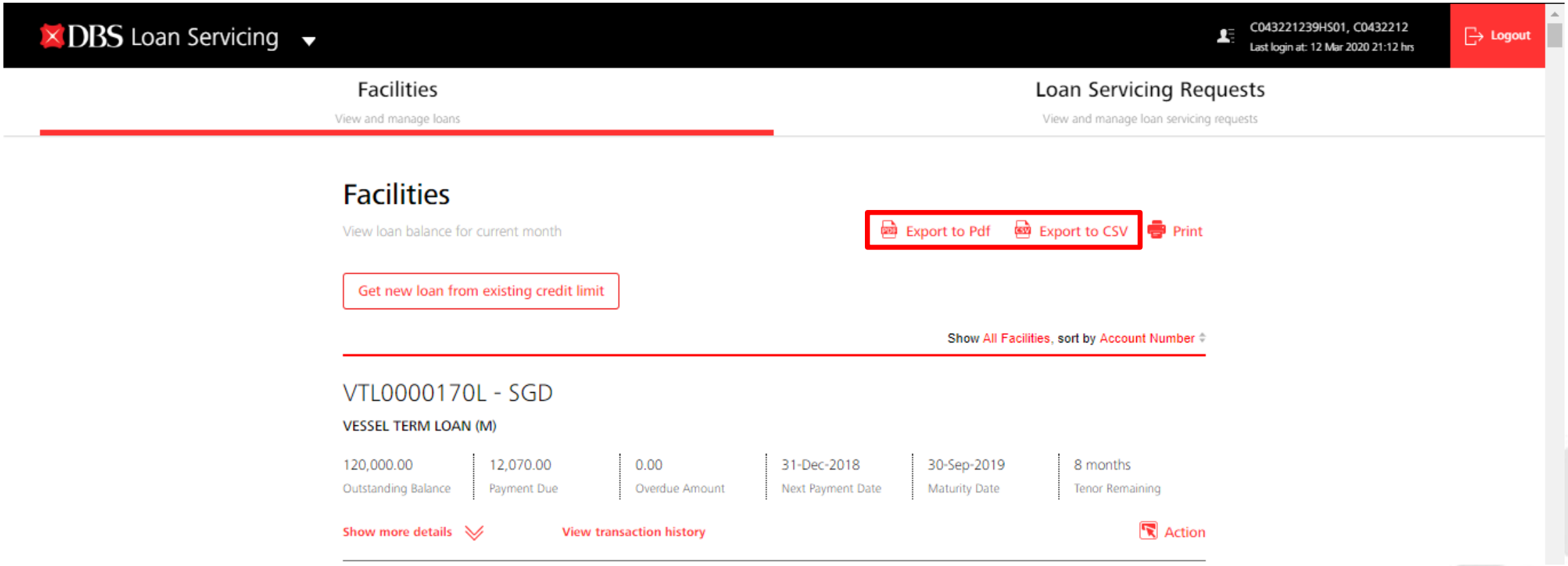
After logging into IDEAL, Loan Servicing Portal can be accessed via:

a) "Accounts" → "Loans" OR

b) "Cash Overview" → "Loans" → "View all loans"

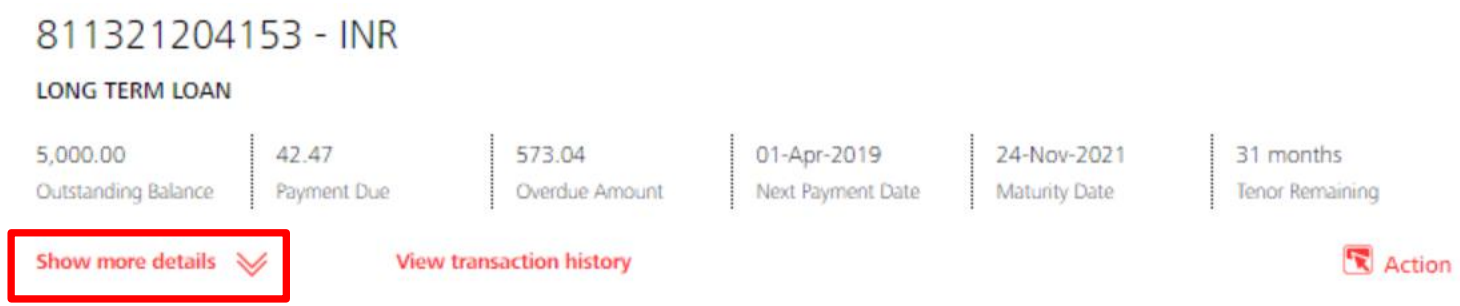
Note that the browser only works on Chrome.

Viewing of Your Facilities

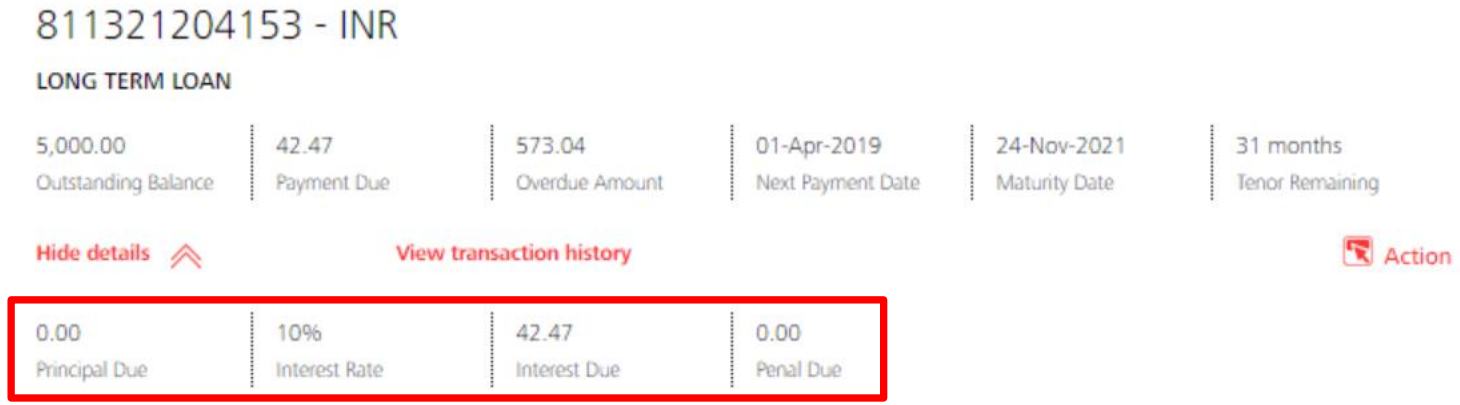


a) You will land on Facilities tab where loan facilities details such as Payment Due and Maturity Date can be viewed.
b) You can export to pdf/ csv to view these details in a fixed format.

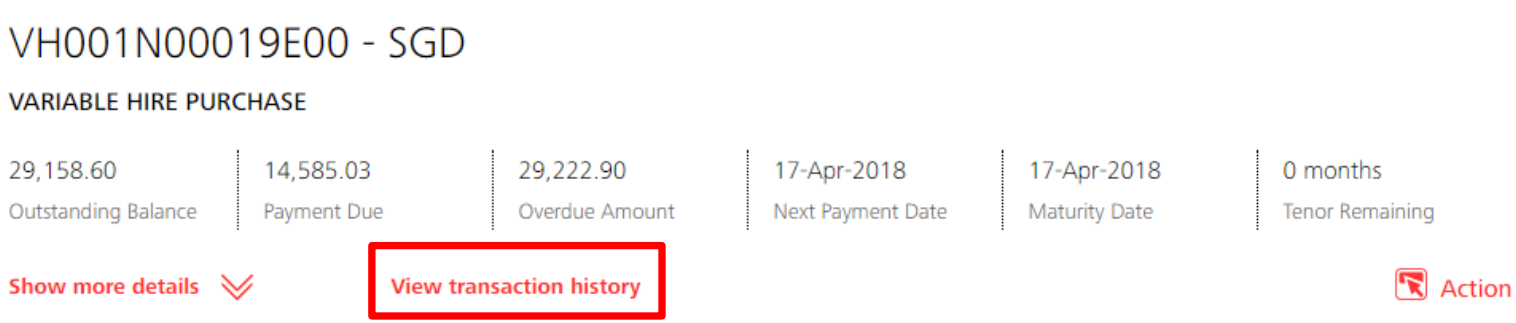
Viewing of Your Facilities



Click on “Show more details” to view additional payment details of the loan.



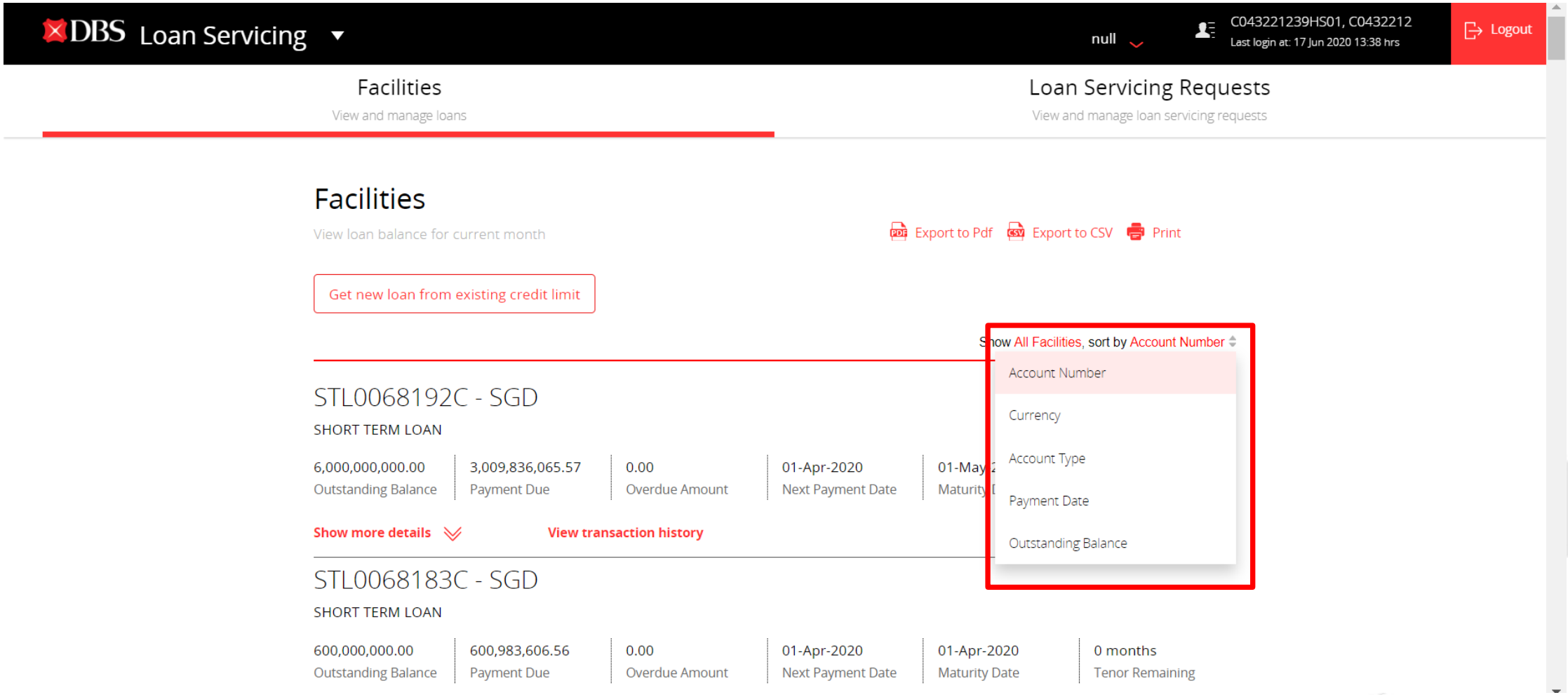
Viewing of Your Facilities



Click on "View transaction history" to view your scheduled payment history. Note, any unscheduled payment will not be shown here.

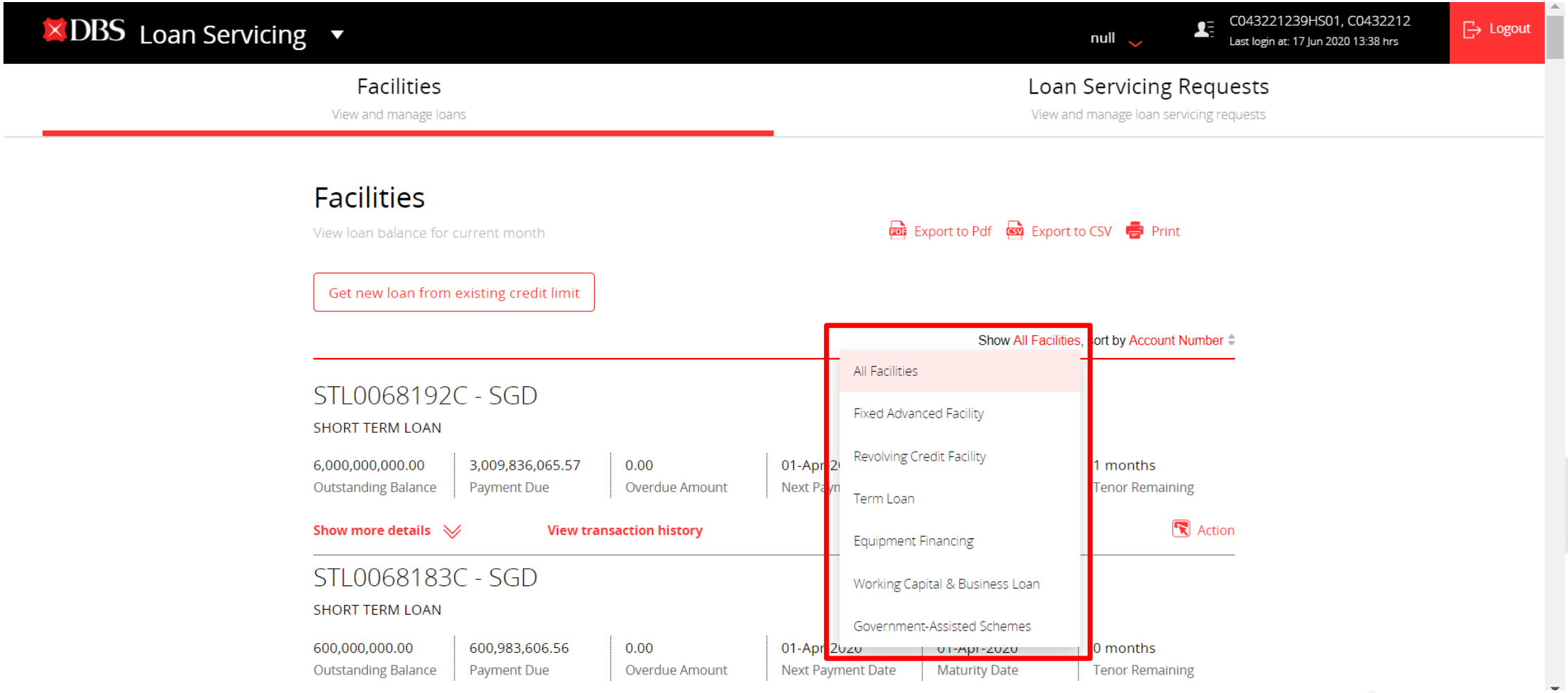
Due Date	Principal Due	Interest Due	Penal Due	Total Due	Amount Paid
17-Sep-2017	14,439.46	182.47	0.00	14,621.93	14,621.93
17-Oct-2017	14,461.73	154.63	0.00	14,616.36	14,616.36
17-Nov-2017	14,484.03	137.05	0.00	14,621.08	14,621.08
17-Dec-2017	14,506.36	110.61	0.00	14,616.97	14,616.97
17-Jan-2018	14,528.73	91.51	0.00	14,620.24	14,620.24
17-Feb-2018	14,551.14	68.68	0.00	14,619.82	14,619.82
17-Mar-2018	14,573.57	41.38	93.70	14,708.65	0.00
17-Apr-2018	14,585.03	22.92	249.74	14,857.69	0.00

Sorting your Facilities



You can also choose to sort how you want to view your loan facilities.

