



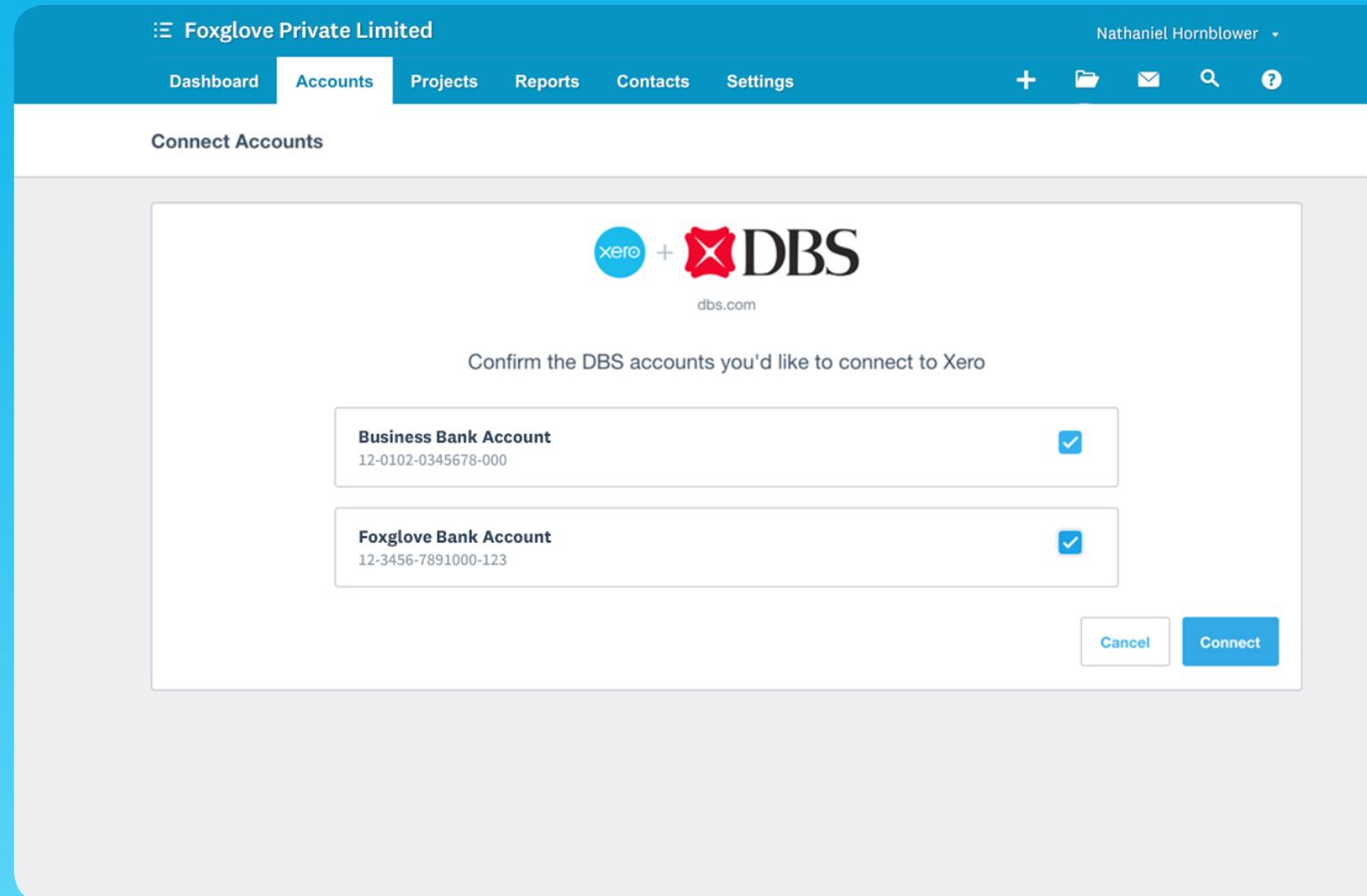
# A step-by-step guide to using the Xero-DBS payments integration

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So you've decided to use the Xero-DBS payments integration - that's great news! This integration allows you to send bill payment instructions from Xero directly to DBS IDEAL for authorisation. Here are the detailed steps to guide you through using this time-saving feature.

