

# Overview

DBS MAX is a digital collection solution that enables businesses to receive cashless payment. DBS MAX covers POS/Kiosk checkouts, Online (Website and app) checkouts as well as our DBS MAX app. This FAQ covers common questions and answers related to the using Merchant services portal, MAX App and Cards and Paylah check-out products. If you are unable to find for what you are looking for, please write to our DBS Business Care email at [businesscaresg@db.com](mailto:businesscaresg@db.com). You may also reach out to your respective Relationship Managers or drop an email based on query type:

- MAX Merchant services portal → [businesscaresg@db.com](mailto:businesscaresg@db.com)
- Merchant - Payments related, Refunds & Terminal enquiry → [merchantpayment@db.com](mailto:merchantpayment@db.com)
- Merchant Dispute & Chargeback → [mcb@db.com](mailto:mcb@db.com)
- Merchant Sign-up → [merchantsales@db.com](mailto:merchantsales@db.com)

## Contents

|                                        |           |
|----------------------------------------|-----------|
| <b>1. MAX Merchant services portal</b> | <b>3</b>  |
| <b>1.0 General</b>                     | <b>3</b>  |
| <b>1.1 Analytics</b>                   | <b>4</b>  |
| <b>1.2 Outlets</b>                     | <b>4</b>  |
| <b>1.3 Products tab</b>                | <b>5</b>  |
| <b>1.4 SGQR</b>                        | <b>6</b>  |
| <b>1.5 MAX app users</b>               | <b>7</b>  |
| <b>1.6 Transactions</b>                | <b>9</b>  |
| <b>1.7 Refund</b>                      | <b>9</b>  |
| <b>1.8 Sweep function</b>              | <b>10</b> |
| <b>1.9 Reports</b>                     | <b>10</b> |
| <b>1.10 Settings</b>                   | <b>11</b> |
| <b>2. MAX App FAQ</b>                  | <b>11</b> |
| <b>2.0 General</b>                     | <b>11</b> |
| <b>2.1 Collections</b>                 | <b>12</b> |
| <b>2.2 Transactions</b>                | <b>13</b> |
| <b>2.3 Refunds</b>                     | <b>13</b> |
| <b>2.4 Reports</b>                     | <b>13</b> |
| <b>3. Merchant Services FAQ</b>        | <b>13</b> |
| <b>3.0 Payment &amp; Settlement</b>    | <b>13</b> |
| <b>3.1 Terminal related issues</b>     | <b>14</b> |
| <b>3.2 New Merchant</b>                | <b>14</b> |
| <b>3.3 Existing Merchant</b>           | <b>14</b> |
| 3.3.1 Maintenance                      | 14        |
| 3.3.2 New Outlet                       | 15        |
| 3.3.3 Additional Terminal              | 15        |



|                                               |           |
|-----------------------------------------------|-----------|
| 3.3.4 Temporary Terminal.....                 | 15        |
| 3.3.5 Termination of service.....             | 15        |
| <b>3.4 Refund .....</b>                       | <b>16</b> |
| 3.4.1 Refund form .....                       | 16        |
| 3.4.2 Refund processing time.....             | 16        |
| 3.4.3 Mode of refund .....                    | 16        |
| <b>3.5 Merchant Payment Advice (MPA).....</b> | <b>17</b> |
| 3.5.1 Electronic MPA .....                    | 17        |
| 3.5.2 General .....                           | 17        |
| <b>3.6 Chargeback.....</b>                    | <b>18</b> |
| 3.6.1 Disputes .....                          | 18        |
| 3.6.2 Fraud .....                             | 18        |
| 3.6.3 Duplicate Processing .....              | 19        |
| 3.6.4 Merchandise/ Services Not Received..... | 19        |
| 3.6.5 Not as Described or Defective .....     | 19        |
| 3.6.6 Credit Not Processed.....               | 20        |
| <b>3.7 Merchant Request for Updates .....</b> | <b>20</b> |



Live more, Bank less

## MAX Merchant services portal

### [1.0 General](#)

#### **Q - What are the functions I can perform on MAX Merchant services portal?**

**A -** MAX Merchant services portal enables you to manage and grow your merchant acquiring business via a single platform. We'll provide you with data analytics capabilities, transaction level details and reporting across all collection methods, new collection methods that you can apply for, online refunds initiatable from the portal itself, and several other administrative functions. Please refer to the [user guide](#) to understand how to navigate around the MAX Merchant services portal.

#### **Q - Can I access MAX Merchant services portal from my mobile device or tablet?**

**A -** Yes, you can access MAX Merchant services portal on IDEAL Mobile app. Simply download and log in to IDEAL mobile app > click 'More' at the bottom navigation bar > select 'Merchant Services'.

#### **Q - What is the cost of MAX Merchant services portal?**

**A -** Access to the portal is complimentary for all DBS merchants. Fees are applicable only for payment services that you have subscribed to. You will be able to view the charges before completing the sign-up process.

#### **Q - I am new to MAX Merchant services portal, is there a step-by-step guide I can refer to?**

**A -** You can download the latest user guide from the MAX Merchant services portal. [User guide](#)

#### **Q - Am I automatically signed up for MAX Merchant services portal once I have an IDEAL account?**

**A -** Yes, once you have IDEAL Transact access, you can enter the MAX Merchant services portal via IDEAL, when you click on 'Merchant Services'. If you are on IDEAL Enquiry, please fill up the IDEAL Maintenance Form to get your access updated. [Ideal Online Maintenance Form](#).