Sorting your Facilities

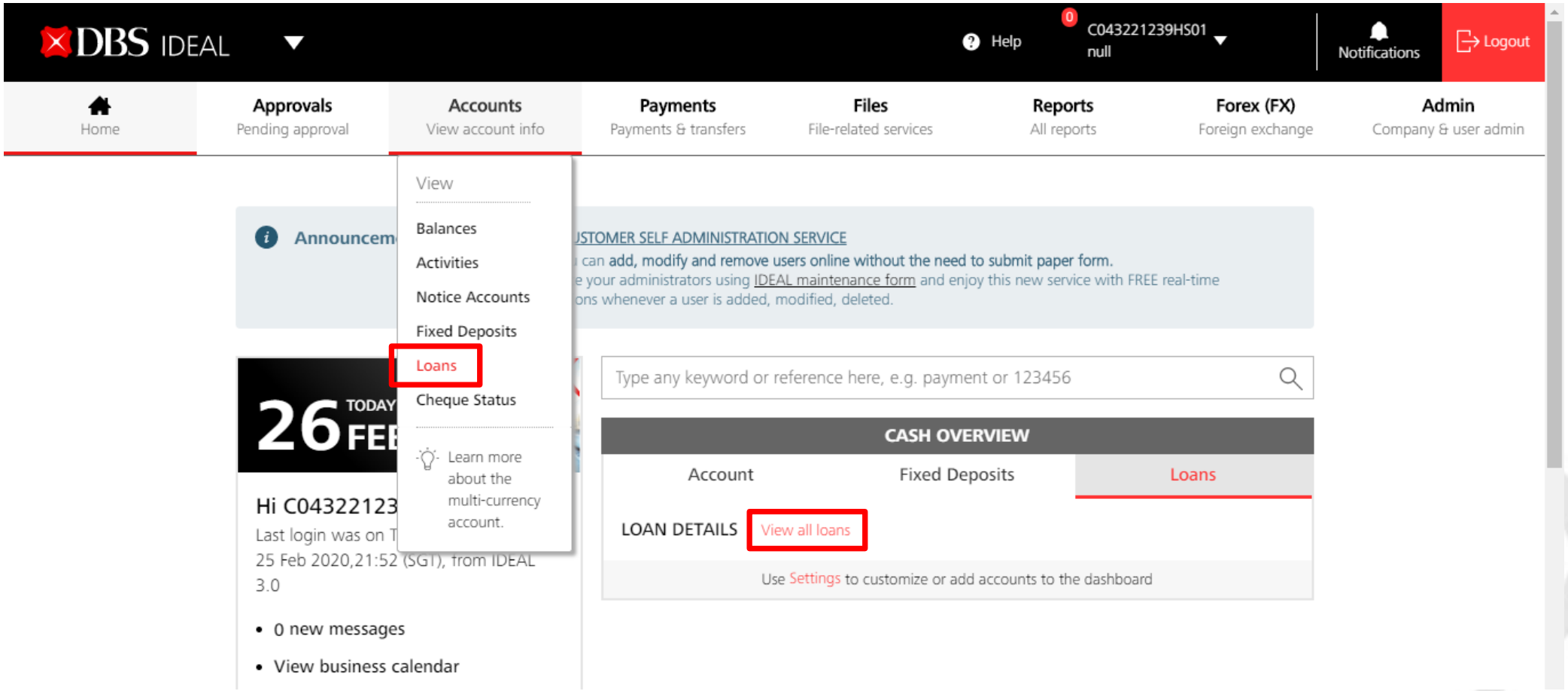


You will only see the facility types that you have.

Loan Servicing Portal User Guide (Maker)

Version 3|
24/03/2021

Accessing Loan Servicing Portal



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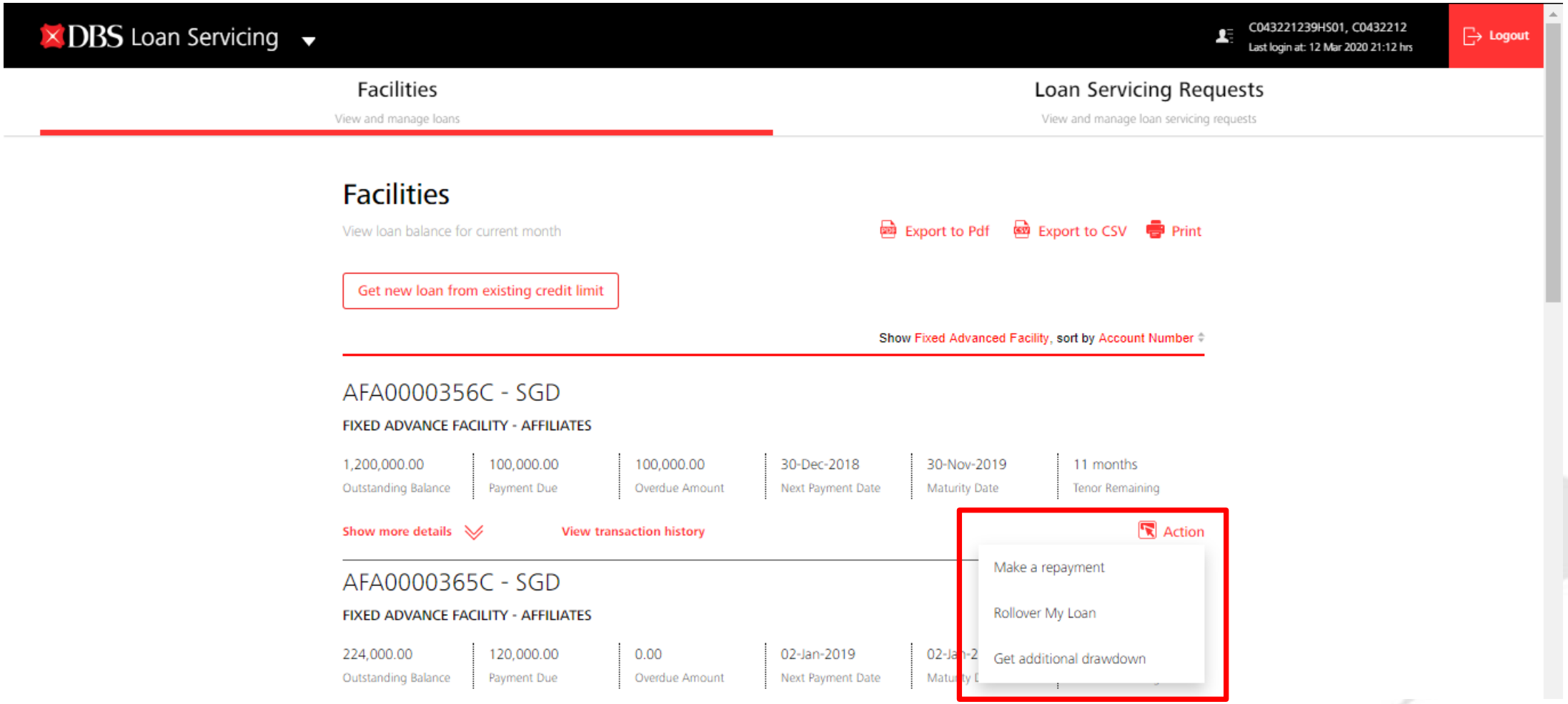
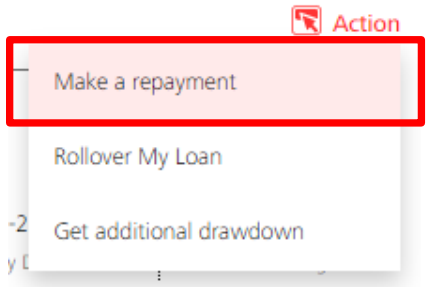
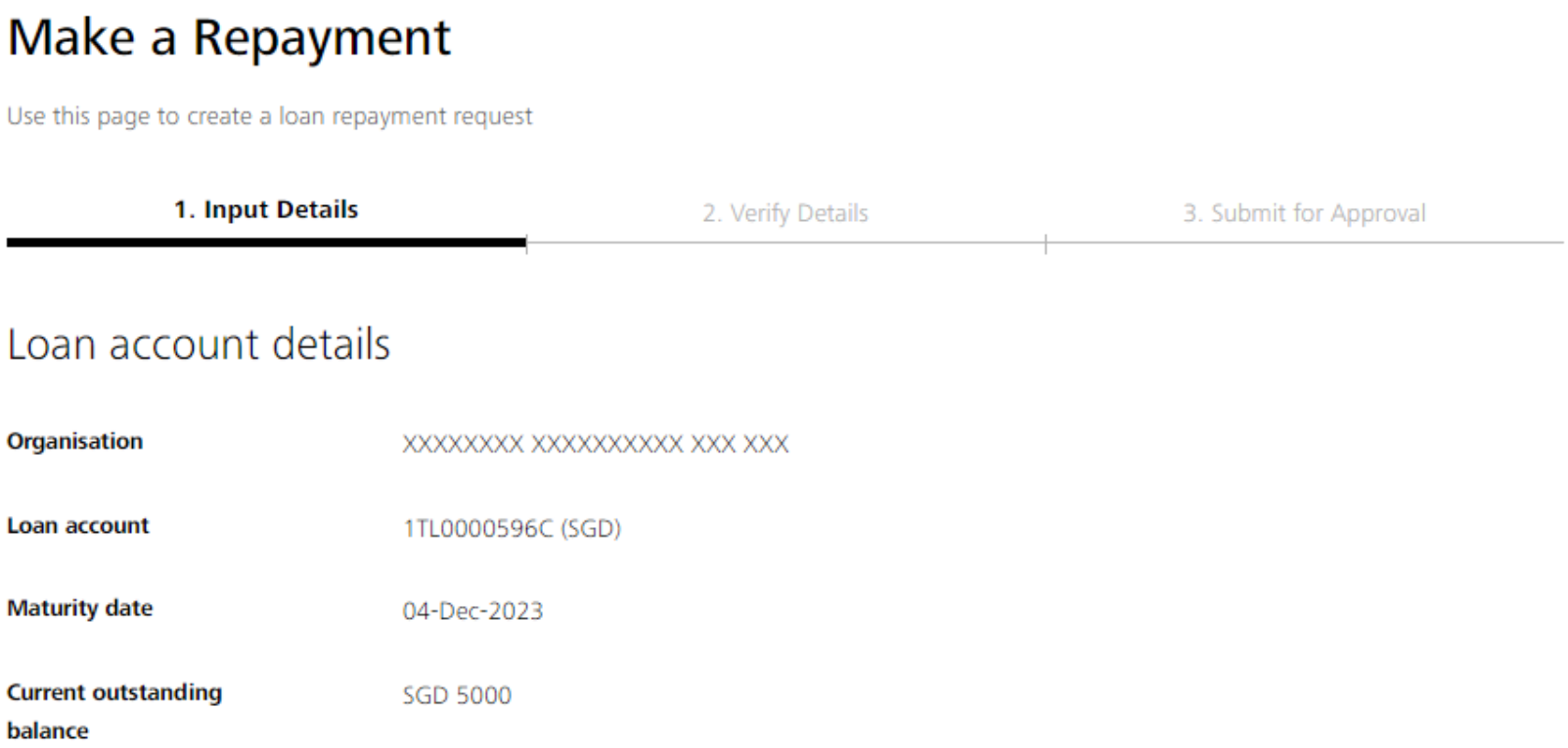
Performing a Transaction



a) You can either perform a repayment/ rollover/ additional drawdown for your loan facilities.
b) Click on "Action" button and the 3 options will appear (depending on your product/ facility type).

