

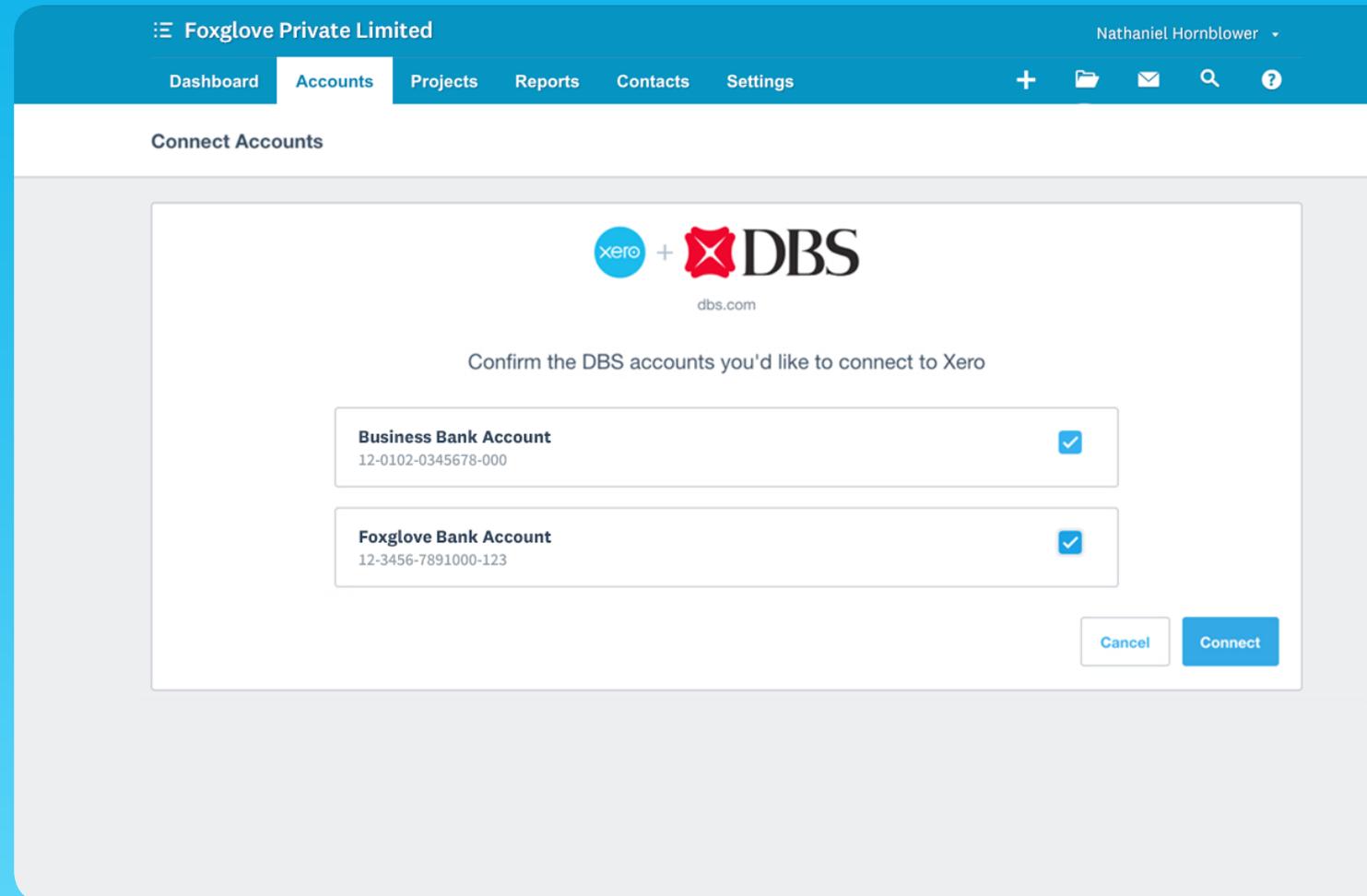


A step-by-step guide to using the Xero-DBS payments integration

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](#).