# Step 1.

If you've already set up your DBS bank feed connection, payments will be automatically enabled for your Singapore Dollar Currency accounts. If you'd like more information on how to set up a bank feed, please visit our page [on Xero Central](#).



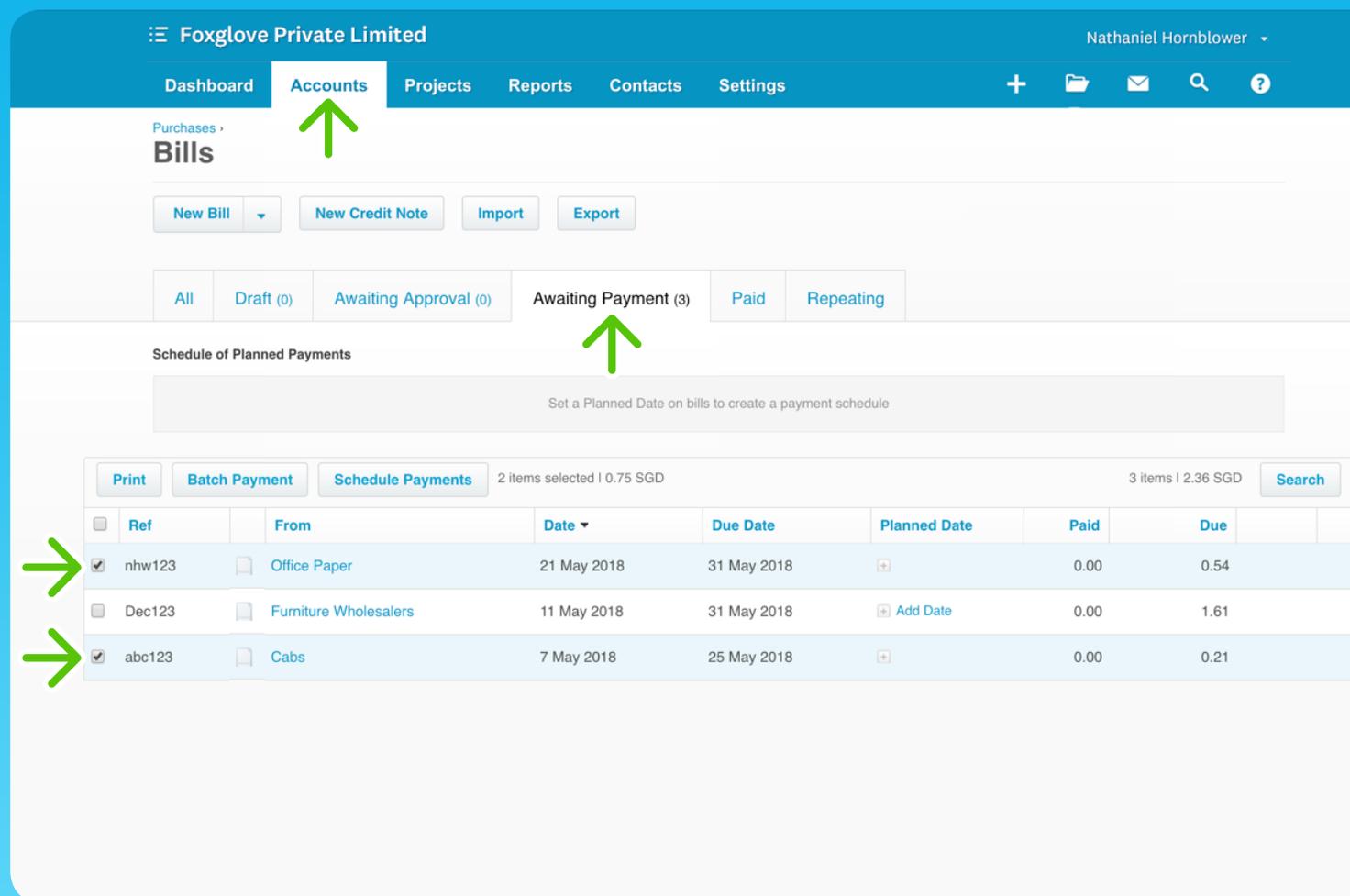
The screenshot shows the Xero Accounts page for Foxglove Private Limited. The user is Nathaniel Hornblower. The 'Accounts' tab is active. The 'Connect Accounts' section displays the Xero + DBS logo and the text 'Confirm the DBS accounts you'd like to connect to Xero'. Two accounts are listed:

Account Name	Account ID	Selected
Business Bank Account	12-0102-0345678-000	<input checked="" type="checkbox"/>
Foxglove Bank Account	12-3456-7891000-123	<input checked="" type="checkbox"/>

At the bottom right, there are 'Cancel' and 'Connect' buttons.