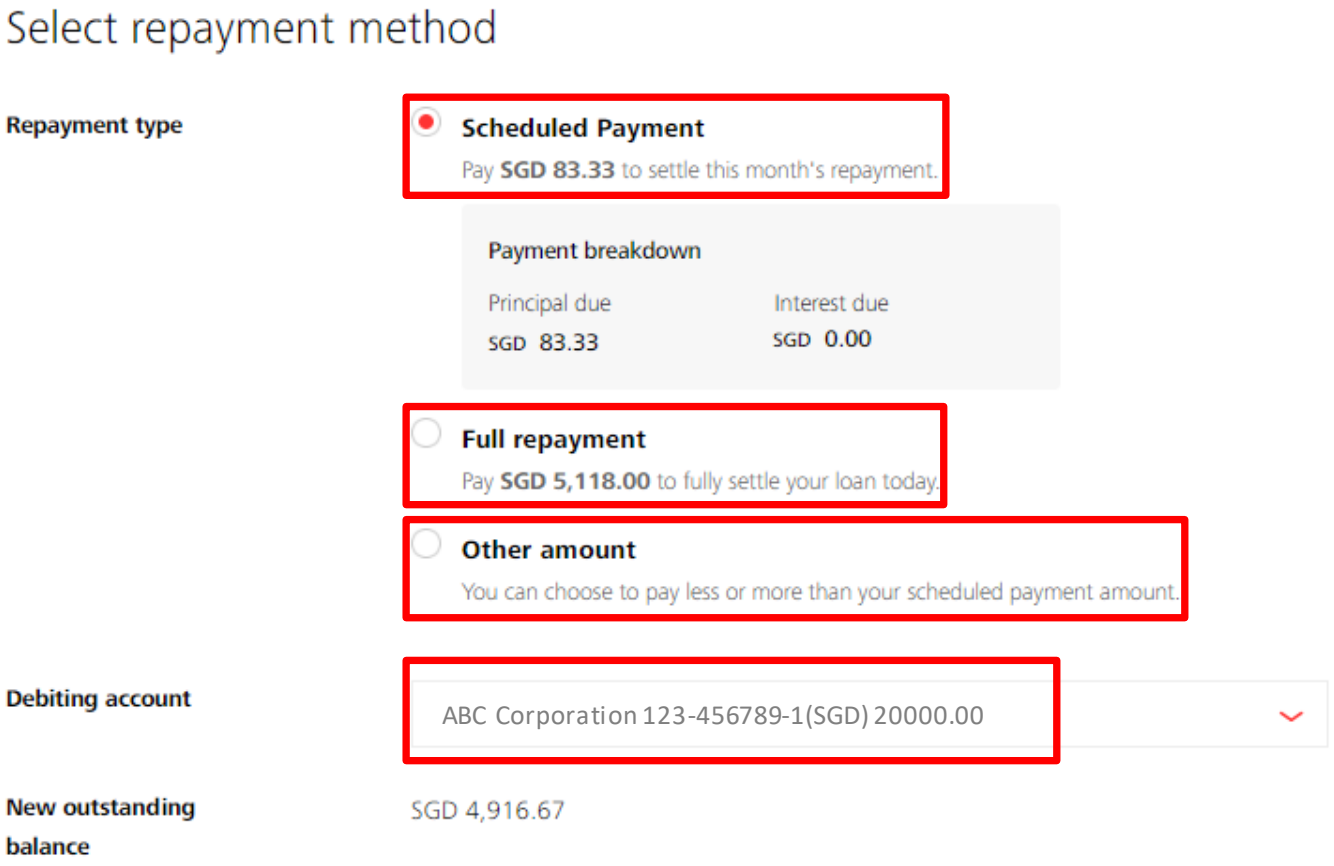
Make a Repayment





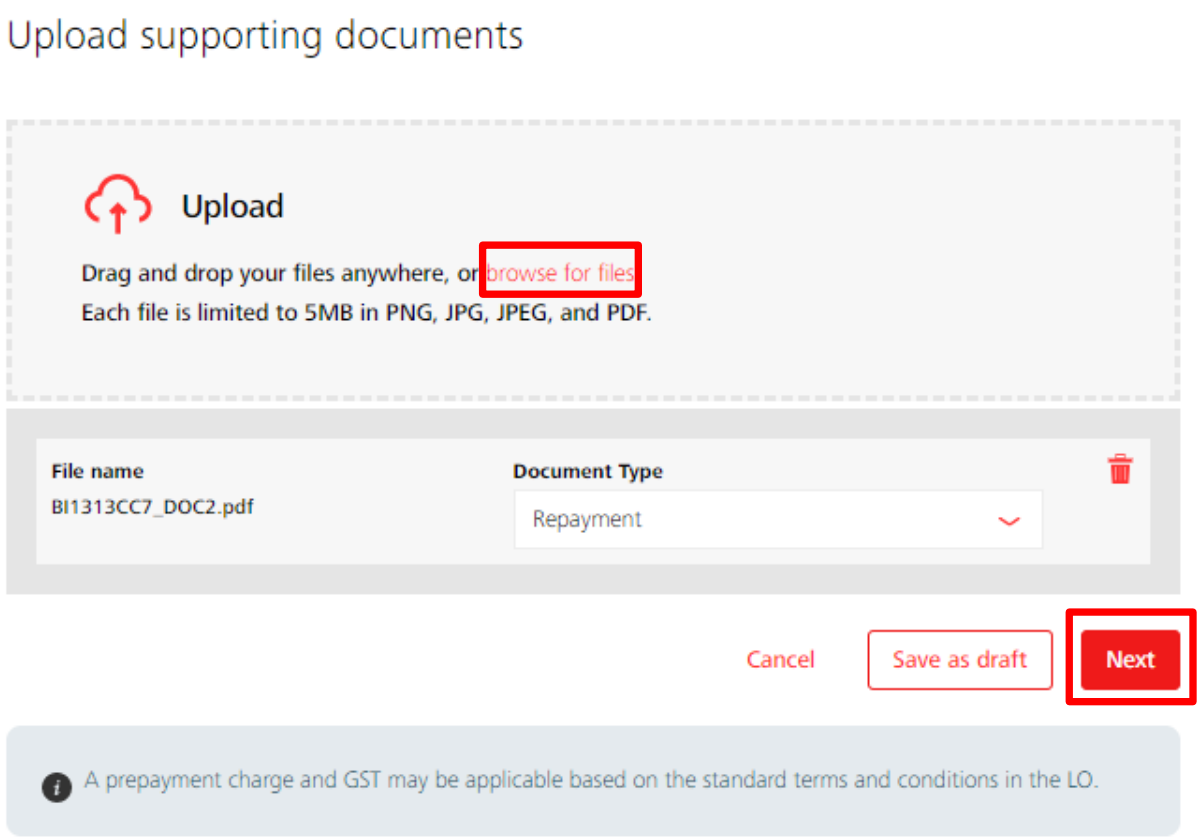
Clicking on “Make a Repayment” will bring you to the make a repayment request screen.

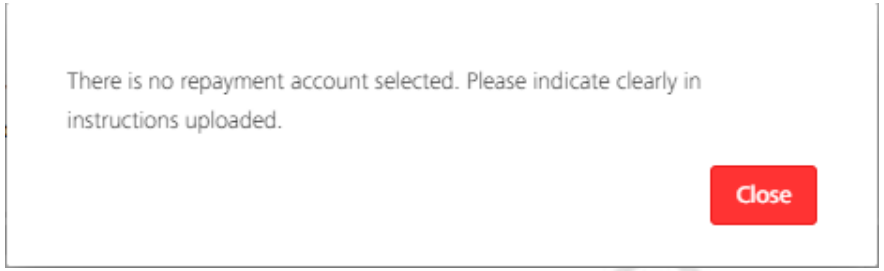
Make a Repayment



a) You can choose to either make a Scheduled repayment (Scheduled Payment), Full repayment (Full payoff), or any Other amount (Unscheduled Payment).
b) Scheduled Payment can be selected up to 7 days in advance of due date of your loan.
c) Breakdown of your payment will be shown.
d) Input your debiting account.
e) Check on your new outstanding balance.

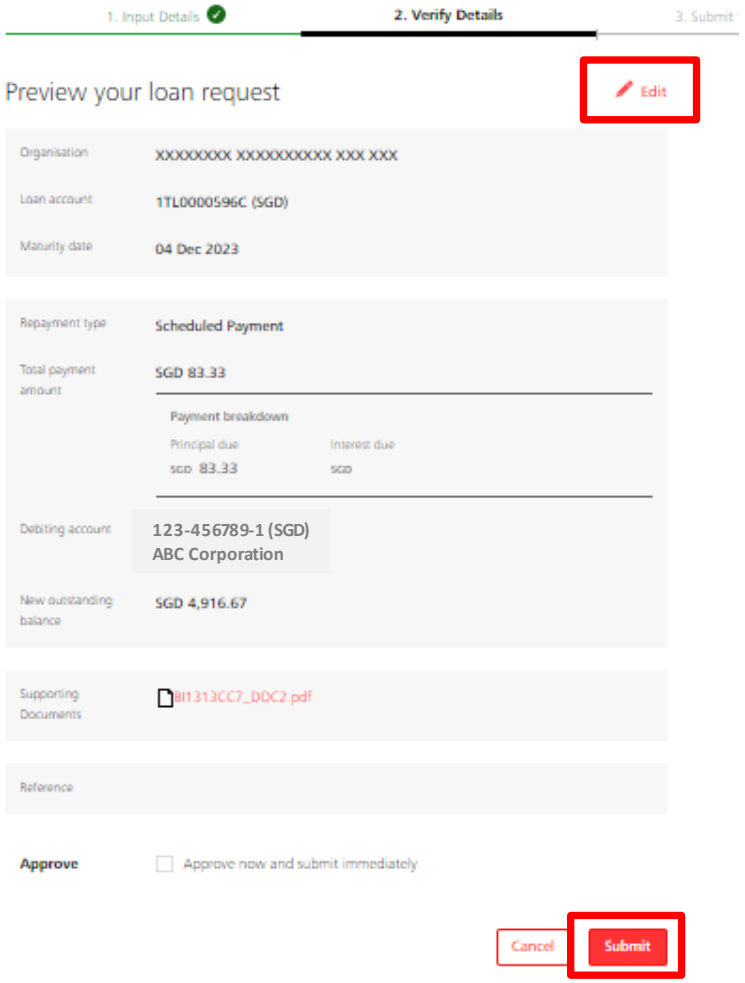
Make a Repayment



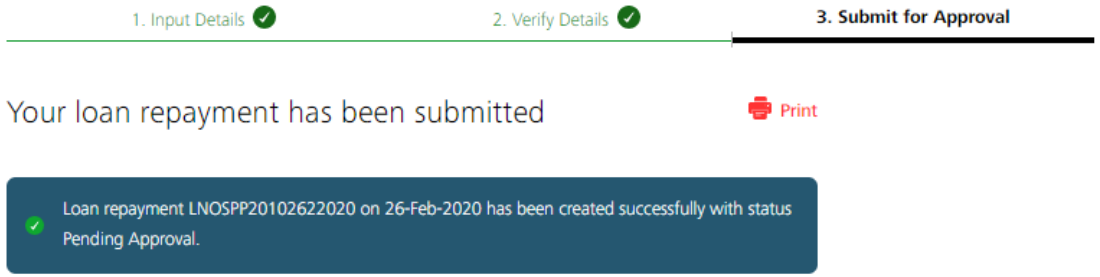


a) You may upload any supporting documents or instructions for your transaction request.
b) If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.
c) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.

Verify Transaction Details

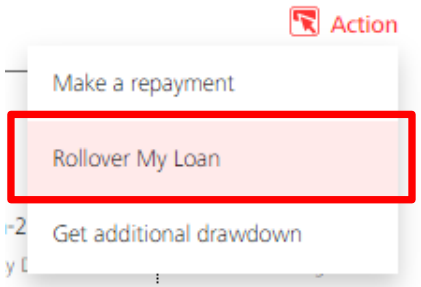


If you need to make any amendments, click on edit and you will go back to the previous screen to make any amendments.



a) Review the repayment request and click submit.
b) Message will appear after request is submitted successfully.

Rollover My Loan (for Non RFR Loans)



Create a Rollover Loan Request

Use this page to create a rollover loan request

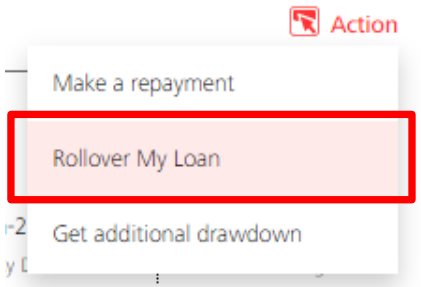
1. Input Details — 2. Verify Details — 3. Submit for Approval

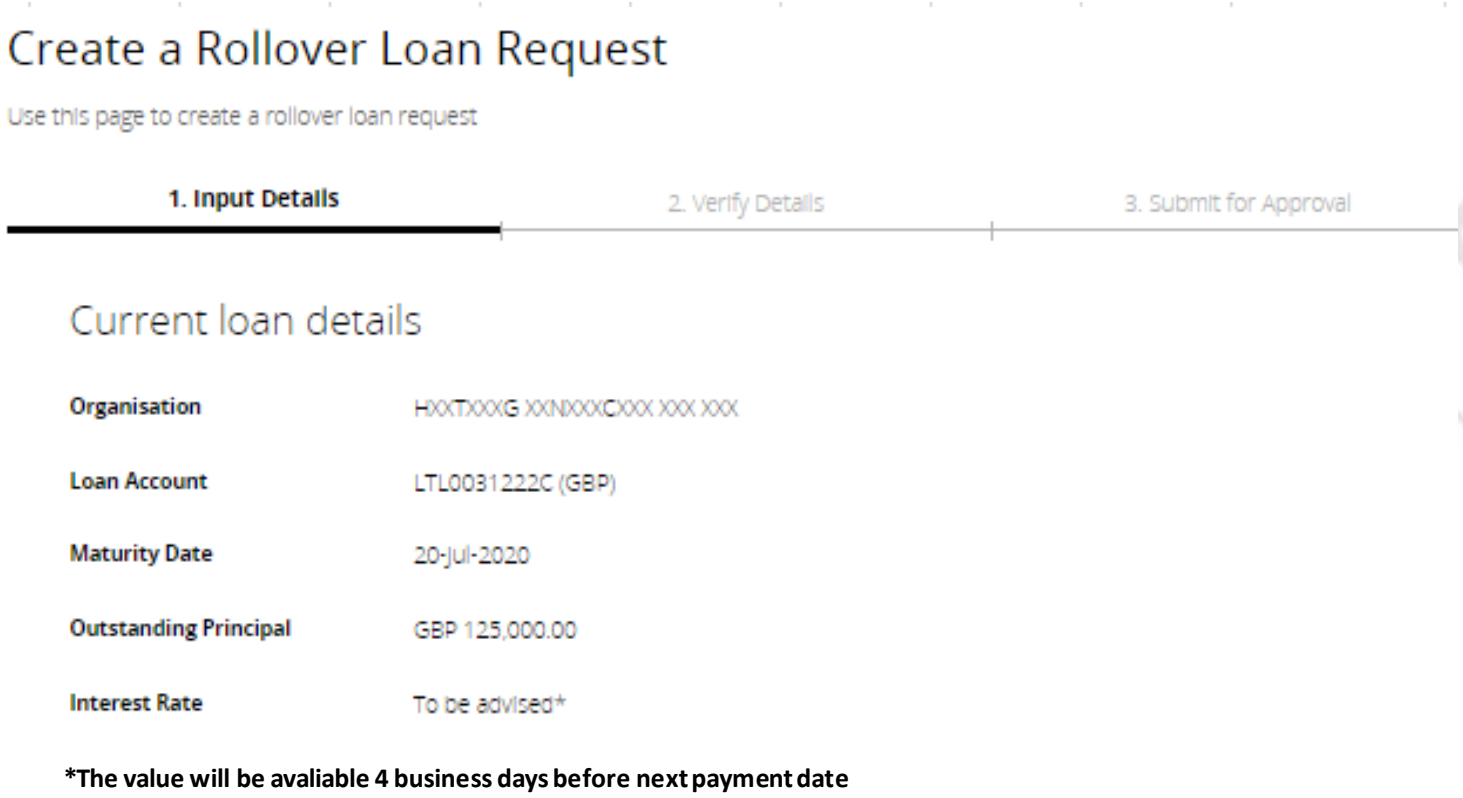
Current loan details

Organisation	XXXXXXXX XXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)
Maturity Date	02-Jan-2019
Outstanding Principal	SGD 5,000.00
Interest Rate	0%

a) Clicking on “Rollover My Loan” will bring you to the rollover my loan request screen.
b) Note that you can submit rollover request up to 7 days in advance of next payment date.