#### **Q - Can I export or download the transaction data?**

**A -** You will be able to download the transaction data, across all payment channels, in xls or csv format. Click on Transactions Tab > 'Get Adhoc report'

#### **Q - I received an email on successful DBS MAX user registration, which I did not apply for.**

**A -** Group users who are tagged to a default outlet will receive an email on successful user registration.

#### **Q - What are the different user access groups under MAX Merchant services portal?**

**A -**

(i) **Group Users** are IDEAL users (maker, approver, approve-own) and can access both MAX Merchant services portal and MAX mobile app to view all transactions, perform all functions, and edit user rights. Please note that while both IDEAL Transaction Authorisers and Transaction Makers can be assigned as "Group Users", only Authorisers can approve requests.

(ii) **Outlet Managers** can access both MAX Merchant services portal and MAX mobile app to view his/her own outlet transactions, initiate collection, and refunds (if access is granted) for their assigned outlet. Outlet Managers can also create and approve new Wallet Users.



(iii) **Wallet Users** can only access MAX mobile app to initiate collection and refunds (if access is granted). This user will only be able to see the transactions that they themselves have collected and refunded.

## [1.1 Analytics](#)

### **Q - What is the Analytics tab used for?**

**A** - The Analytics section provides you with a general view of your business via a dashboard. It offers analytical insights and data so that you can manage and grow your business effectively. Analytics will only show transactions that has been sweep (for MAX App transactions) and settled across all payment methods.

### **Q - What will the dashboard and analytics show if I have multiple outlets or subsidiary companies?**

**A** - By default, it will show the outlet (or the account) that the user ID belongs to and details of all the outlets. If you are tagged to multiple accounts or have multiple outlets, you can select the ones you wish to view from the drop-down list.

### **Q - How long will the transaction data be available for in the Analytics section?**

**A** - You can view and select transaction details for the past 12 months in the Analytics section.

### **Q - What is Payment Method?**

**A** - Payment Methods encompass various industry payment collection methods (such as Visa, MasterCard, PayNow, PayLah, etc.) that DBS offers.

### **Q - What is Payment Mode?**

**A** - Payment Modes encompass various payment channels, such as eCommerce for Online payment, MAX for QR payment collection methods, Point of Sale (POS) for physical retail terminals.

### **Q - Can an Outlet Manager see details for other outlets?**

**A** - The Analytics section will only reflect details associated with the user's access level. For example, a Group User will be able to see information across all outlets and Products, while an Outlet Manager will only be able to see the details pertaining to his/her respective outlet.

## [1.2 MAX Outlets tab](#)

### **Q - What is the MAX Outlets tab for?**

**A** - Outlet section will only show outlets of MAX App and MAX API products. You can manage your business MAX App collection structure from the Outlets section by creating new outlets and editing or deactivating existing outlets. The default MAX app outlet (which is the first outlet created) cannot be deactivated. Only group users can create or edit outlets. For MAX API outlets, you can only view the outlets in the portal, you will not be able to edit the MAX API outlets.

### **Q - What is a Paynow Proxy Suffix?**

**A** - It is a 3-character (alphanumeric) suffix tagged to your UEN. Each outlet will require a unique Paynow Proxy Suffix to be created. All Paynow transactions made to the outlet will be reflected under the respective Paynow proxy



Live more, Bank less

**Q - What is the maximum outlets I can add on the platform?**

**A -** There is no limit to the number of outlets you can add to your company.

**Q - I would like to edit a MAX App Outlet, why am I unable to see the 3-dot icon?**

**A -** Outlet is currently 'pending approval' by another IDEAL Authoriser. Once this request has been approved, you will be able to edit outlet information.

**Q - Can I deactivate an existing outlet?**

**A -** Yes, you can perform this action on MAX Merchant services portal. However, the products that are tagged to the outlet will be deactivated as well. Please note that this action cannot be performed on MAX App, it has to be done in the Merchant services portal. Please note that the default MAX app outlet (which is the first outlet created) cannot be deactivated.

**Q – Can I create outlets for my cards or PayLah products?**

**A –** No, the creation of outlets is currently only available for QR payment collections.

**Q - Why do I see Outlet creation page if I apply for QR Payment Collections?**

**A -** An outlet has to be tagged your PayNow Unique Entity Number (UEN) + Suffix. When you apply for another suffix, it is considered the same as creating another outlet so that you can manage each one properly.

**Q - Can I ensure that only authorised persons can create an outlet?**

**A -** Yes, the authoriser (Group User) will receive a notification to approve each outlet creation request. Outlet creation will only be successful after the Group User approves the request

**Q – Can I tag outlet managers/wallet users to any outlets?**

**A –** Yes, but you may tag users to MAX App outlets only. To have a view of MAX API integration transactions, Group User role is required.

**Q - Is it required for an authorizer to approve my outlet creation?**

**A -** For the 1<sup>st</sup> outlet, it does not need an authorizer to approve. For subsequent outlet creation, an authoriser needs to approve. If you have "approve own" access, out creation will not require approval.

### [1.3 Products tab](#)

**Q - What is the Products tab for?**

**A -** The Products section is where you can view all the payment acceptance products that you have signed up with DBS for. For example, if you have Cards, PayNow, PayLah and Rewards, you will be able to see all the relevant Merchant Identification Numbers (MID) and associated information in the Products section. You can also apply for new products from here.