## Step 2.

If you've already set up your bank feed connection, log on to Xero and find your awaiting payment bills section by clicking on 'Accounts' and 'Awaiting Payment'. Then select the bills you would like to pay.



The screenshot shows the Xero Accounts Bills page for Foxglove Private Limited. The 'Accounts' menu is highlighted with a green arrow. The 'Awaiting Payment (3)' filter is also highlighted with a green arrow. Below the 'Schedule of Planned Payments' section, a table lists bills with columns for Ref, From, Date, Due Date, Planned Date, Paid, and Due. Two bills are selected, indicated by green arrows pointing to their checkboxes.

Ref	From	Date	Due Date	Planned Date	Paid	Due
<input checked="" type="checkbox"/> nhw123	Office Paper	21 May 2018	31 May 2018	+	0.00	0.54
<input type="checkbox"/> Dec123	Furniture Wholesalers	11 May 2018	31 May 2018	+ Add Date	0.00	1.61
<input checked="" type="checkbox"/> abc123	Cabs	7 May 2018	25 May 2018	+	0.00	0.21

# Step 3.

Select 'Batch Payment' and confirm.

The screenshot shows a web application interface for 'Foxglove Private Limited'. The user is logged in as 'Nathaniel Hornblower'. The main navigation includes 'Dashboard', 'Accounts', 'Projects', 'Reports', 'Contacts', and 'Settings'. The current page is 'Bills' under 'Purchases'. There are buttons for 'New Bill', 'New Credit Note', 'Import', and 'Export'. The status filters are 'All', 'Draft (0)', 'Awaiting Approval (0)', 'Awaiting Payment (3)', 'Paid', and 'Repeating'. A 'Schedule of Planned Payments' section is visible, with a green arrow pointing to the 'Batch Payment' button. A 'Confirm' dialog box is overlaid on the page, stating 'You have selected 2 items to pay.' and providing 'OK' and 'Cancel' options. Below the dialog, a table lists the selected items:

<input type="checkbox"/>	Ref	From	Date	Due Date	Planned Date	Paid	Due
<input checked="" type="checkbox"/>	nhw123	Office Paper	21 May 2018	31 May 2018	+	0.00	0.54
<input type="checkbox"/>	Dec123	Furniture Wholesalers	11 May 2018	31 May 2018	+	0.00	1.61
<input checked="" type="checkbox"/>	abc123	Cabs	7 May 2018	25 May 2018	+	0.00	0.21

# Step 4.

Select the bank account that you would like the payment to be made from. If you select a DBS Singapore Dollar account, the payment details will be automatically sent to DBS Ideal for the payment to be approved via FAST.

Please select the bank name of the payee from the 'Swift Code' drop down list, enter in the bank account number and reference details, then select 'Make Payments'.

The screenshot shows the 'New Batch Payment' interface for Foxglove Private Limited. The user is Nathaniel Hornblower. The 'Accounts' tab is active. The 'Payment Date' is set to 31 May 2018 and the 'Bank Account' is set to Business Bank Acc. The 'Details' field is empty. The table below shows the payment details:

To	Ref	Due Date	Swift Code	Bank Account	Details	Due SGD	Payment SGD
Cabs	abc123	25 May 2...				0.21	0.21
Office Paper	nhw123	31 May 2...				0.54	0.54
<b>TOTAL</b>						<b>0.75</b>	

The 'Swift Code' dropdown menu is open, showing a list of banks including DBS Bank, which is highlighted with a green arrow. The 'Make Payments' button is visible at the bottom right of the form.