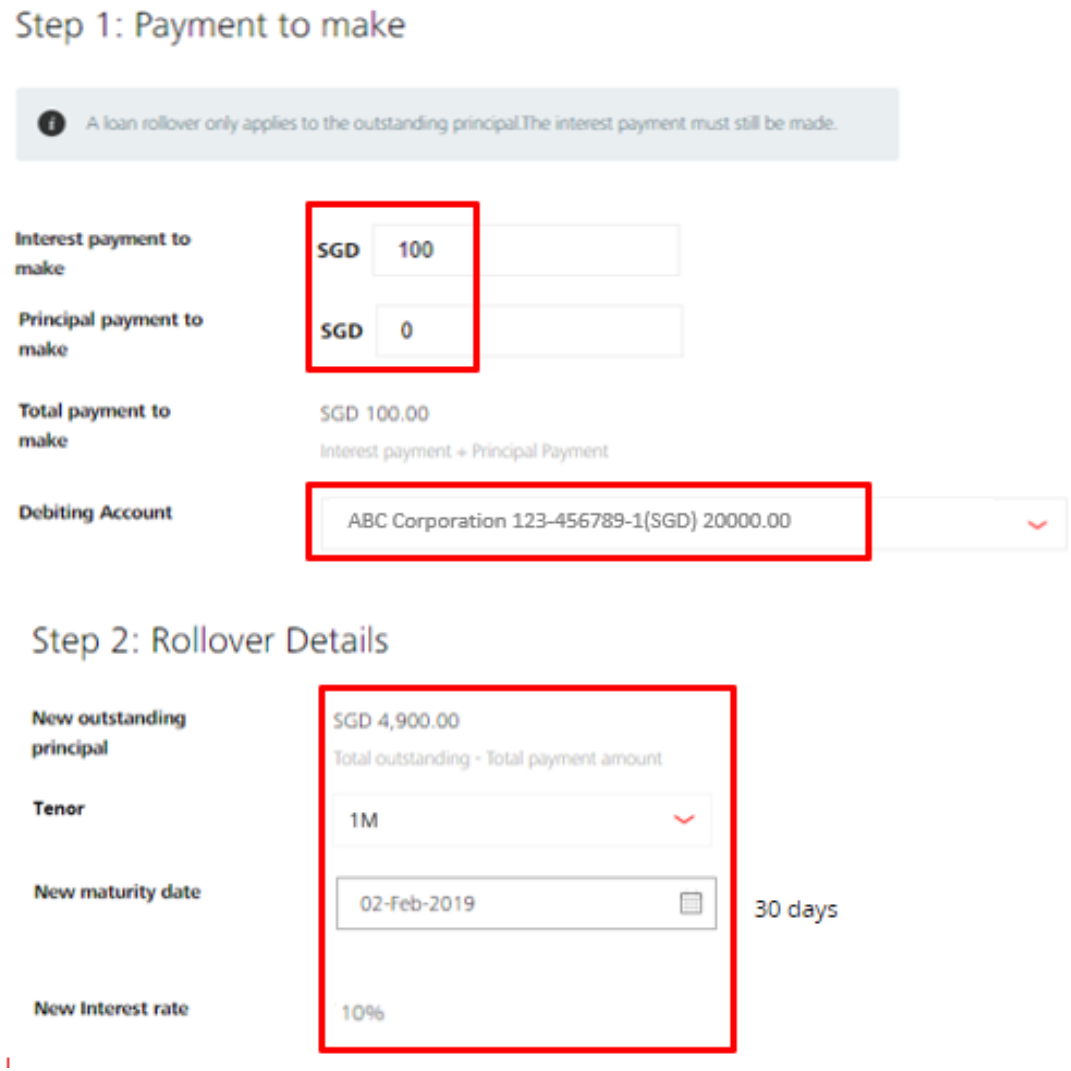
Rollover My Loan (for RFR Loan)





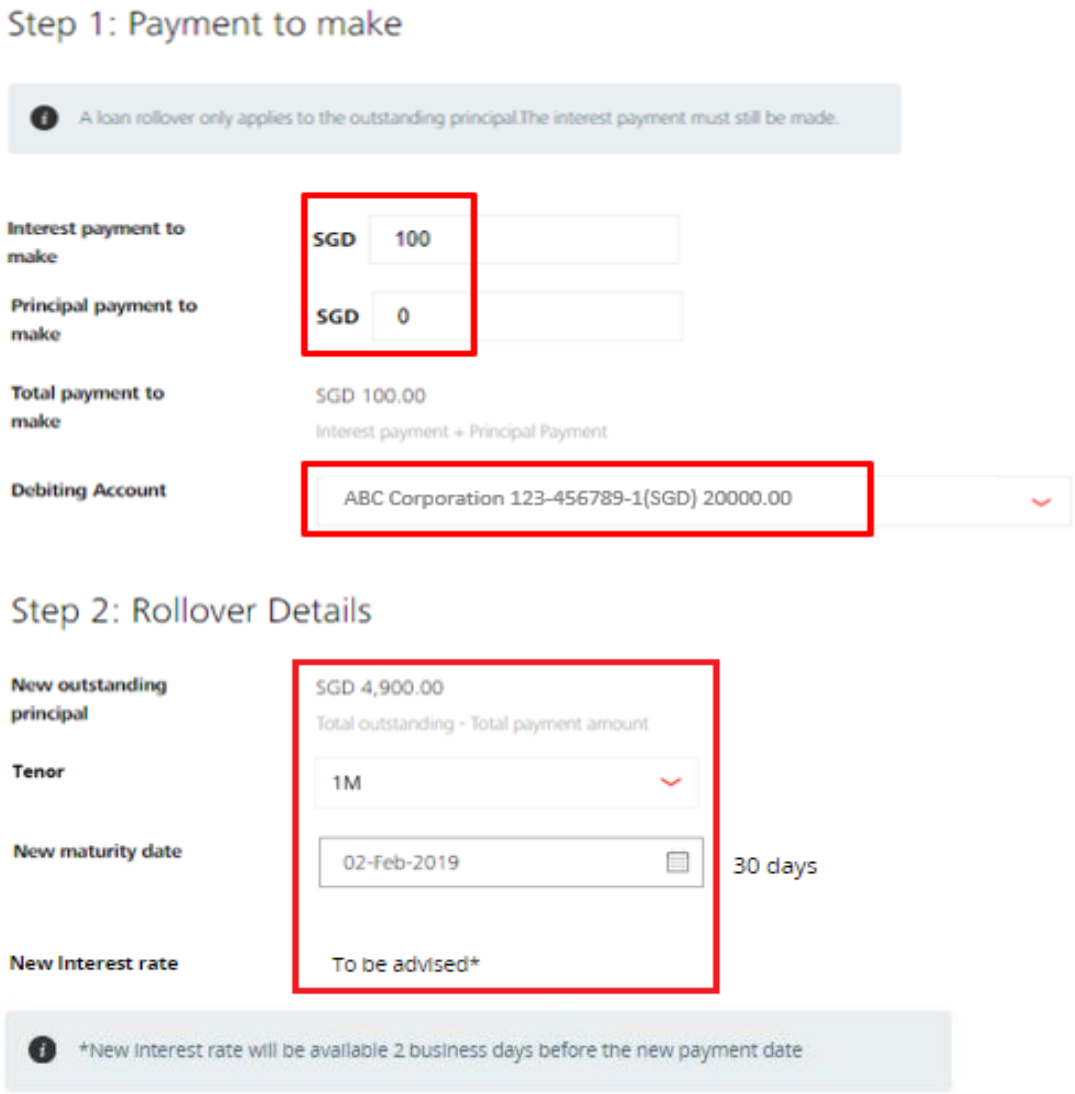
For RFR loan, when you create rollover loan request before lag period, interest rate for the current period will not be available yet. Sample display is as per screenshot above.

Rollover My Loan (for Non RFR Loans)



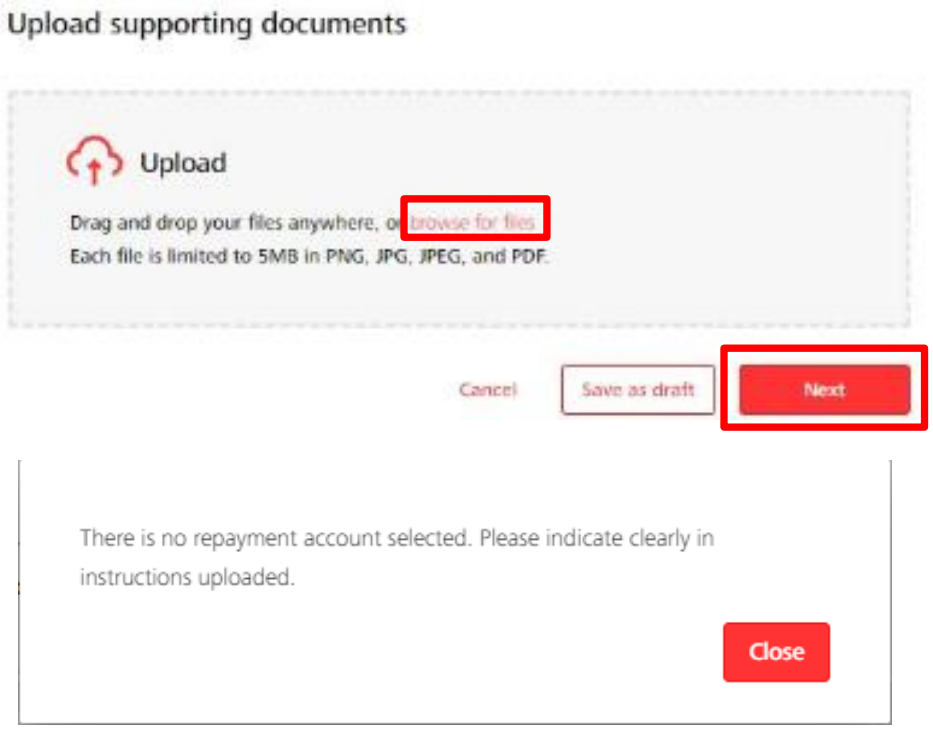
a) Depending on whether you want to Rollover P only or Rollover P+I, amend the "interest payment to make" and "principal payment to make" accordingly.
b) For Rollover P only, input the outstanding interest payment to make and input principal payment to make as 0. You can amend the payment amount to be more than the outstanding interest payment to make if you wish to perform only a partial rollover.
c) For Rollover P+I, you may input both fields as 0.
d) Input your debiting account.
e) New outstanding principal will be shown after taking into consideration the payment you selected above.
f) Choose your tenor and the new maturity date will be displayed.

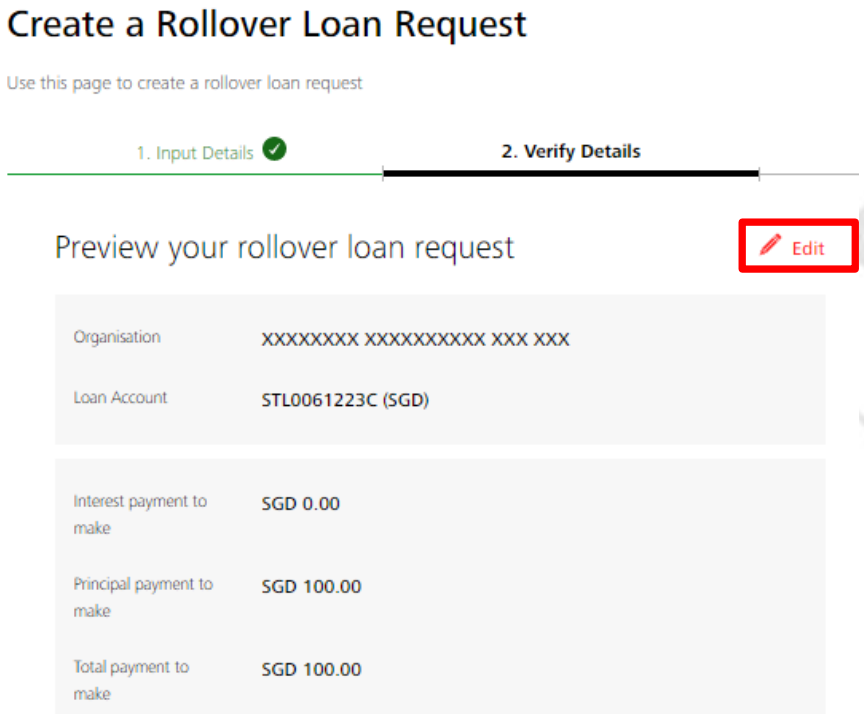
Rollover My Loan (for RFR Loan)



a) New interest rate will only be available at the end of the borrowing period depending on the lag period defined for the loan.