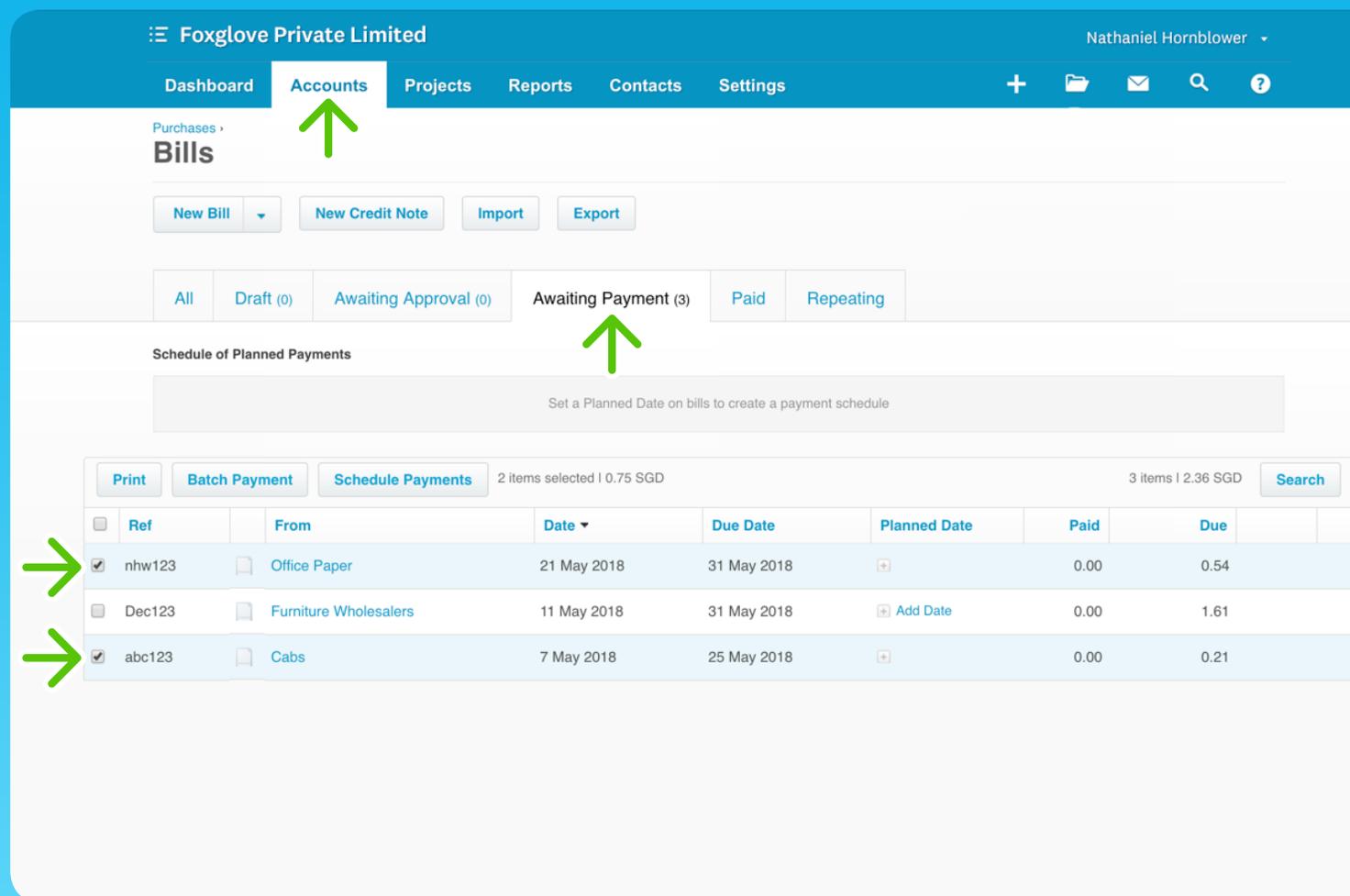
The screenshot shows the Xero Accounts page for Foxglove Private Limited. The user is Nathaniel Hornblower. The 'Accounts' tab is active. The 'Connect Accounts' section displays the Xero + DBS logo and the text 'Confirm the DBS accounts you'd like to connect to Xero'. Two accounts are listed:

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 selected with a green arrow. The 'Schedule of Planned Payments' section is visible, with a message: 'Set a Planned Date on bills to create a payment schedule'. Below this, a table of bills is shown with 2 items selected (0.75 SGD) and 3 items (2.36 SGD) available. The table has columns for Ref, From, Date, Due Date, Planned Date, Paid, and Due. The selected bills are:

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

Green arrows point to the 'Accounts' menu, the 'Awaiting Payment (3)' filter, and the selected bills in the table.