# Step 5.

Select the 'DBS' link to log on to DBS Ideal and approve the payment

Foxglove Private Limited Nathaniel Hornblower

Dashboard Accounts Projects Reports Contacts Settings

Bank Accounts > Business Bank Account > Transaction: Batch Payment

DBS

✓ Your batch payment has been sent to DBS. You will need to log in to DBS to approve payments before 31 May 2018

Unreconciled

Export Batch File Print Batch PDF Send Remittance Options

Payment Date  
31 May 2018

To	Ref	Details To appear on contact's bank statement	Due Date	Payment SGD
Cabs	abc123	BillRef1	25 May 2018	0.21
Office Paper	nhw123	BillRef2	31 May 2018	0.54
<b>Total</b>				<b>0.75</b>

Cancel

# Step 6.

Enter in your relevant DBS IDEAL login details and PIN. Click 'Login'.

Use our new Make a Payment page in IDEAL for local and overseas payments. Just enter your payment details and payee's bank information, and we help you choose the suitable payment type.

Market: Singapore English

**DBS IDEAL**

Organisation ID

User ID

PIN

**Login**

[Forgot Login PIN / Unlock Account](#)

[FAQ](#)

[User Guide](#)

[About Security](#)

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# Step 7.

Enter in the Security Access Code as per the instructions.

**DBS**

Security Access Code  
.....

Clear Submit

			
<ol style="list-style-type: none"><li>1. Launch IDEAL Mobile App</li><li>2. Tap on "IDEAL Digital Token"</li><li>3. Tap on "Login to your IDEAL account"</li></ol>	<ol style="list-style-type: none"><li>1. Press <b>1</b> to activate</li><li>2. Enter your 6 digit pin</li><li>3. Press <b>1</b> to get your Security Access Code</li></ol>	Press <b>X</b> to get your Security Access Code	Press <b>1</b> to get your Security Access Code

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Where would you like to go?

DBS IDEAL™



**IDEAL™ 3.0** NEW  
Cash Management  
Trade Finance  
Go to IDEAL™ 3.0

**Admin Services**  
User Management  
Admin Officer  
Go to Admin Services

# Step 8.

Click 'Go to IDEAL 3.0'.

# Step 9.

Click 'Next'.



## DBS IDEAL Avoid being a victim of scams

Beware of scams where fraudsters impersonate law enforcements, DBS staff or your suppliers through phone calls, SMS and email. Their motive is to obtain your bank information or to deceive you into transferring money to unknown parties.

### Tips to avoid being a victim of scams:

- 

Never disclose your IDEAL User ID, PIN or One-Time-Password (OTP) to anyone over the phone, email or SMS
- 

Prevent potential fraud by verifying payment instructions, especially new payee account number, before proceeding with any payment
- 

Read details of your instructions sent via SMS and / or email carefully
- 

Do not authorize transactions that are suspicious, especially if you do not remember performing these transactions