Rollover My Loan/ Verify Transaction Details

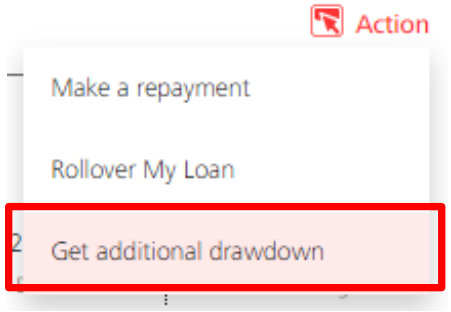


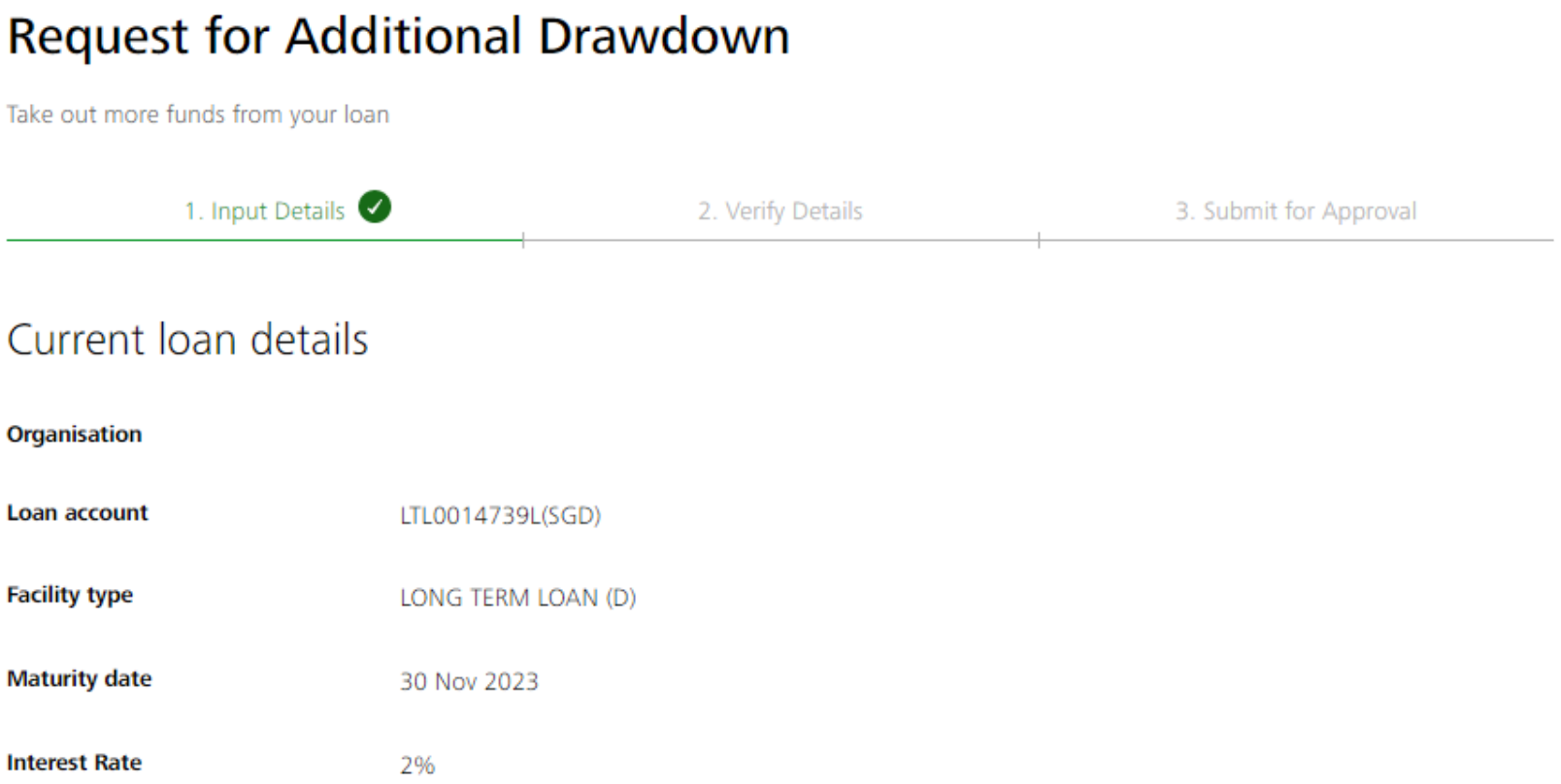


If you need to make any amendments, click on edit and you will go back to the previous screen to make any amendments.

a) You may upload any supporting documents or instructions for your transaction request.
b) If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.
c) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
d) Review the rollover request and click submit.
e) Message will appear after request is submitted successfully.

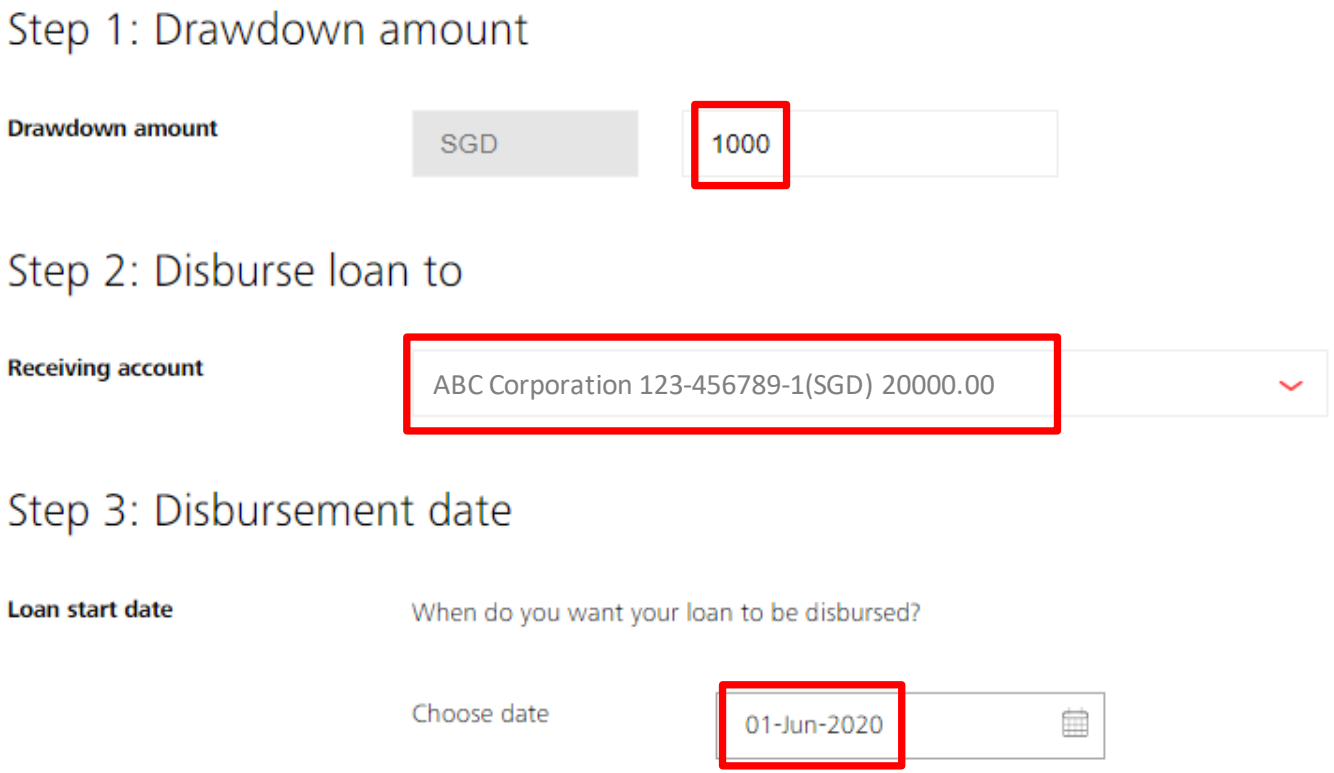
Get Additional Drawdown





Clicking on “Get Additional Drawdown” will bring you to the Additional Drawdown request screen.

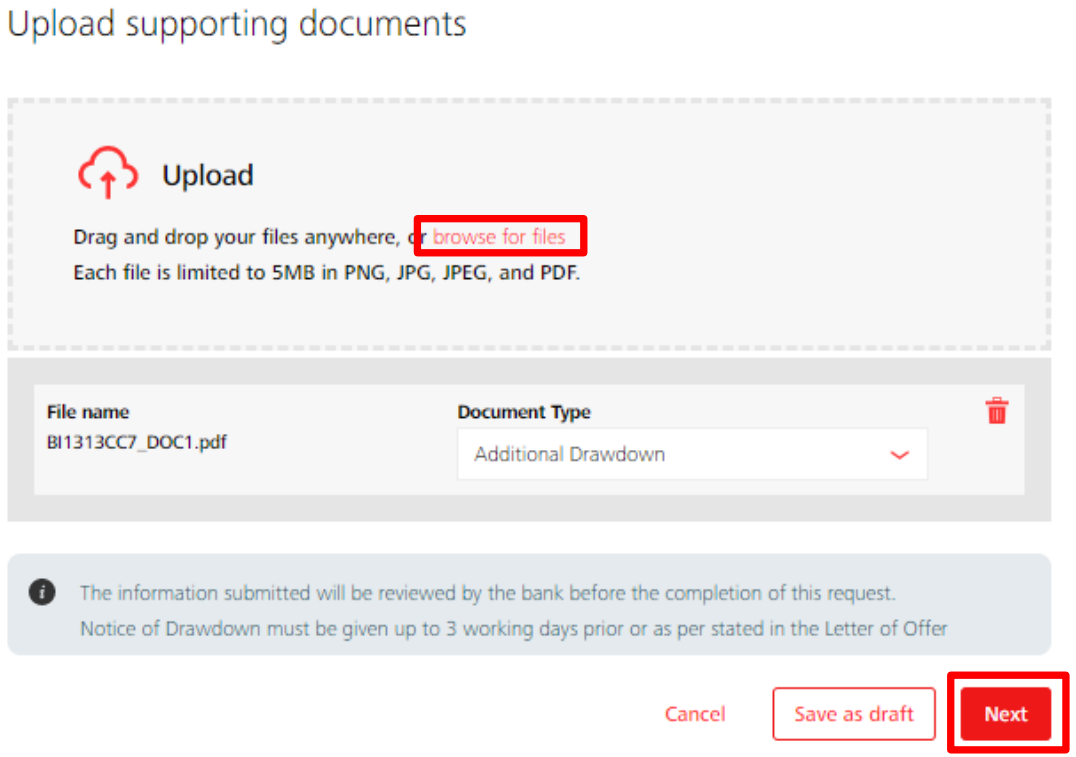
Get Additional Drawdown

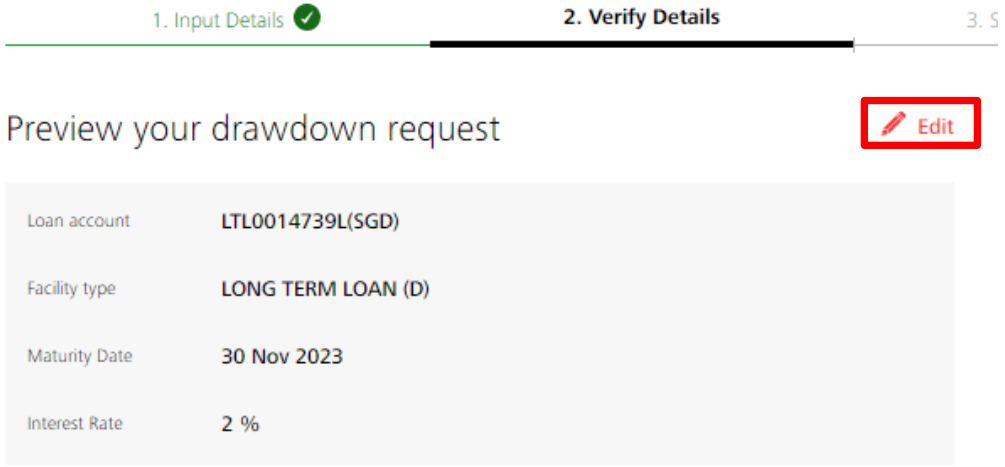


a) Input your Drawdown amount.
b) Input your receiving account.
c) Select your loan start date/ date of disbursement.
   - Blocked dates
     - Saturdays and Sundays.
     - Note that the bank will also check if date selected is a Holiday.

Please approve this request on the same day.

Get Additional Drawdown/ Verify Transaction Details





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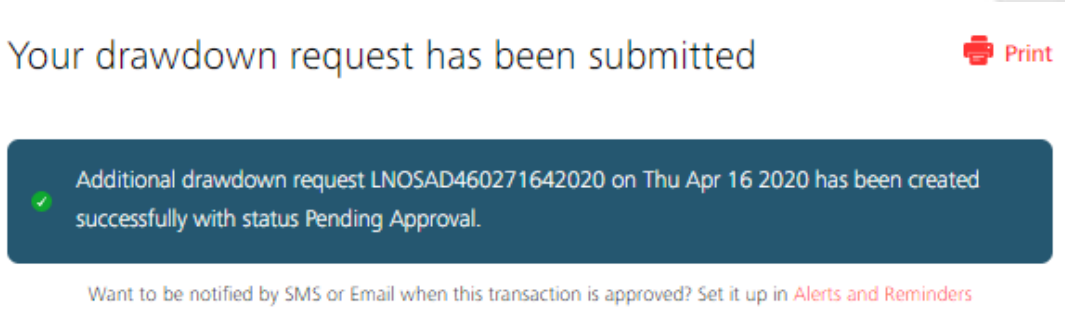
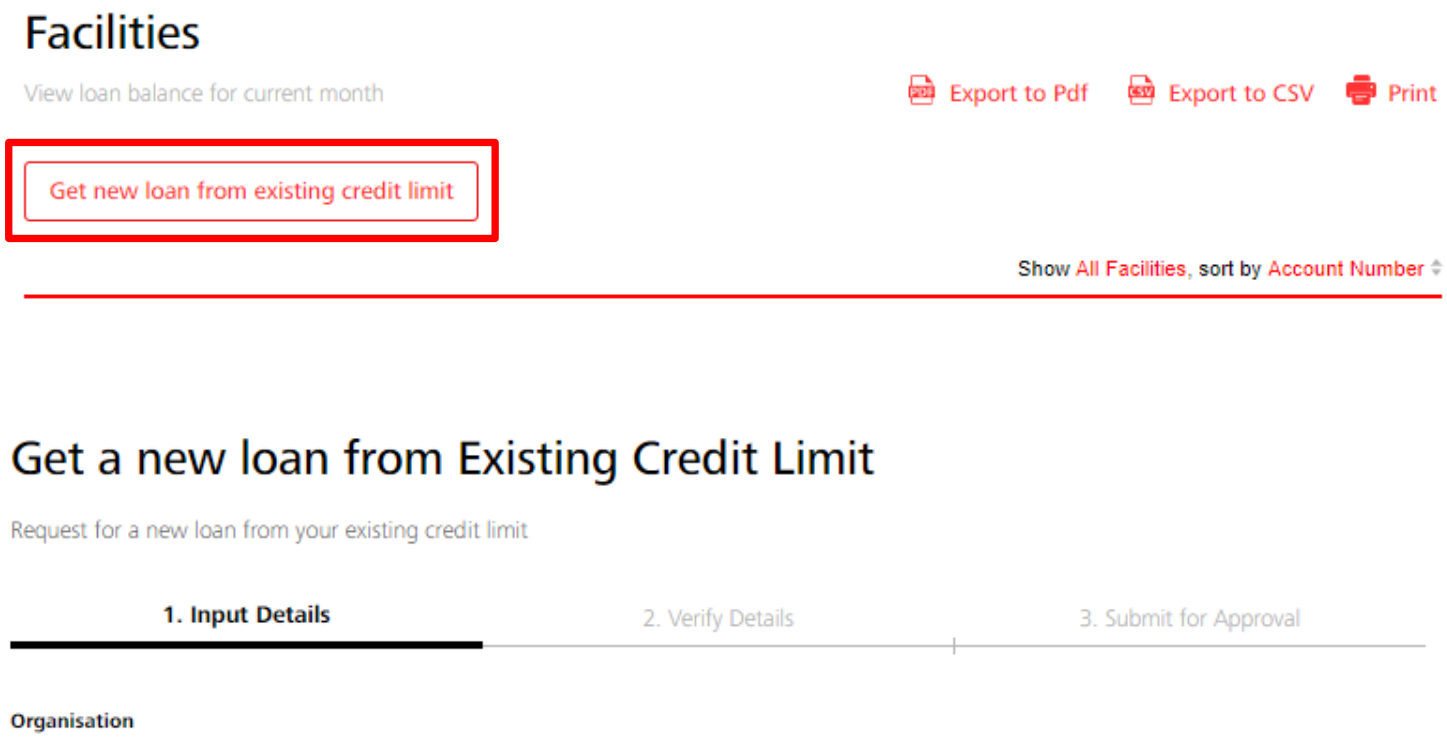