Step 3.

Select 'Batch Payment' and confirm.

The screenshot shows a software interface for 'Foxglove Private Limited'. The user is logged in as 'Nathaniel Hornblower'. The main navigation menu 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 open, stating 'You have selected 2 items to pay.' and has 'OK' and 'Cancel' buttons. Below the dialog, a table shows 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
TOTAL							0.75

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
Total				0.75

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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The image shows a screenshot of the DBS IDEAL login interface. The background is a photograph of a business meeting with people around a table. The login form is a white overlay on the right side. It has a black header with the DBS IDEAL logo. Below the header are three input fields for 'Organisation ID', 'User ID', and 'PIN'. Each field has a green arrow pointing to it from the left. Below the input fields is a red 'Login' button. Underneath the button are several links: 'Forgot Login PIN / Unlock Account', 'FAQ', 'User Guide', and 'About Security'. At the bottom of the page, there is a footer with 'Terms & Conditions', 'Help & Contact Info', and 'Copyright © 2017 by DBS Bank'. Social media icons for Facebook, Twitter, and LinkedIn are also visible in the bottom right corner.

Step 7.

Enter in the Security Access Code as per the instructions.

DBS

Security Access Code

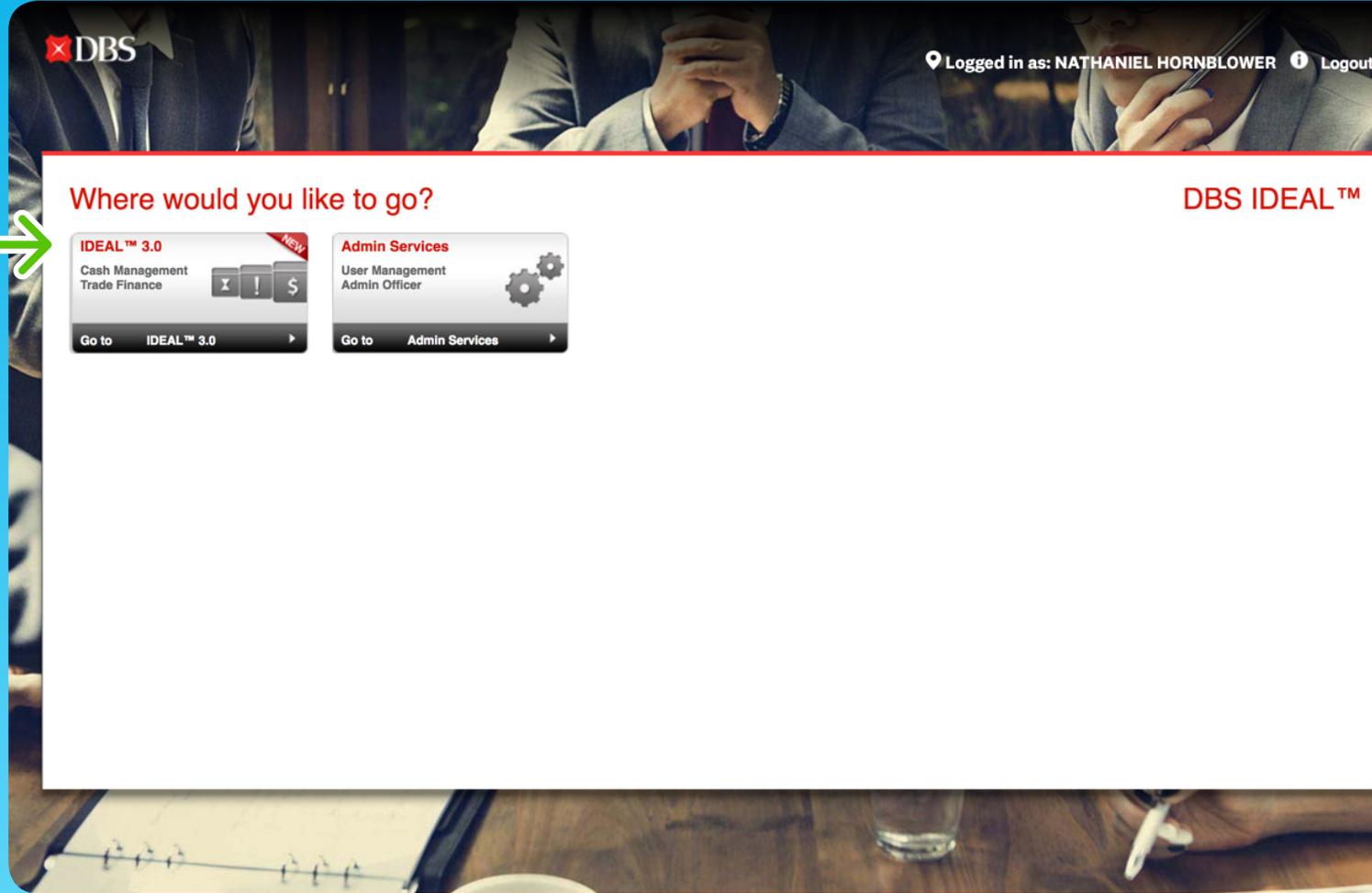
.....