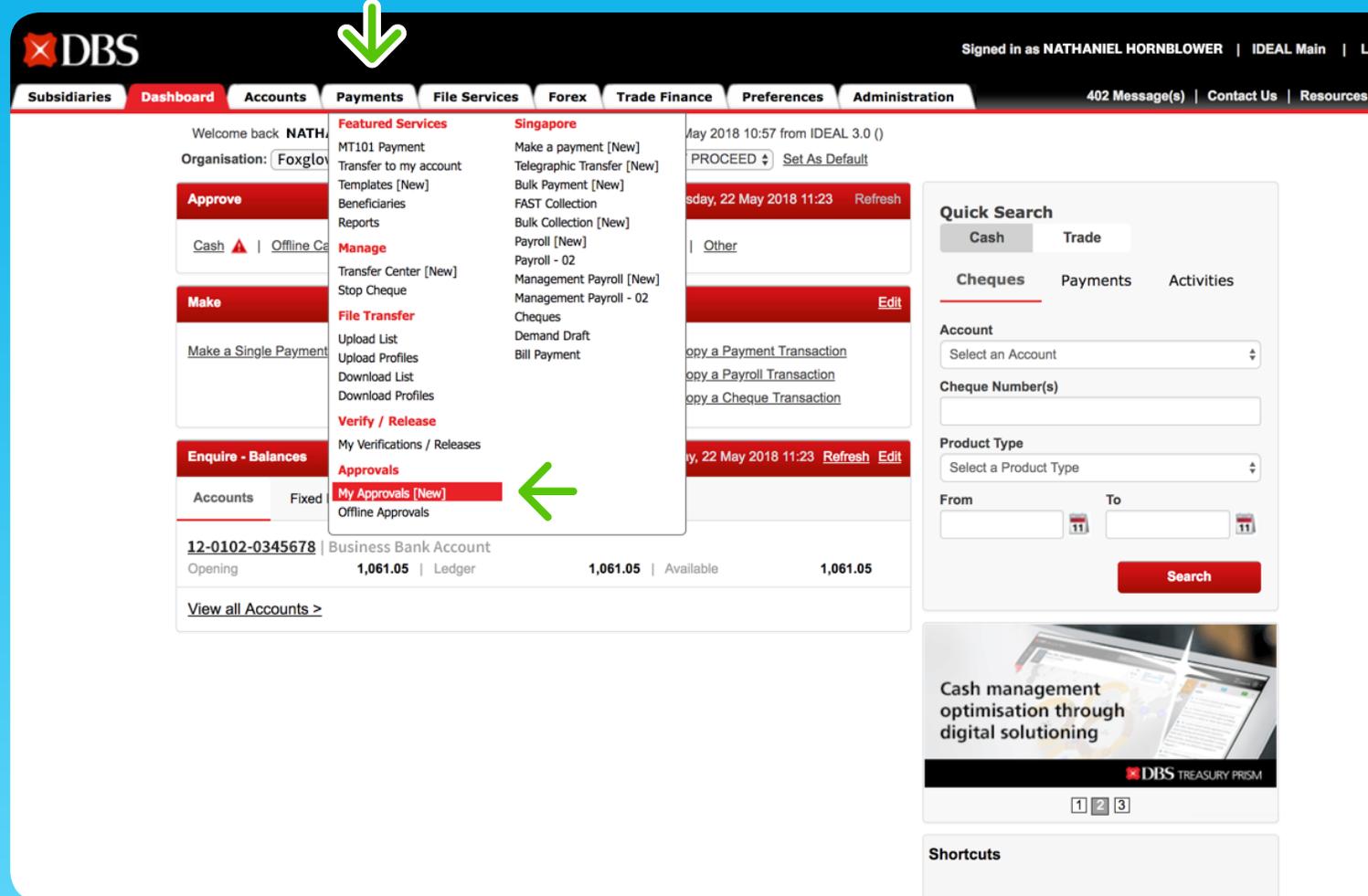
If a call, email or SMS seems suspicious, do not respond. Instead, speak directly with your DBS BusinessCare or Relationship Manager, and alert your local authorities.