**Q - How can I know which products I have signed up?**

**A -** You can view all the DBS MAX products that you have signed up with DBS for by navigating to the Products tab.



Live more, Bank less

**Q - How can I apply for a new product or collection method?**

**A -** You can apply for new product by navigating to Overview > “Apply for new product” at the top left hand corner.

**Q - How long does it take to setup the payment services?**

**A -** The duration is dependent on the type of payment solution that you are subscribing to. MAX App collection can be setup immediately.

**Q - Upon applying for a new product, how soon can it be reflected in MAX Merchant services portal?**

**A -** QR payment collection products will be reflected in MAX Merchant services portal immediately along with the application status upon submitting the request online. Other products such as Credit/Debit Card collections or other collection methods will be reflected upon approval by the Bank.

## 1.4 SGQR

**Q - How do I register for SGQR in MAX Merchant services portal?**

**A -** You may register your existing MAX app outlet to SGQR by navigating to MAX outlets > “3-dots” under the outlet > Edit outlet > Toggle on SGQR registration. To register SGQR on new MAX app outlet, simply toggle on the SGQR registration when creating the new MAX App outlet.

**Q – What is the waiting time for SGQR registration?**

**A -** SGQR registration takes up to 7 working days. Once the Bank has successfully registered you SGQR, the SGQR will be available for you to download from the MAX outlets tab under the “3-dots” of each outlet. You can also request up to 4 free SGQR labels to be mailed to your registered business address.

**Q - What is the cost of registering for SGQR?**

**A -** There is no cost required to register for SGQR. You may also request up to 4 complimentary SGQR printed labels with no delivery charges.

**Q - What is the prerequisite to register for SGQR?**

**A -** Corporate clients are required to register for PayNow Corporate with DBS. The registered PayNow Corporate proxy is tied to their DBS corporate account. Each SGQR code is tied to the Merchant or Biller’s PayNow proxy, which is their UEN or UEN + Suffix.

**Q - Where should I go to download SGQR?**

**A -** From the Outlets menu, select the 3-dot icon beside the outlet that you wish to download SGQR for, then click on 'Download SGQR'. This would only work if the Outlet is ‘PayNow on SGQR’ enabled.

**Q - My SGQR registration got rejected when I created a subsequent Outlet with the same address.**

**A -** Outlet address should be unique per SGQR ID. Multiple SGQR IDs registered for subsequent Outlets is not allowed as there is no terminal ID fields to distinguish the SGQR IDs with same Outlet address.

**Q - Why can't I view the 3-dot icon to download SGQR?**



Live more, Bank less

**A** - You are required to check if the outlet is currently 'pending approval' by an authorised checker. Once this request has been approved, you will be able to view the 3-dot icon to download SGQR.

**Q - Am I able to apply for SGQR outside of DBS MAX?**

**A** - Yes, SGQR can also be registered with DBS IDEAL.

**Q - Am I able to change the SGQR name on the SGQR label?**

**A** - You may change through self-service via IDEAL app. Alternatively, you may consult your Relationship Manager to complete the offline paper form.

**Q – Who can view the transactions that are made to an SGQR?**

**A** – Only outlet managers can view SGQR transactions. To receive notification, merchant is required to change its role to an outlet manager.

**Q – How different will SGQR transactions be reflected from a normal MAX App transaction?**

**A** – For SGQR collected transactions, it will show up as "Outlet collected" instead of "<UserID> collected" in the MAX app.

**Q – Can paying customer key in their own references when scanning an SGQR code?**

**A** – Yes, when paying customer scans a SGQR code, they are free to enter any reference detail when making the payment.

## [1.5 MAX app users tab](#)

**Q - How can I grant my staff access to MAX Merchant services portal?**

**A** - Group Users can add/remove/edit access rights of your staff (Outlet Managers/Cashiers) on the MAX Merchant services portal. Their access privileges can be set to specific functions and outlets. Note that IDEAL approvers are not automatically Group Users. They have to tag themselves to an outlet to get their ID registered as Group user for MAX. Note that IDEAL approvers are not automatically Group Users. They have to tag themselves to an outlet to get their ID registered as Group user for MAX. In addition, Group user need not to be IDEAL Approvers.

Group users can be either of the 3 below

1. IDEAL MAKER
2. IDEAL APPROVER
3. IDEAL APPROVER with APPROVE OWN

**Q – Can Outlet Manager or Wallet User create / modify other users in MAX Merchant services portal?**

**A** – Only Outlet Managers can be allowed to create or modify other users. Whether the Outlet Manager can do so is an access privilege that can be granted when creating a new Outlet Manager. Wallet users cannot modify other users.

**Q - What is the maximum number of users I can set up?**

**A** - There is no limit to the number of users that you can set up.



Live more, Bank less

**Q - Where can I view my user access level?**

**A** - Login into the Max App, More > View & Edit Profile.

**Q - Where can I view the list of users?**

**A** - The user list is available in the Max app Users Tab. You also have the option of downloading it as a report.

**Q - Will I know when new users are created?**

**A** - Yes, the Group User will receive a notification to approve the creation of new users.

**Q - How long does it take for new users to have access?**

**A** - Once the Group User approves the request, an OTP SMS and email for login purposes will be sent to the new user's registered phone number and email immediately.