Clear Submit

			
<ol style="list-style-type: none">1. Launch IDEAL Mobile App2. Tap on "IDEAL Digital Token"3. Tap on "Login to your IDEAL account"	<ol style="list-style-type: none">1. Press 1 to activate2. Enter your 6 digit pin3. Press 1 to get your Security Access Code	Press 1 to get your Security Access Code	Press 1 to get your Security Access Code

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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

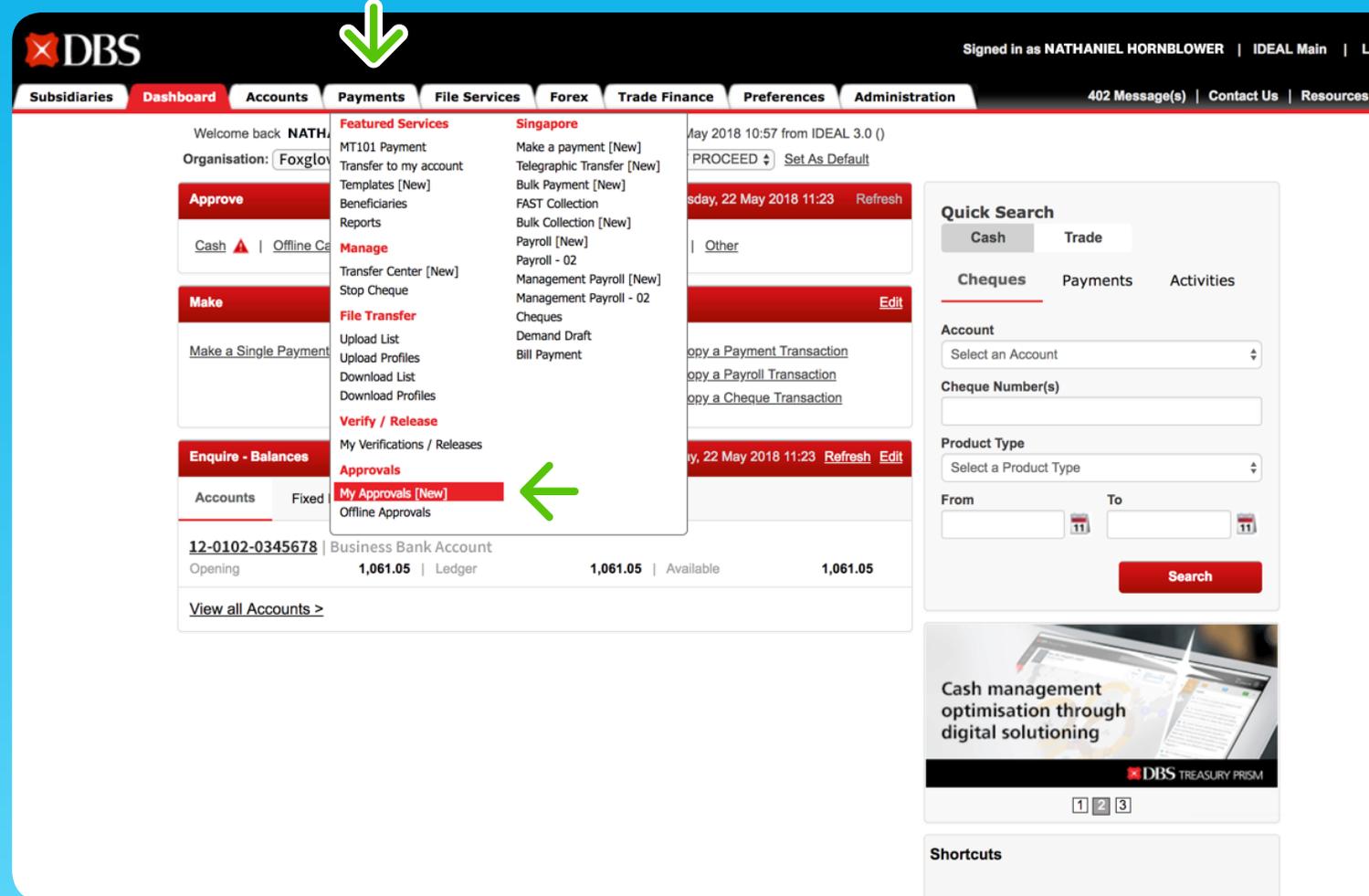
If a call, email or SMS seems suspicious, do not respond. Instead, speak directly with your DBS BusinessCare or Relationship Manager, and alert your local authorities.