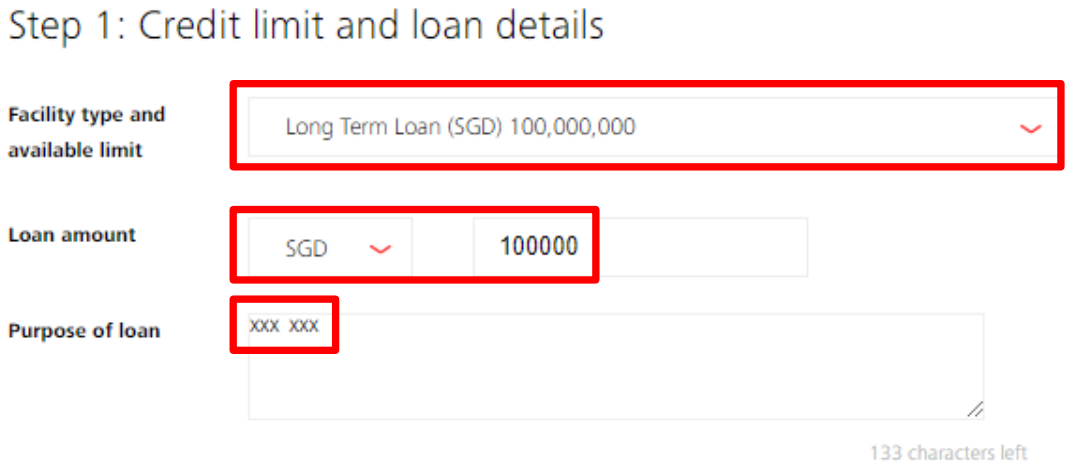
a) You may upload any supporting documents or instructions for your transaction request.
b) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
d) Review the get additional drawdown request and click submit.
e) Message will appear after request is submitted successfully.

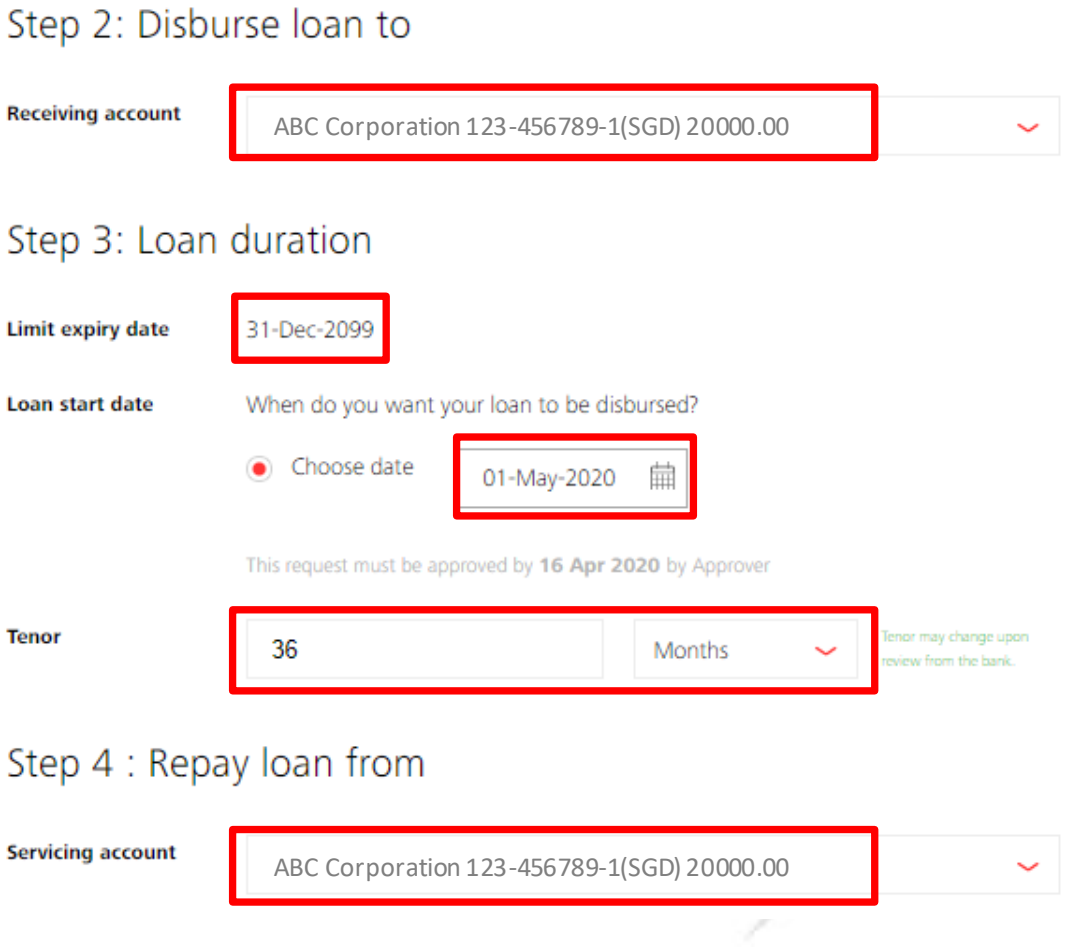
Get New Loan from Existing Credit Limit (New Drawdown)



Clicking on “Get new loan from existing credit limit” at the top of the Facilities tab will bring you to the Get new loan from existing credit limit request screen.

Get New Loan from Existing Credit Limit

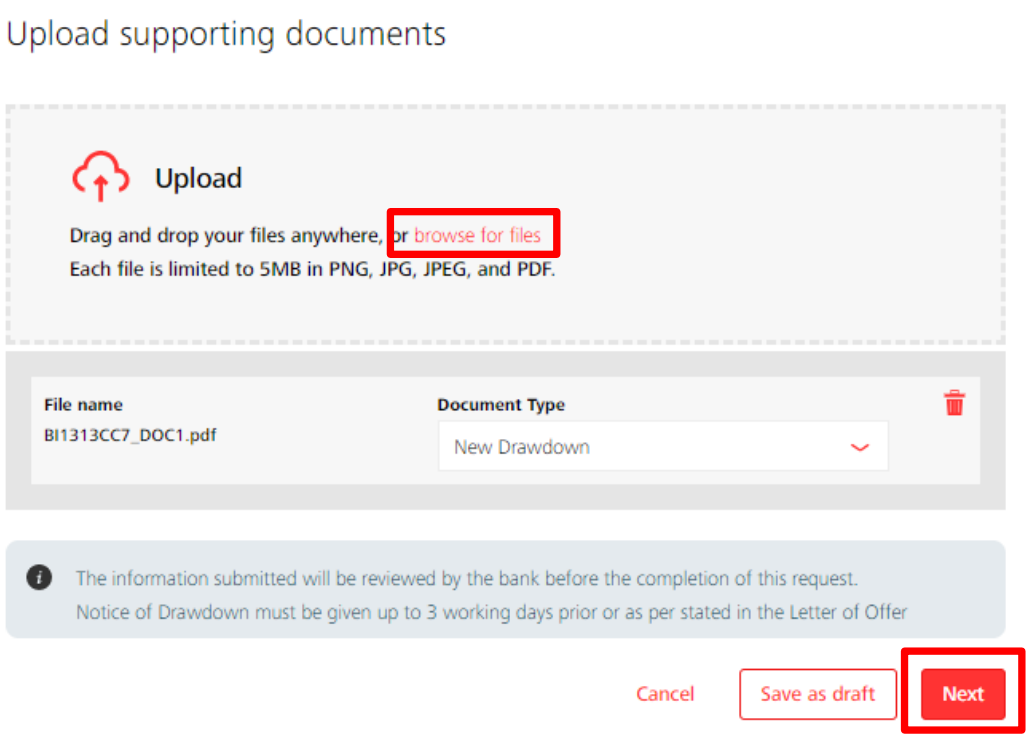


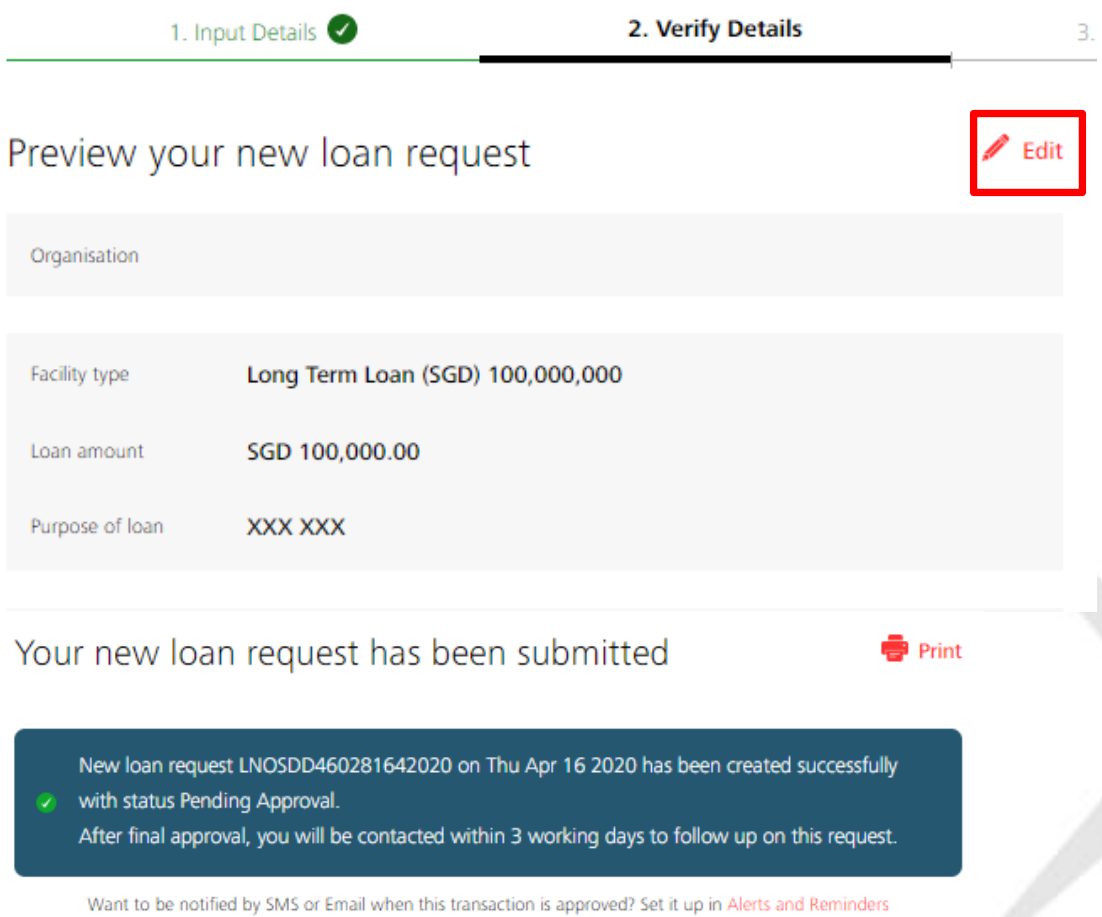


a) Select your Facility. Only activated limit with avaliable amount will be displayed for selection.
b) Input your loan currency and loan amount. Note that loan amount cannot exceed avaliable limit.
c) You may input the purpose of loan.
d) Input your receiving account.
e) Select your loan start date/ date of disbursement.
   - Blocked dates
     - Saturdays and Sundays.
     - Note that the bank will also check if date selected is a Holiday.
f) Input your Tenor. Tenor (Loan end date) selected cannot exceed Limit Expiry Date.
g) Input the servicing account.

Please approve this request on the same day

Get New Loan from Existing Credit Limit/ Verify Transaction Details





If you need to make any amendments, click on edit and you will go back to the previous screen to make any amendments.

a) You may upload any supporting documents or instructions for your transaction request.
b) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
d) Review the new drawdown request and click submit.
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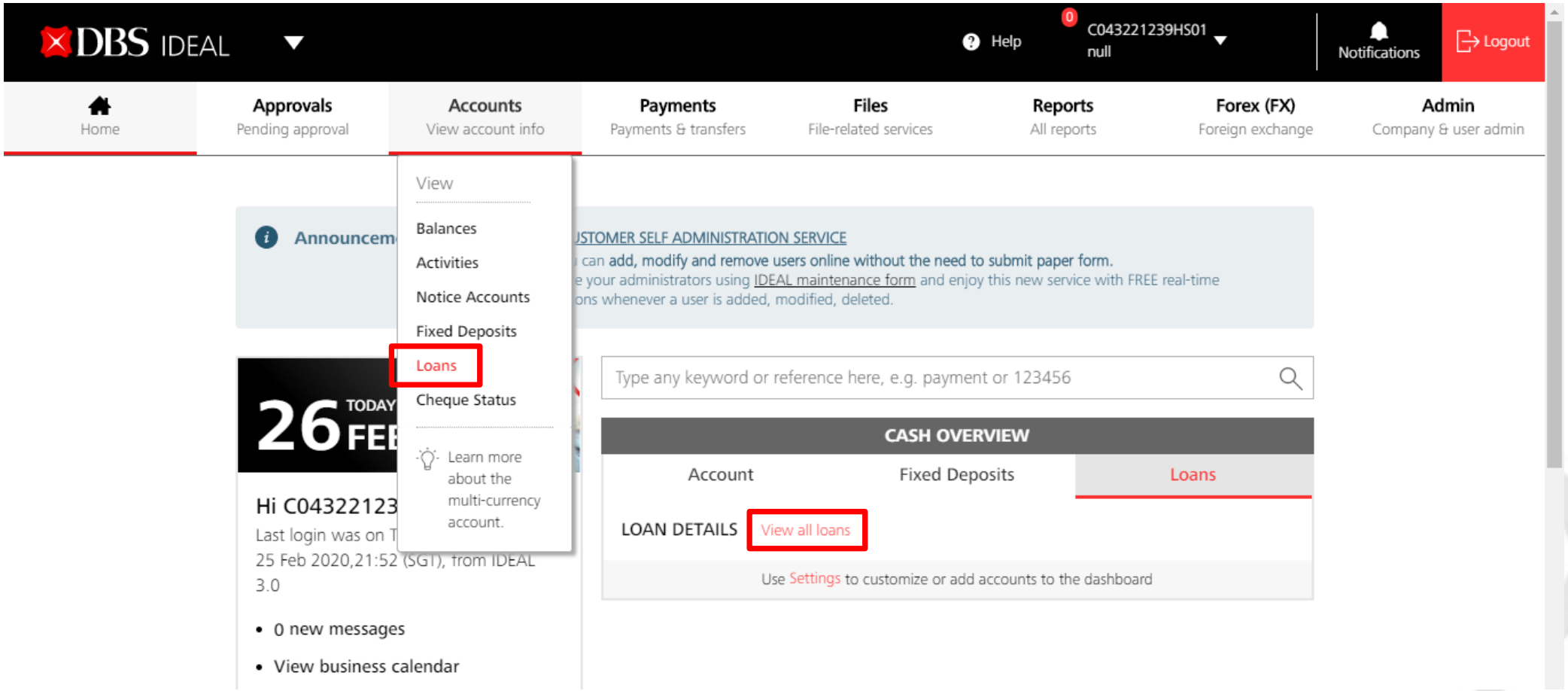
Loan Servicing Portal User Guide (Checker)