**Q - What information is required when applying for a new user? (i.e., Outlet manager, Wallet User)**

**A** - The following information is required:

1. Company that the new user belongs to
2. The outlets that the user will be collecting payments for
3. User ID
4. User Role
5. Option to collect payments/ perform refunds on mobile app or to make transfers from mobile app into bank account
6. User Particulars - Name, email address, mobile number

**Q - I am not able to edit/ delete/deactivate user in MAX Merchant services portal.**

**A** - User edit, deletion or deactivation will need to be approved by another Group User/IDEAL Authoriser/ Outlet manager. If you are unable to edit/ delete/ deactivate a user, be sure to check whether the user is currently 'pending approval' by an authorised checker. Approver has to either approve / reject the existing request in approval section before the edit function is available.

**Q - I am unable to approve Users which I have created.**

**A** - Another IDEAL authoriser will be required to approve under "Approvals" in the MAX Merchant services portal. If company is on single IDEAL authoriser setup, no separate approval is required.

**Q - How do I edit existing MAX app User details?**

**A** - From MAX App Users tab on the left, select the corresponding 3 dot icon to the right of the user you wish to edit for.

**Q - My IDEAL login is an email/PIN combination. I am not able to login on MAX App as I do not have ORGID / User ID.**

**A** - Obtain your ORGID and User ID via – IDEAL Homepage > Reports > Admin Reports > Company Setup Report > Generate > Download as PDF> ORG ID (Displayed at the top) / User ID (Displayed at the bottom).

**Q – As a Group User, why am I not able to view all the outlet and user details on the MAX App?**



Live more, Bank less

**A** – Even as a group user, you will be tagged to one outlet in the MAX App (determined when logged into MAX App for the first time). You will be able to view the transaction, history and schedule reports for that particular outlet in MAX app. To have full view of all other users and outlets, do log into the MAX Merchant services portal.

**Q – I forgot the password for my MAX App, what can I do?**

**A** -- You will be prompted to reset the password after the fifth wrong attempt. Otherwise, you may go to [IDEAL](#) and click "Forgot login..." to reset your password.

## 1.6 Transactions

**Q - What is the purpose of the Transaction tab?**

**A** - From the Transactions screen, you can view transactions across all your subscribed payment methods and download a consolidated report. These include PayNow, PayLah, Visa/Mastercard, JCB, UPI, IPP, and Rewards. You can also raise refunds for PayLah! and PayNow transactions.

**Q - What is the viewing period for my transaction data?**

**A** - You can view transaction data from the past 90 days in the Transaction tab. This 90 day period also applies to transaction report generation.

**Q - Can I see the transactions across all the accounts?**

**A** - You can see the transactions based on your account level entitlement in IDEAL.

**Q - Why did I not receive the funds when customer showed me a successful QR payment screen?**

**A** - To ensure that QR payment is successful, do ensure that:

1. Customer is using the "Scan and Pay" function. Manual keying of UEN is not allowed. For such a payment, the transaction will fail if the merchant is leveraging on the MAX APP service. For merchants with MAX API, the transaction will still go through.
2. Payment notification is received on MAX App or transaction is recorded under Transactions  
Note that notifications are being sent according to which user launched the App. Eg. If a wallet user launched the app, the notification will be sent to the wallet user.

**Q – How will the Merchant Discount Rate (MDR) be deducted from my transactions?**

**A** – It will be billed monthly on the 10<sup>th</sup> from your account, for all the transactions from previous month. The Transaction Number will contain the Suffix 0551FR. (To add)

## 1.7 Refund

**Q - What transactions can I initiate refunds for?**

**A** - Currently, refunds are only available for PayLah! and PayNow transactions.

**Q - How can I initiate a refund?**

**A** - You can initiate refund:

- **On MAX App** – If refund access is granted to the Outlet Manager/Wallet User. As funds are debited from the MAX wallet, sufficient funds in the wallet are required to perform the refund.



Live more, Bank less

- **On MAX Merchant services portal** – By Group User/Outlet Manager from the Transaction menu. IDEAL authorisers will need to approve the refund in the IDEAL Approval section and funds will be debited from corporate account.  
At IDEAL homepage, select 'Approval' on the left navigation bar > select 'By Transaction' > click on 'Pending approval' > select items to 'Approve' or 'Reject'. This is available for Paynow and PayLah! transactions.

**Q - How can I search for refunds?**

**A** - Filter from the Transaction menu, search for refunds by using the Bill reference number and Original Transaction ID at the Transaction menu.

**Q - Are the refunds posted immediately?**

**A** - Refunds for PayNow transactions initiated from MAX Merchant services portal will be debited from your account immediately upon approval. For PayNow refunds initiated via MAX App, refunds will be debited immediately from the MAX wallet, if there are sufficient funds. Paylah! refunds will be processed T+1 business day. For refunds done for MAX API merchants, the refund will be debited from underlying CASA.

**Q - Why would PayNow refund on MAX Merchant services portal be rejected?**

**A** - Refund transactions may be rejected due to insufficient balance in DBS Max wallet.

**Q - I have initiated a refund in DBS MAX Merchant services portal but not sure about the next steps?**

**A** - For refunds triggered via the portal, a user with the approver rights can approve the transaction in IDEAL. At IDEAL homepage, select 'Approval' on the left navigation bar > select 'By Transaction' > click on 'Pending approval' > select items to 'Approve' or 'Reject'.