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 MT101 Payment, Transfer to my account, Templates [New], Beneficiaries, Reports, Manage (Transfer Center [New], Stop Cheque), File Transfer (Upload List, Upload Profiles, Download List, Download Profiles), Verify / Release (My Verifications / Releases), and Approvals (Offline Approvals). The main content area shows account balances for '12-0102-0345678' Business Bank Account, with an opening balance of 1,061.05 and an available balance of 1,061.05. A 'Quick Search' section is visible on the right, and a 'Shortcuts' section is at the bottom.

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 text "Signed in as NATHANIEL HORNBLOWER | IDEAL Main | L". Below the navigation bar 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 contains three radio buttons: "View all (2)" (selected), "Partial approved (0)", and "Pending approval (2)". Below this is a search bar with the placeholder text "Filter by reference, hash value, payee name, payee number, last action, account number, amount, or file name" and a "Show additional filters" link with a dropdown arrow.

Below the search bar, it says "2 results found" and "View up to 10 per page 100 per page". There is a table with the following columns: "Transfer Date", "Reference / Type / Hash Value", "From Account", "Payee", "Amount", and "Last Action".

<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 12-0102-0345678	Office Paper 108189886	SGD 0.54	System Create
<input type="checkbox"/>	31 May 2018	BillRef1 SG - FAST Payment File 120554	Business Bank Acc 12-0102-0345678	Cabs 10818988	SGD 0.21	System Create

At the bottom of the table, there is a "View up to 10 per page 100 per page" link. Two green arrows point to the checkboxes of the two transactions in the table.

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 logged in as Nathaniel Hornblower. The 'Accounts' tab is active, showing the 'Business Bank Account' (12-0102-0345678-000) with a DBS logo. The Statement Balance is 816.05 and the Balance in Xero is (0.01). The date is 21 May 2018. There is a 'Manage Account' button.

Under 'What's this?', there are tabs for 'Reconcile (102)', 'Bank statements', and 'Account transactions'. The 'Reconcile (102)' tab is selected.

The main area is titled 'Review your bank statement lines...'. It contains a table with columns for 'Spent' and 'Received'. There are three rows of transactions:

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

Each row has a 'More' link and a 'Create rule' button.

On the right, there is a section titled '...then match with your transactions in Xero'. It shows a table with columns for 'Spent' and 'Received'. A single row is highlighted in green:

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

A green arrow points from the '0.01' in the 'Received' column to the '0.01' in the 'Spent' column. There is an 'OK' button to the left.

Below the table are three forms for creating transactions. Each form has tabs for 'Match', 'Create', 'Transfer', and 'Discuss'. The first form is partially filled out with 'Who' as 'Name of the contact...', 'What' as 'Choose the account...', and 'Why' as 'Enter a description...'. There is an 'Add details' button.

We'd love to hear from you

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