Version 3|
24/03/2021

Accessing Loan Servicing Portal



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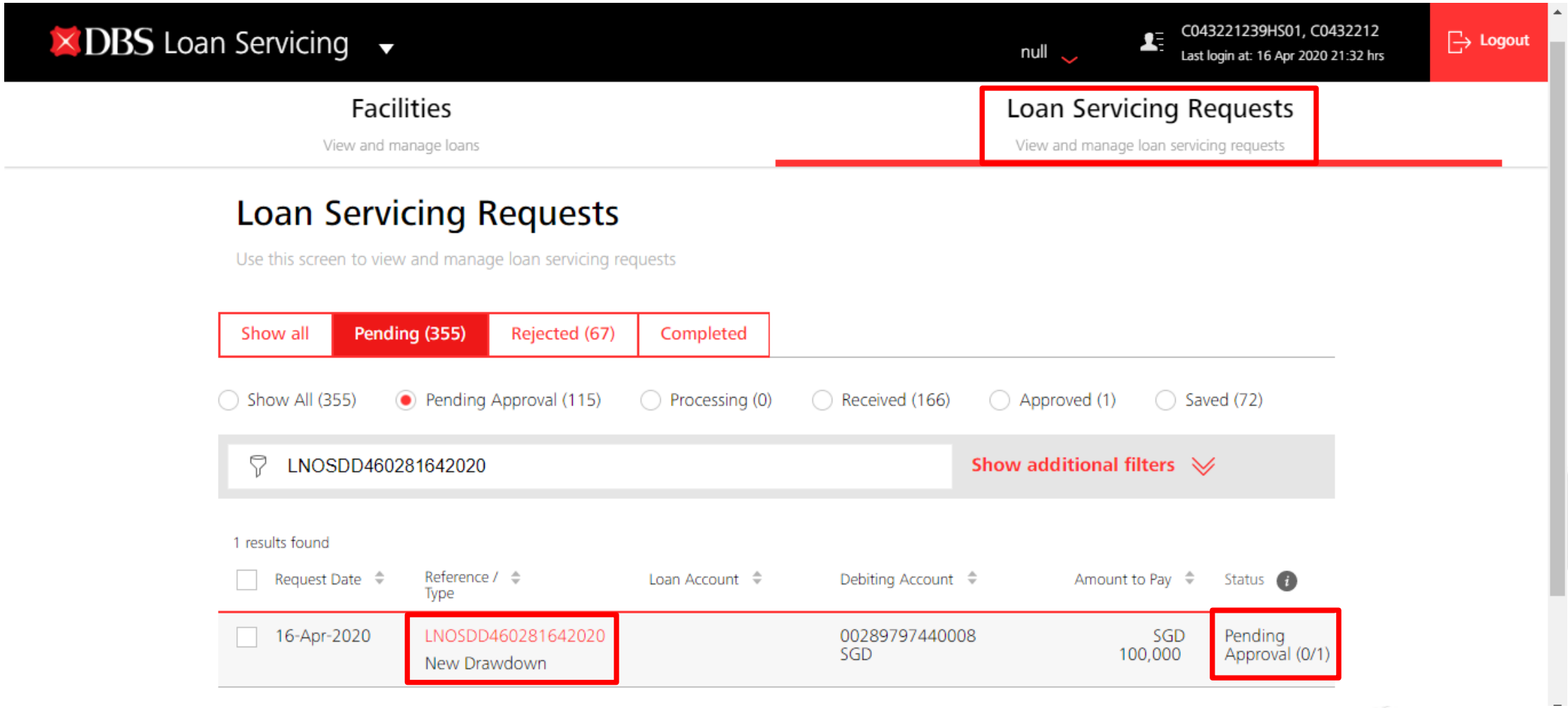
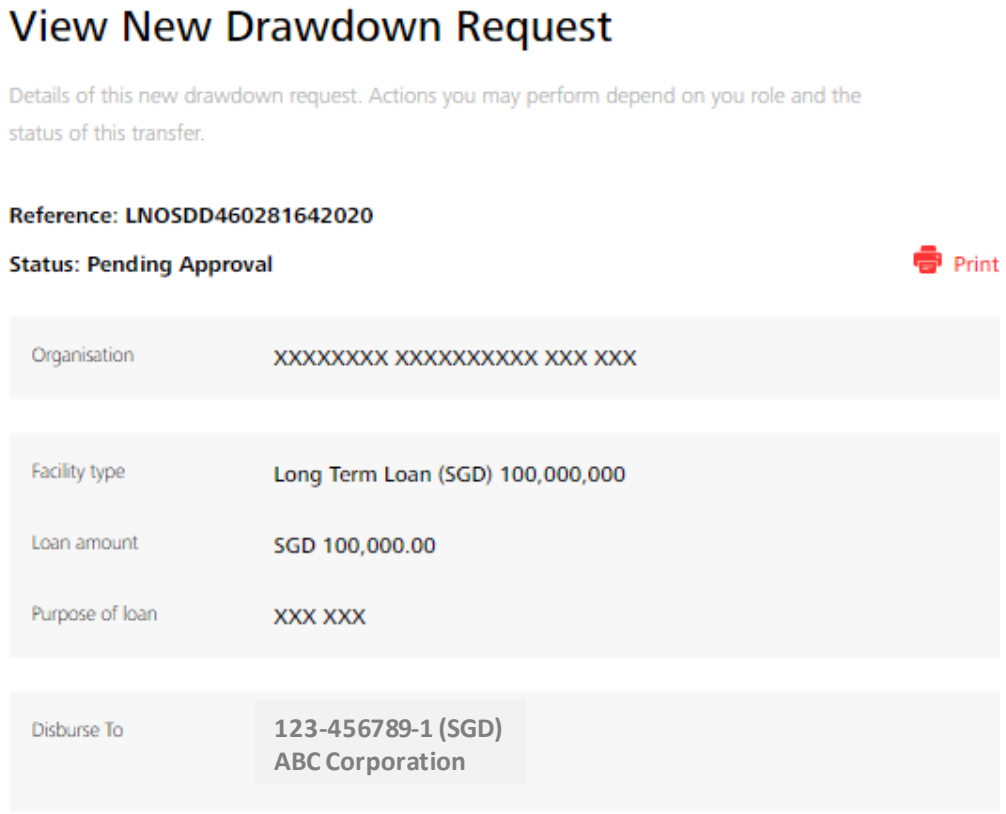
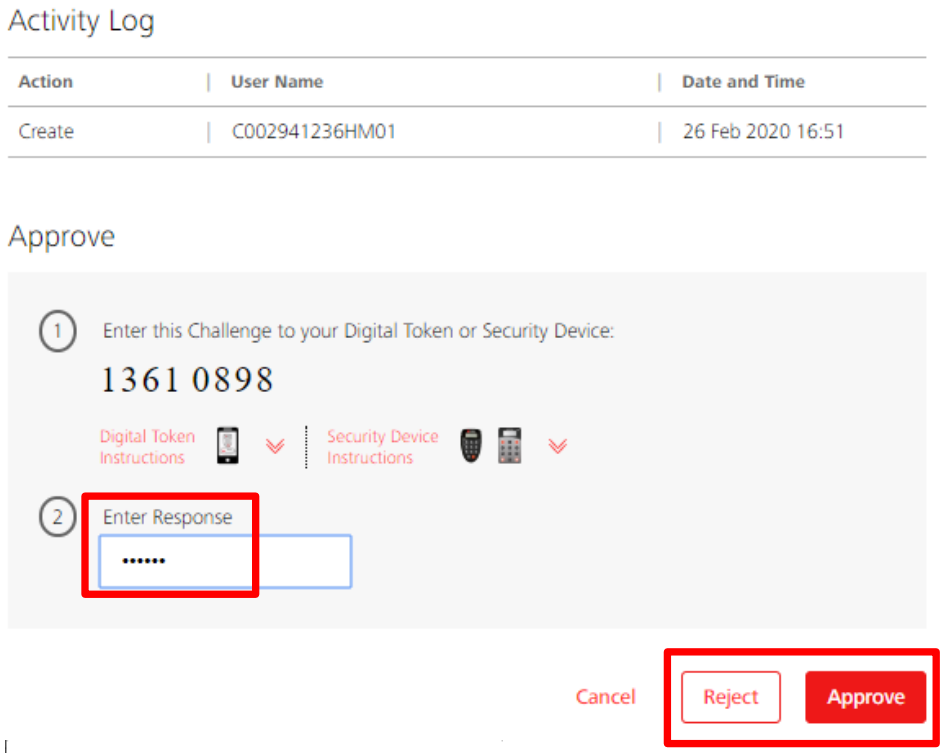
Approving a Transaction

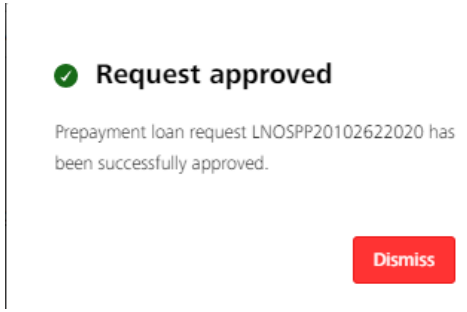


a) Find the case in Loan Servicing Requests tab and click on the reference number.
b) Take note of the approval count.