## 1.8 Sweep function

**Q – Are sweeps done at outlet level or organisation level?**

**A** – All Adhoc and EOD sweeps are done at outlet level only.

**Q – Can I change the MAX app's EOD sweep timing?**

**A** – Yes, it can be done in the Merchant services portal > Settings> Transfer settings for DBS MAX App> Edit

## 1.9 Reports

**Q – Why did another user within the organisation receive the EOD report?**

**A** - For first time login to MAX Merchant services portal, Group users will be self-registered in MAX System and the EOD pay-out reports will be sent to all registered group users. To stop receiving report emails, the Group user/ IDEAL Authorise will need to delete the user in the MAX Merchant services portal.

**Q - Why did I receive the EOD report twice?**



Live more, Bank less

**A** - Group users will receive 2 reports. One is outlet level payout report, other one is org level report. Org level report comprises all the outlets transactions into it. If there are no transactions in the second outlet, both outlet & org level report data will look similar.

**Q - Can I deactivate the schedule reports?**

**A** - Yes, you can delete any schedule reports that have been set up under IDEAL Transfer Summary Report. From IDEAL main page > Reports > Payment Reports > Edit.

**Q – Why cant I receive report via email and unable to generate manually?**

**A** – To generate the reports and receive reports, user needs to set password on a user level to receive payout reports.

**Q – How long is the report archived for?**

**A** – You will be able to generate report up to 90 days history. However, there is a maximum of 30-day length per report. To download full 90 days, you will be required to download 3 separate reports.

## [1.10 Settings](#)

**Q - Where can Users go to set/change their password for the email reports?**

**A** - Users can go to 'Settings' > 'Add password for email reports' on both MAX Merchant services portal. Alternatively, user can go the MAX app > More > Settings> Add password for email reports.

**Q - Is password setting mandatory for all email reports?**

**A** - Yes. Password must be set before user starts receiving the reports.

**Q – How can I change the MAX app's EOD sweep timing?**

**A** – It can be done in the Merchant services portal > Settings> Transfer settings for DBS MAX App> Edit

## MAX App

### [2.0 General](#)

**Q - What are the pre-requisites to use DBS MAX app?**

**A** - A DBS Corporate Account with access to DBS IDEAL. Only Group User can have the mandate to sign up for this service.

**Q - Is IDEAL and DBS MAX App two separate products? E.g., if user is locked out from IDEAL, will it affect DBS MAX and vice versa?**

**A** - Yes, they are two separate products. If an IDEAL account goes into negative CIN status, the DBS MAX account will remain active until it is manually deactivated.

**Q - How many DBS MAX Merchant services portal account can a Business own?**



Live more, Bank less

**A - DBS MAX Merchant services portal account/s can be created for each business entity. Within each DBS MAX Merchant services portal account, merchants may create as many outlets and users as needed.**

**Q - Which countries can businesses use DBS MAX?**

**A - DBS MAX Mobile App is available in Singapore, Hong Kong & India. Each version is country specific (i.e., SG app can only be used in SG).**

**Q - What are the charges?**

**A - For DBS MAX Mobile App: 0.25% per transaction.**

**Q - Where can I download DBS MAX App?**

**A - DBS MAX is available on Apple App Store and Google Play Store.**

**Q - How do users log into DBS MAX app?**

**A - User will need to log in using either their IDEAL credentials or via Email login.**

**Q - Which apps can Scan and Pay on DBS MAX QR Code?**

**A - All the mobile banking apps for the 10 Participating PayNow banks and 4 NFI (non-bank Financial Institution) will be able to Scan and Pay on DBS MAX QR Code. For the updated list of participating banks/NFIs please visit: <https://www.abs.org.sg/consumer-banking/pay-now>.**

**Q - What notifications can I set?**

**A – User can set notification for collections, refunds, ad-hoc sweep & creation of QR.**

**Q - Can I change the corporate account in the DBS MAX app?**

**A – No, corporate account can only be changed in the DBS MAX Merchant services portal.**

**Q - Can merchants make top ups manually to DBS MAX app?**

**A – No.**

**Q - What are Earnings Insights?**

**A - Earnings insights gives a snapshot of the merchant's earnings.**

**Q - Can the merchant user reinstall the app on another phone and login using his user ID and password for DBS MAX?**

**A – Yes.**

## **[2.1 Collections](#)**

**Q - How can I receive funds to my DBS MAX wallet?**

**A - Scan and Pay via QR code (Static & Dynamic).**

**Q - How do I retrieve funds after receiving customer payment?**



Live more, Bank less

**A** - The funds will reside in DBS MAX wallet. DBS MAX app Outlet Managers can choose to send back to their linked IDEAL corporate account manually 4 times a day by tapping on “Send to Account” on the “Overview” tab in MAX app. Alternatively, the funds will be automatically sent back to the linked IDEAL account at 10:30pm daily (customizable).

**Q - Can the transactions from MAX App be directly credited into the corporate account after each collection?**

**A** - No. Amount collection will remain in wallet until a sweep is done.

**Q – Can paying customer key in their own references when scanning a MAX app code?**

**A** – No, when paying customer scans a MAX app QR code, the reference field will be auto-populated and non-editable. Hence they cannot enter their own any reference detail when making the payment.