Next



# Step 10.

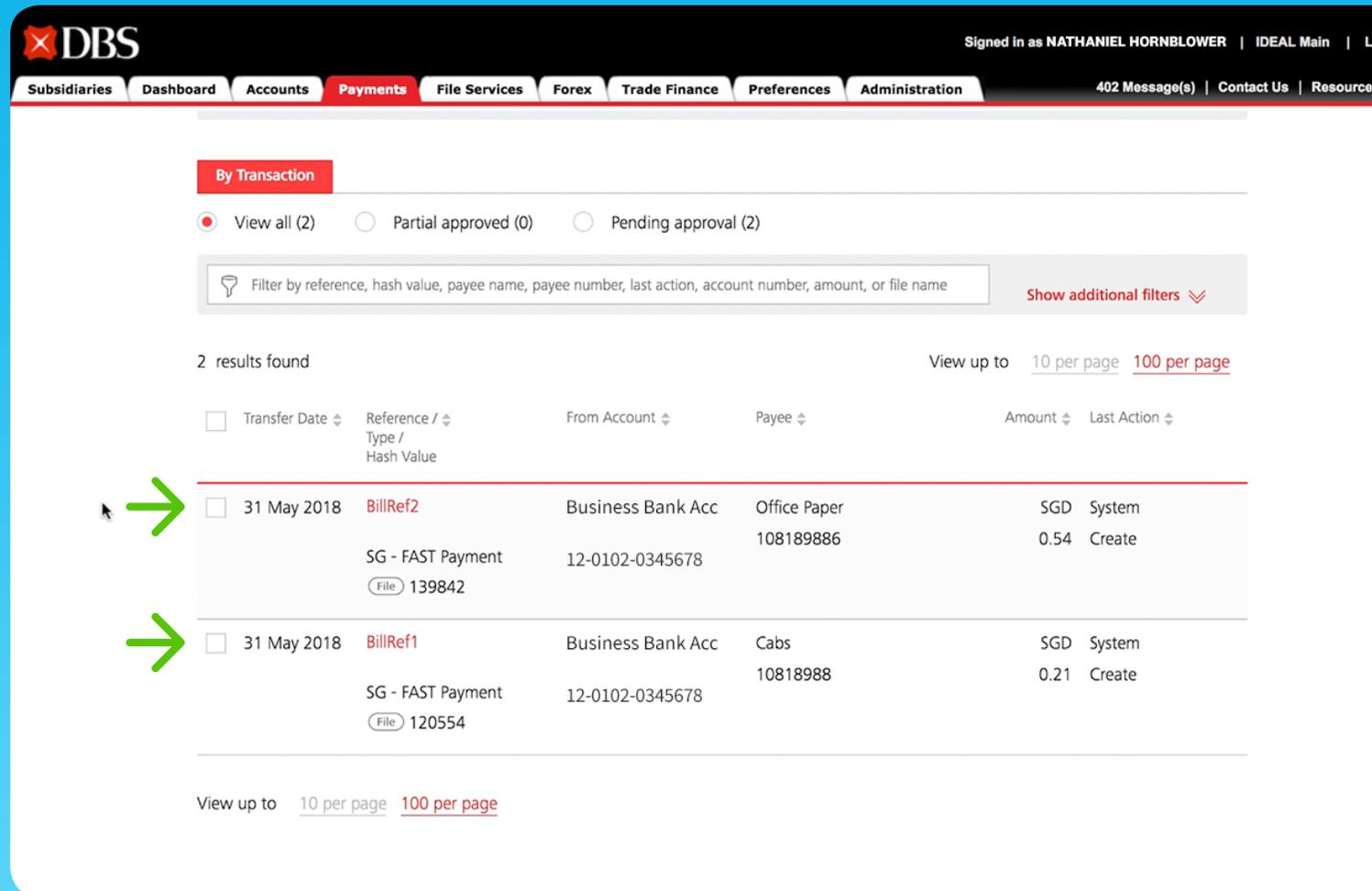
Select the 'Payments' tab and select 'My Approvals (new)' in the drop-down menu.



The screenshot displays the DBS online banking dashboard. At the top, the DBS logo is on the left, and the user is signed in as NATHANIEL HORNBLLOWER. The navigation menu includes Subsidiaries, Dashboard, Accounts, Payments, File Services, Forex, Trade Finance, Preferences, and Administration. The 'Payments' tab is selected, and a green arrow points to it. A drop-down menu is open under 'Payments', with 'My Approvals (New)' highlighted by a green arrow. Other options in the menu include 'Approve', 'Manage', 'File Transfer', 'Verify / Release', and 'Approvals'. The main content area shows account balances for '12-0102-0345678' Business Bank Account, with an opening balance of 1,061.05. On the right, there is a 'Quick Search' section with filters for Cash, Trade, Cheques, Payments, and Activities, and a search bar. Below that is a 'Shortcuts' section.

# Step 11.

Select the payments you would like to approve and select 'Approve'.



The screenshot shows the DBS Payments interface. At the top, there is a navigation bar with the DBS logo and the user's name 'Signed in as NATHANIEL HORNBLOWER'. Below the navigation bar, there are tabs for 'Subsidiaries', 'Dashboard', 'Accounts', 'Payments', 'File Services', 'Forex', 'Trade Finance', 'Preferences', and 'Administration'. The 'Payments' tab is selected. On the right side of the navigation bar, there are links for '402 Message(s)', 'Contact Us', and 'Resource'.