Approving a Transaction

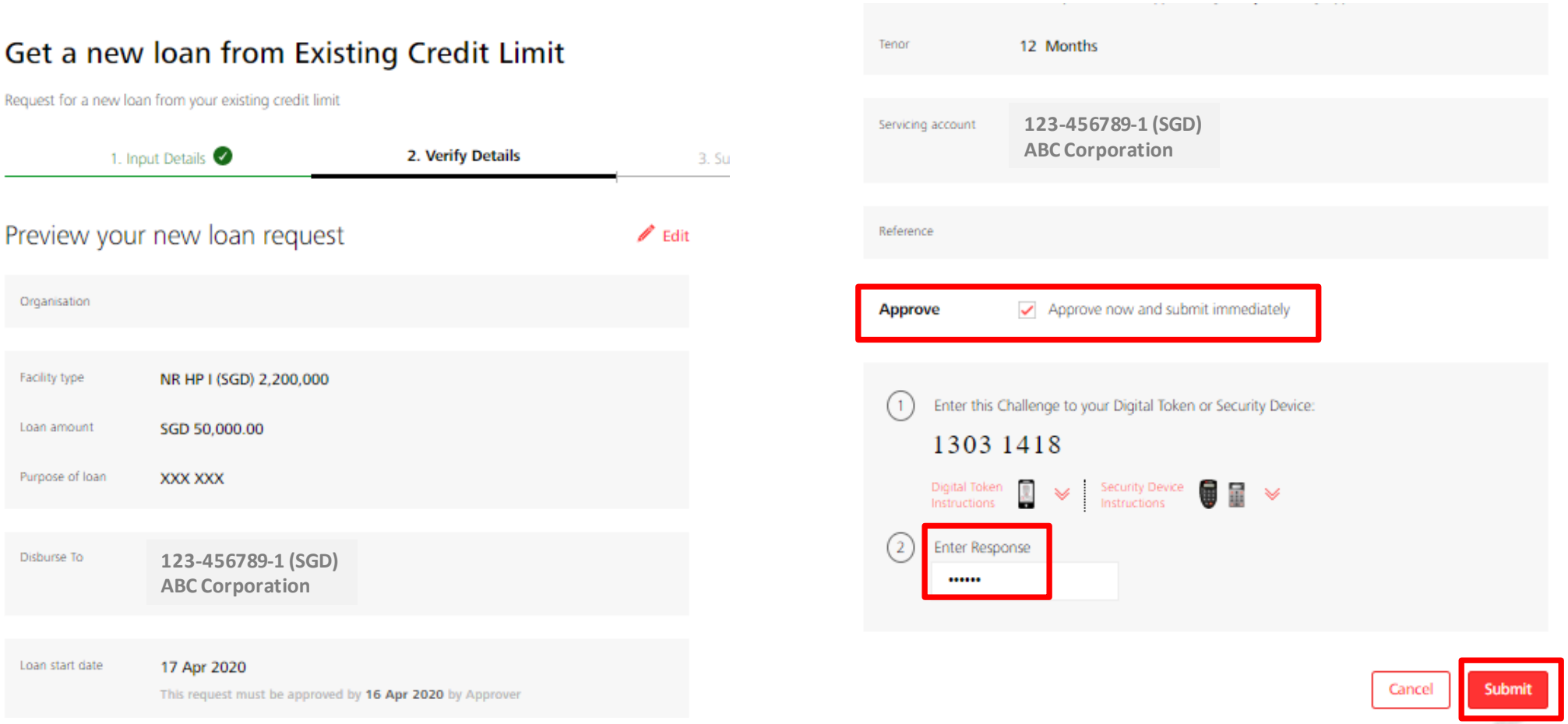






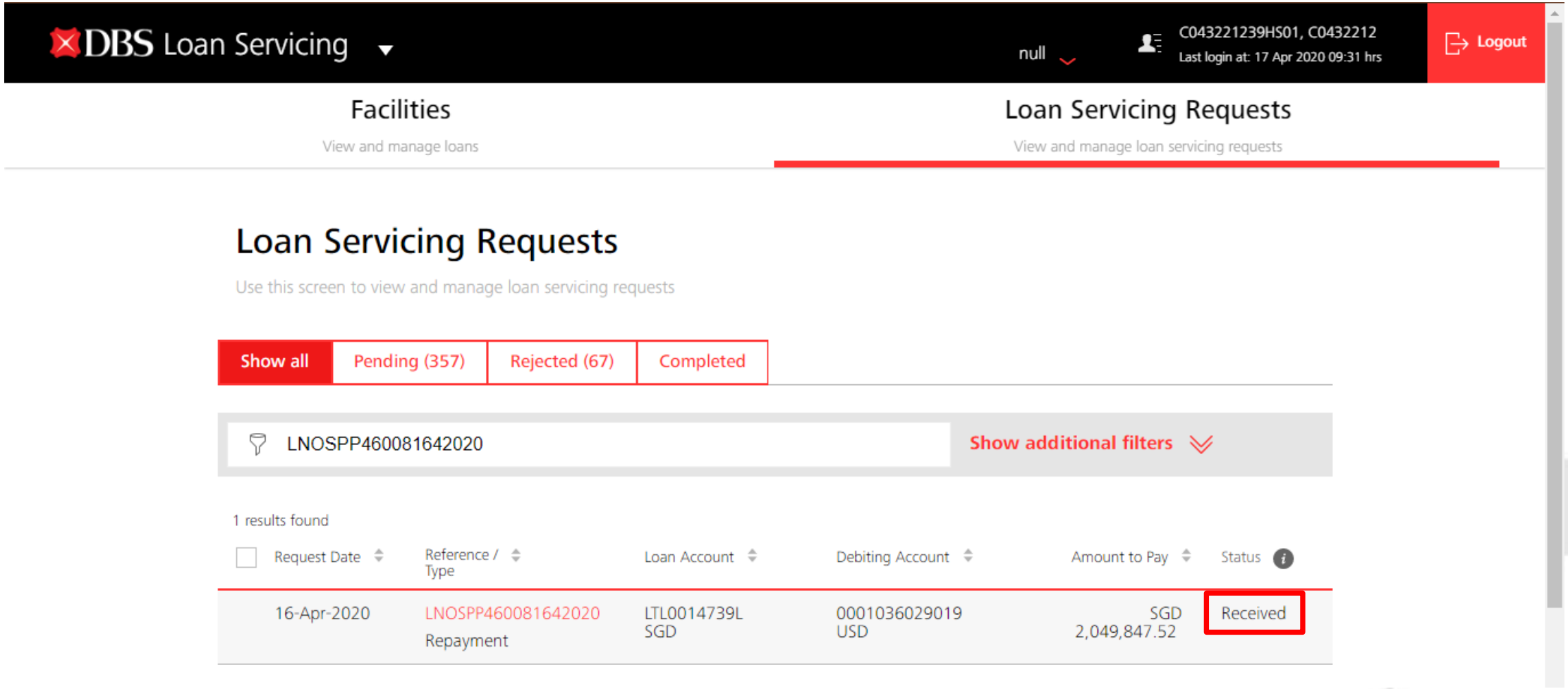
a) Verify the details of the request.
b) Enter the challenge in your digital token or security device and input the response returned accordingly.
c) Click Approve to approve this transaction or Click Reject to reject this transaction.
d) Upon approval, the status will reflect as received and will be processed by the bank.

Approve Own Transaction



a) For users with **Approve Own access**, you may approve your own transaction immediately in maker screen.
b) Under verify details, tick on checkbox “Approve now and submit immediately”.
c) Enter the challenge in your digital token or security device and input the response returned accordingly.
d) Click submit.

Loan Servicing Request Status

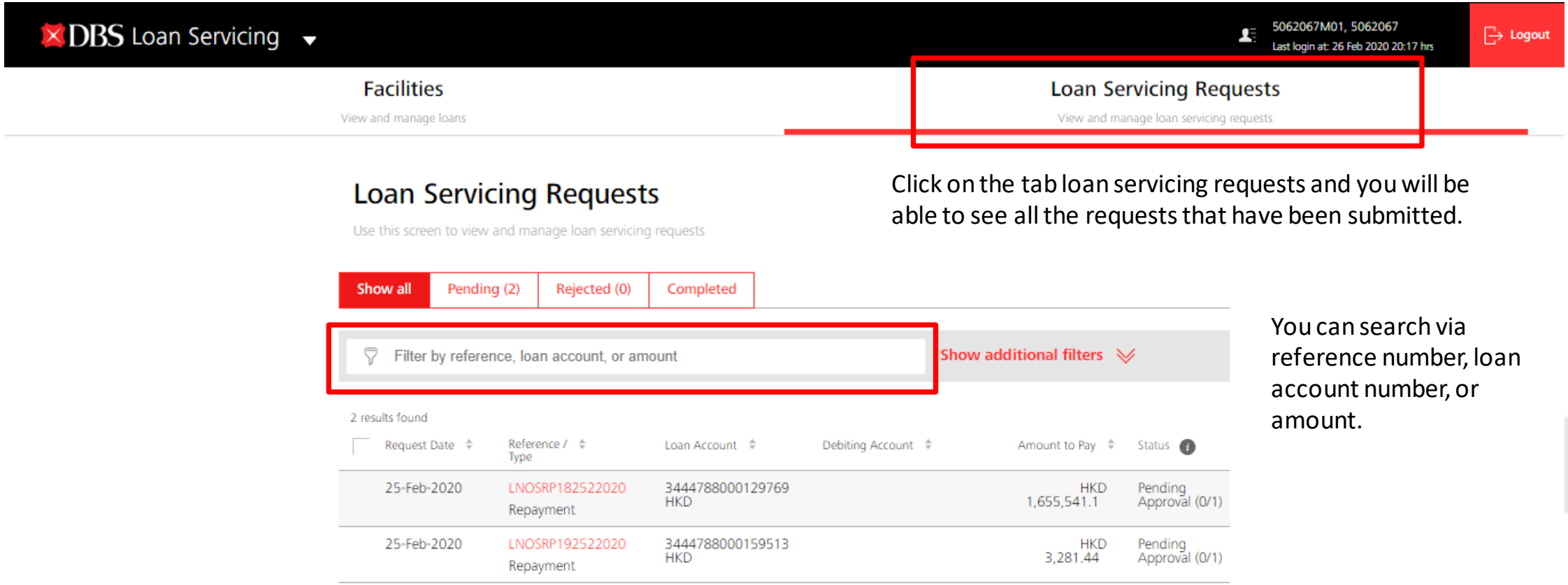


Go to Loan Servicing Requests Tab to check on the status of your transaction request.

Loan Servicing Request Status

Loan Servicing Status	Description
Pending Approval	A user has created a Loan Servicing Request, and it awaits approval.
Approved	The instruction has received all the required approvals and is ready to be sent to the back office for processing.
Saved	A user has saved instruction details (possibly with incomplete information) without submitting the instruction for processing; the user can access the instruction at a later time to complete the details and submit it for approval and processing.
Rejected	The approver has rejected the Loan Servicing request.
Received	The Loan Servicing request is getting processed at the bank and is waiting for processing at the bank.
Completed	This Loan Servicing request is completed processing successfully at the back office.
Bank Rejected	Bank has rejected the Loan Servicing request.

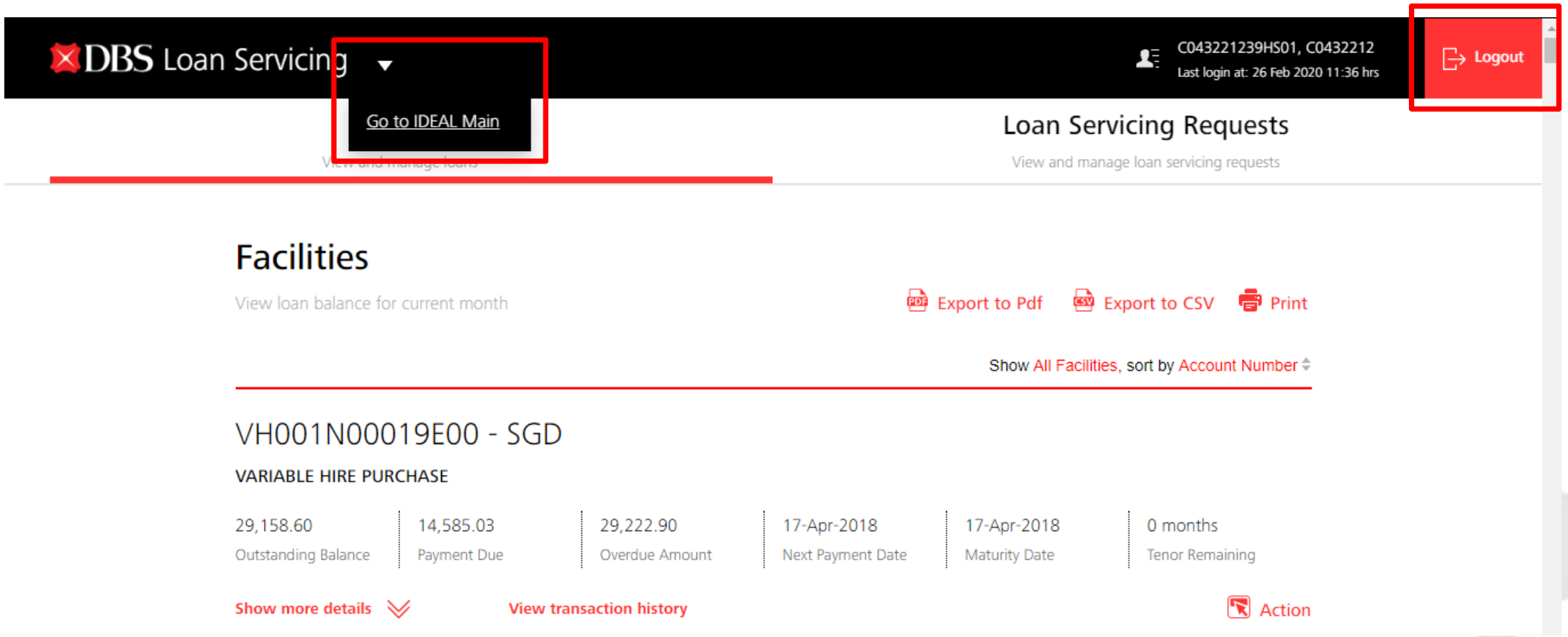
Viewing of Transaction Requests



Click on the tab loan servicing requests and you will be able to see all the requests that have been submitted.

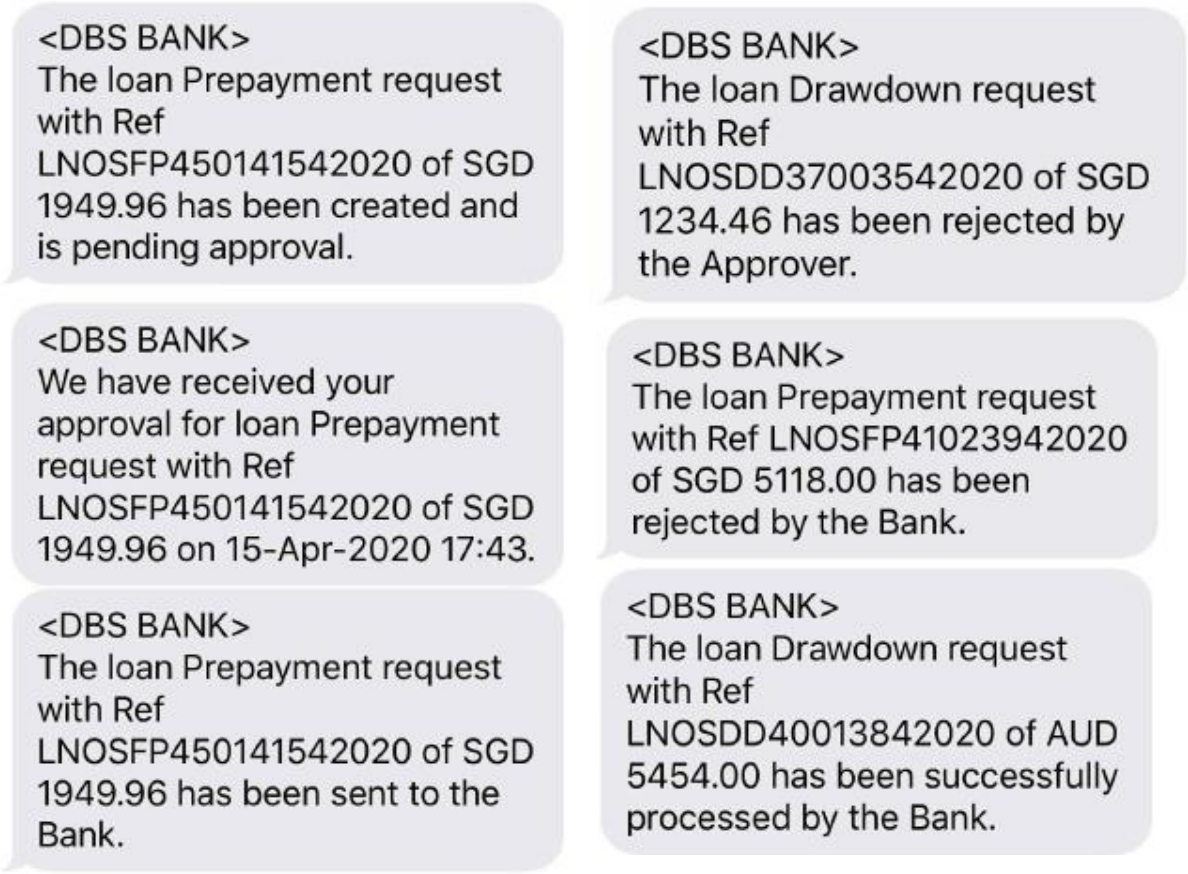
You can search via reference number, loan account number, or amount.

Log Out



You can either log out to Ideal Main (click on the triangle) or log out completely.

SMS & Email Notifications



SMS Samples

Makers and/or Checkers subscribed to notifications will receive SMS & Email when:

a) Request is pending approval
b) Request is approved
c) Request is rejected by Checker
d) Request is sent to the bank for processing
e) Request is rejected by the bank
f) Request is successfully processed by the bank

SMS & Email Notifications

The loan Drawdown request with Ref LNOSDD460281642020 of SGD 100000.00 has been created and is pending approval.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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We have received your approval for loan Scheduled Payment request with Ref LNOSRP460221642020 of SGD 8588.12 on 16-Apr-2020 18:25.

Should you require any clarification, please do no hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Rollover request with Ref LNOSRO230131932020 of SGD .00 has been rejected by the Approver.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Additional Drawdown request with Ref LNOSAD460141642020 of SGD 400.00 has been sent to the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Prepayment request with Ref LNOSFP41023942020 of SGD 5118.00 has been rejected by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Prepayment request with Ref LNOSFP34007342020 of SGD 1003287.67 has been successfully processed by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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Email Samples