## 2.2 Transactions

**Q - How far back can I view my transaction history in MAX app?**

**A** - Transaction history of up to 90 days will be displayed in MAX app.

## 2.3 Refunds

**Q – Can I refund a transaction that is from more than 90 days ago?**

**A** - Refunds can only be processed for transaction up to 90 days from transaction date, subject to availability of funds in wallet.

**Q - Is there a capability to reverse a refund in the event of wrongful refund?**

**A** - No.

## 2.4 Reports

**Q - How will ad-hoc reports be sent?**

**A** - To the email address stated during user creation.

## **3. Merchant Services FAQ**

This section covers any queries you might have regarding day-to-day operations of your Cards and PayLah! online check-out.

### 3.0 Payment & Settlement

**Q - Who do I contact for payment related queries?**

**A** - Please email to [merchantpayment@dbs.com](mailto:merchantpayment@dbs.com) with supporting documents. Our officers will investigate on the matter and respond within 5 working days.

**Q - When will card sales be credited after settlement?**



**A** - Upon daily settlement, sales amount (after offset DBS Merchant Discount) will be credited to your designated DBS Current Account on next working day, excluding Sunday & Public Holiday.

### 3.1 Terminal related issues

**Q** - What should I do if my terminal is faulty?

**A** - Please report terminal issue to our terminal vendor. The contact number can be found on the terminal.

**Q** - I could not print charge slip / settlement report from terminal. Can DBS provide the document to me?

**A** - Charge slip / Settlement report can only be generated via Terminal. DBS is not able to re-produce the document. You may refer to our DBS Merchant Payment Advice for the settlement details for reconciliation.

**Q** - How can I replace / change old terminal with the new model terminal?

**A** - You can make a request for it online. Go to [IDEAL](#) > Merchant Services > Request for updates > Add Terminals > Request for updates > Change terminal model & settings.

### 3.2 New Merchant

**Q** - How do I apply for the credit card/merchant facilities with DBS?

**A** - Please provide us with your business contact information, and we will arrange for a sales manager to speak to you. Alternatively, you can email to [merchantsales@dbs.com](mailto:merchantsales@dbs.com) for assistance.

**Q** - How do I apply for AMEX or DINERS acceptance?

**A** - Please contact Amex or Diners directly.

**Q** - I have a NETS terminal, can I request to add on credit card acceptance?

**A** - Please provide us with your business contact information, and we will arrange for a sales manager to speak to you. Alternatively, you can email to [merchantsales@dbs.com](mailto:merchantsales@dbs.com) for assistance.

### 3.3 Existing Merchant

#### 3.3.1 Maintenance

**Q** - Are there any charges for change of address?

**A** - There are no charges for change of addresses. However, if terminal receipt printout needs to be updated, merchant will need to undertake the reprogramming cost.

**Q** - Do I need to provide any supporting documents to update my company's details?

**A** - There is no need to provide any supporting documents. However, if there is a change of company's name (with no change in ROC), please provide us with a copy of ACRA for verification.

**Q** - When will the details be updated?

**A** - You may indicate the effective date when you would like the updating to be done. However, please note that we will require 7 working days to process the application.

**Q** - If I move to a new location, will the vendor move the terminal for me?



**A** - If you require the vendor to move the terminal to the new location, there will be additional charges. If possible, please bring the terminal to the new location and inform us on the new address. Our vendor will assist to do programming to update receipt address.

**Q - Can I change from wired to wireless or wireless to wired terminal?**

**A** - Yes, you may change the terminal model. Go to [IDEAL](#) > Merchant Services > Request for updates > Change terminal model & settings. Terminal rental charges will apply accordingly.

### 3.3.2 New Outlet

**Q - I'm opening a new outlet; can I use the same MID as per my existing outlet?**

**A** - No. Each outlet will have a unique Merchant ID for easy reconciliation/tracking.

**Q - When will the terminal be installed?**

**A** - You may indicate the preferred installation date. However, please note that we will require 7 working days to process your request and arrange terminal installation.

**Q - I have multiple outlets to setup, do I need to fill in separate forms?**

**A** - You can make a request for it online. Go to [IDEAL](#) > Merchant Services > Request for updates > Add Terminals

### 3.3.3 Additional Terminal

**Q - How do I apply for an additional terminal for my existing outlet?**

**A** - You can make a request for it online. Go to [IDEAL](#) > Merchant Services > Request for updates > Add Terminals

**Q - When will the terminal be installed?**

**A** - You may indicate the preferred installation date. However, please note that we will require 7 working days to process your request and arrange for the terminal installation.

### 3.3.4 Temporary Terminal

**Q - How do I apply for a temporary terminal?**

**A** - You can make a request for it online. Go to [IDEAL](#) > Merchant Services > Request for updates > Add Terminals

**Q - What is the minimum/maximum duration required for me to apply for the temporary terminal?**

**A** - The minimum duration for the rental of temporary terminal is 1 week and the maximum duration is 1 month.

**Q - When will the terminal be installed?**

**A** - You may indicate the preferred installation date. However, please note that we will require 7 working days to process your request and arrange for the terminal installation.

### 3.3.5 Termination of service



Live more, Bank less

**Q - What details do I need to provide?**

**A -** Please email to [retailmerchant@db.com](mailto:retailmerchant@db.com) for assistance. Our officers will guide you on the procedures.