Below the navigation bar, there is a section titled 'By Transaction'. It has three radio buttons: 'View all (2)' (selected), 'Partial approved (0)', and 'Pending approval (2)'. Below this is a search bar with the text 'Filter by reference, hash value, payee name, payee number, last action, account number, amount, or file name' and a 'Show additional filters' button. Below the search bar, it says '2 results found' and 'View up to 10 per page 100 per page'.

The main content is a table with the following columns: 'Transfer Date', 'Reference / Type / Hash Value', 'From Account', 'Payee', 'Amount', and 'Last Action'. There are two rows of data, each with a checkbox on the left. Green arrows point to the checkboxes of both rows. The first row has a date of '31 May 2018', a reference of 'BillRef2', a from account of 'Business Bank Acc', a payee of 'Office Paper', an amount of '0.54', and a last action of 'System'. The second row has a date of '31 May 2018', a reference of 'BillRef1', a from account of 'Business Bank Acc', a payee of 'Cabs', an amount of '0.21', and a last action of 'System'. Both rows have a 'File' button with a hash value: '139842' for the first row and '120554' for the second row.

<input type="checkbox"/>	Transfer Date	Reference / Type / Hash Value	From Account	Payee	Amount	Last Action
<input type="checkbox"/>	31 May 2018	BillRef2 SG - FAST Payment File 139842	Business Bank Acc	Office Paper 108189886	SGD 0.54	System Create
<input type="checkbox"/>	31 May 2018	BillRef1 SG - FAST Payment File 120554	Business Bank Acc	Cabs 10818988	SGD 0.21	System Create

View up to 10 per page 100 per page

# Step 12.

Once the payment has cleared, log back into Xero to check for the bank feed transaction, then reconcile your transactions to your bill payments. Find out more on our [Create batch payments page](#).

The screenshot shows the Xero Accounts interface for Foxglove Private Limited. The user is Nathaniel Hornblower. The page is titled "Business Bank Account" with ID 12-0102-0345678-000. It displays a DBS bank statement balance of 816.05 and a balance in Xero of (0.01) as of 21 May 2018. The "Reconcile (102)" section is active, showing a list of bank statement lines to be reviewed. A transaction for 06 May 2018, "Payment: Foxglove Bank Account" with a value of 0.01, is highlighted in green and has a green arrow pointing to it from the left. Below this, there are forms for creating transactions, including fields for "Who", "Why", and "Tax Rate".

**Bank Accounts > Business Bank Account** 12-0102-0345678-000

DBS **816.05** **(0.01)**  
Statement Balance Balance in Xero

21 May 2018  
Reconciliation Report [Manage Account](#)

What's this? [Reconcile \(102\)](#) [Bank statements](#) [Account transactions](#)

What's this? [Review your bank statement lines...](#)

			Spent	Received
<input checked="" type="checkbox"/>	9 May 2018 Foxglove Rentals Rent	debit	<b>0.01</b>	
		<a href="#">More</a>		<a href="#">Create rule</a>
<input checked="" type="checkbox"/>	9 May 2018 Foxglove University INV-0123	credit		<b>101.07</b>
		<a href="#">More</a>		<a href="#">Create rule</a>
<input checked="" type="checkbox"/>	10 May 2018 Foxglove Agency 0123 4567	debit	<b>0.60</b>	
		<a href="#">More</a>		<a href="#">Create rule</a>

...then match with your transactions in Xero

			Spent	Received
<input checked="" type="checkbox"/>	06 May 2018 Payment: Foxglove Bank Account Ref: BatchDetails01			<b>0.01</b>

[Match](#) [Create](#) [Transfer](#) [Discuss](#) [Find & Match](#)

[OK](#)

[Match](#) [Create](#) [Transfer](#) [Discuss](#) [Find & Match](#)

Who  What

Why

Tax Rate  [Add details](#)

[Match](#) [Create](#) [Transfer](#) [Discuss](#) [Find & Match](#)

Who  What

Why

Tax Rate  [Add details](#)

[Match](#) [Create](#) [Transfer](#) [Discuss](#) [Find & Match](#)

# We'd love to hear from you

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Make sure to provide us with feedback on your experience with the payments integration. That way, we can continue to enhance and improve this feature. If you've got any questions about the integration, feel free to get in touch at [support@xero.com](mailto:support@xero.com)