**Q - When will the vendor collect the terminal?**

**A -** You may indicate the Retrieval date that you would like the terminal to be collected. Terminal retrieval will be done weekdays during working hours only. However, please note that we will require 7 working days to process your request and arrange terminal retrieval.

**Q - Can I choose to self-return the terminal to vendor?**

**A -** Yes, you may return the terminal directly to the respective vendors. Please contact our vendor to arrange accordingly.

**Q - Can I request for refund of DBS annual fee if I terminate my merchant account early?**

**A -** DBS Annual Fee is non-refundable. For Terminal fee paid directly to vendor, please contact them for advice.

### 3.4 Refund

#### 3.4.1 Refund form

**Q - How do I submit a refund request?**

**A -** Please email to [merchantpayment@db.com](mailto:merchantpayment@db.com) for assistance to process refunds for Cards transactions. Our officers will guide you on the procedures.

**Q - Do I need to provide any supporting documents?**

**A -** Please provide the corresponding sales slip for our verification.

**Q - Do you accept digital/electronic signature on the form since we are working from home?**

**A -** For Refund instructions, we will still need Wet signature on the form before processing. If you are getting the digital signature which may vary from bank records, we can only accept if the mode of deduction is via fund transfer to DBS Cards account only. Other modes of deduction are not applicable. With fund transfer, you can loop in the signers in email when sending to DBS for processing.

#### 3.4.2 Refund processing time

**Q - When will the refund be processed once the form has been submitted?**

**A -** Refund request will be processed within 5 working days upon receipt of refund and funds are debited successfully.

**Q - Is there any cut-off time to submit the form?**

**A -** Refund forms received after 12pm, will be considered as next working day processing.

**Q - Will I be notified once the refund has been processed?**

**A -** An email reply will be sent upon completion of refund.

#### 3.4.3 Mode of refund

**Q - What is the payment mode to offset the refund?**



Live more, Bank less

**A - Refunds will be:**

1. Offset from DBS Corporate Account
2. Direct-Fund Transfer to DBS CARDS Current Account

**Q - Can I request to offset the refund amount from my incoming Credit Card Sales?**

**A -** No. Merchants are encouraged to authorise DBS to debit from DBS bank account or direct fund transfer to DBS.

**Q - How do I inform DBS once I transfer funds for the refund? Do I need to show any proof of it?**

**A -** You may attach the fund transfer advice or provide the transfer reference on the refund form when you submit the refund.

**Q - Can I do refund via Terminal?**

**A -** Yes if your terminal has been enabled with the refund function.

**Q - Can I perform IPP refund via Terminal?**

**A -** Only retail transaction can be refunded via Terminal if Refund option is enabled. For IPP refund, you will need to fill in DBS Refund Form and email to [merchantpayment@db.com](mailto:merchantpayment@db.com) for processing.

### 3.5 Merchant Payment Advice (MPA)

#### 3.5.1 Electronic MPA

**Q - How do I view/access the EMPA in IDEAL?**

**A -** You can view Electronic Merchant Payment Advice in Custom Reports of DBS IDEAL. Advice is available in PDF and CSV format. You need to have Custom report access in DBS IDEAL to view your payment advices.

**Q - How long would be the EMPA be available in IDEAL?**

**A -** All advices will be available in DBS IDEAL for 45 calendar days.

**Q - How do I discontinue receiving hard copy of the advices if I'm able to access them via IDEAL?**

**A -** Please send an email to [merchantpayment@db.com](mailto:merchantpayment@db.com) to inform on discontinuation of hardcopy advices.

**Q - Can I still retain hard copy advice even if I have access to EMPA?**

**A -** We encourage all merchants to retrieve your Merchant Payment Advices online and reduce paper advices. It also brings greater convenience especially when remote working is becoming our new norm. You can print the online advice or re-direct to your designated email address for retention.

#### 3.5.2 General

**Q - Is there any monthly/yearly consolidated statement?**

**A -** No, we do not generate monthly statement. It is printed daily after each settlement batch. Merchant is encouraged to perform daily reconciliation and alert DBS within 7 calendar days if there is any mismatch in batch settlement.

**Q - How do I reconcile the details in the merchant payment advices against my settlement report?**

**A -** For respective batch numbers, the number of transactions and total sales amount should match on the merchant advices and settlement slips.

**Q - Is there any consolidated merchant advice if I have multiple MIDs?**

**A -** Current merchant advice is based on individual Merchant Account. We do not have any consolidated merchant advice at this moment.

### 3.6 Chargeback

#### 3.6.1 Disputes

**Q - What is a Chargeback?**

**A -** Chargeback is a process whereby cardholder wishes to raise a disputed transaction that was posted to his/her credit card due to various reasons.

**Q - What is required from me when I receive a dispute chargeback notification / letter?**

**A -** Merchant is advised to:

1a) Provide supporting document to remedy the dispute raised within the stated due date.

1b) If Merchant Refund already performed before Chargeback is received; provide the refund details to our Chargeback staff.

or

2a) Accept the chargeback dispute if merchant does not wish to contest.

2b) Do not initiate Merchant refund to initial card or other mode once you received Chargeback notice from DBS to avoid double refund to customer.

**Q - What is Arbitration and why am I liable for transaction amount and fees of USD500 plus other fees?**

**A -** Arbitration is one of the later stages of the chargeback process which a representative of Card Association will intervene and make a judgement to the case with evidence submitted by both Cardholder and Merchant. There are fees imposed to review and rule the case.

1) Merchant need to acknowledge the arbitration fee USD 500 (& other fees) before pursuing the case.

2) Liability on the transaction amount and Arbitration fees are with the losing party

- Rule against Merchant (Lost)- Merchant liable for transaction amount & all fees

- Rule in favour of Merchant (Won)- No transaction amount or fee is imposed.

**Q - As a merchant, if I have any dispute enquiries, how can I reach out to Chargeback team?**

**A -** Merchant can email to DBS Acquiring Chargeback team via email at [mcb@db.com](mailto:mcb@db.com).

#### 3.6.2 Fraud

**Q - What should I as a DBS Merchant do if: Cardholder claims that they did not authorise or participate in a transaction that was processed by the merchant.**



Live more, Bank less

**A - For retail merchant:** Ensure correct card acceptance procedures are abide for EMV card present transaction. Physical card is to be inserted/tap into a EMV point of sale (POS) terminal instead of swiped on the terminal.

- 1) If yes, provide documentation to support that the transaction was chip-read and evidence that the full chip data was transmitted.
- 2) If the transaction did not take place at a chip terminal, accept the chargeback liability as you do not have chargeback rights.

**For e-commerce merchant:**

- 1) If you have a secured MID, do provide documents that transaction has been authenticated and performed on 3D secured platform.
- 2) Non- 3D- Accept our chargeback.

### 3.6.3 Duplicate Processing

**Q - What should I as a DBS Merchant do if: Cardholder claims that the agreed upon transaction amount has been billed more than once.**

- A -**
- 1) If the transaction amount on the transaction receipt is the same as what was agreed upon by cardholder's record, do provide supporting documentation for all transactions.
  - 2) If there are more than 1 transaction and amount for different purchase by customer, do provide us with all the documents and invoices for the breakdown of different purchases.
  - 3) If the transaction was indeed a duplication, do accept the chargeback liability.

### 3.6.4 Merchandise/ Services Not Received

**Q - What should I as a DBS Merchant do if:**

- Cardholder claims that the merchandise or services ordered was not received
- Cardholder cancelled the order as the result of not receiving the merchandise or services by the expected delivery date.

**A -**

- 1) Provide proof that cardholder received the services/goods/merchandise.
- 2) Provide proof such as refund posted, or cardholder did not cancel the merchandise.

### 3.6.5 Not as Described or Defective

**Q - What should I as a DBS Merchant do if: Cardholder claimed that the goods or services are**

- Different as shown and described upon purchased.
- Shipped to the cardholder and received but was damaged or defective.
- Cardholder disputes the quality of merchandise or services.

**A -** 1) If the dispute is invalid and you would like to rebut cardholder's allegation, do provide all the relevant supporting documents.

- a) Evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise or service) or was not damaged or defective



Live more, Bank less

- b) Merchant rebuttal to the Cardholder's claims
- c) Evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received

2) If you agree with the dispute, do accept the chargeback liability.

### 3.6.6 Credit Not Processed

**Q - What should I as a DBS Merchant do if: The cardholder claims that refund is due. However, the merchant did not process the refund.**

**A -** Do note that the refund must be credited to the transacted card account.

- 1) If the refund(s) have been processed, do provide the date that the refund was processed.
- 2) In the event, a cheque or other modes of refund has been processed, do provide the details, such as the date of the cheque, cheque number and the date when the cheque was cleared\*.
- 3) If a credit has NOT been processed to correct the error, do accept the chargeback.

### 3.7 Merchant Request for Updates

**Q: Why can't I see the Request for Updates tab?**

**A:** Only IDEAL users with Transactional Access can see the tab (Users who can see the Merchant Services Tab)

**Q: How do I delete the request if I don't require the update anymore?**

**A:** Proceed to the 'Pending Signature' status stage and then there will be a trash bin icon to delete the request

**Q: Can I request an update for multiple terminals outlets in one request?**

**A:** Each terminal outlet request must be submitted individually

**Q: How many files can be uploaded at the section to upload the signed formed in the 'Pending Signature' status stage?**

**A:** 1 File, 2MB and below, Acceptable file formats are: PDF, JPEG, JPG, PNG

**Q: Is "Request for updates" section applicable for DBS MAX Paynow products?**

**A:** No

**Q: What do I do if I uploaded the wrong file and submitted the request for DBS to review?**

**A:** You can always re-download the filled in form (without the signature) again while the request is still in 'In Review by DBS' status, and then reach out to [retailmerchant@dbs.com](mailto:retailmerchant@dbs.com) to submit the correct form.

**Q: Can the request be edited or deleted once it is submitted to DBS for review ('In Review by DBS' status)**

**A:** No, a new request has to be raised.

## Glossary

- **Merchant Identification Number (MID):** A unique number assigned to a merchant account.



Live more, Bank less

- **Terminal Identification Number (TID):** A unique identification number linked to each terminal deployed at the merchant location.
- **Rewards:** Refers to DBS Daily\$ and Pay with Points loyalty programmes in which customers can accumulate DBS Daily\$ or Points that can be used to offset transactions or redeem shopping and dining vouchers, movie tickets, and air miles with participating merchants.
- **Unique Entity Number (UEN):** Standard identification number of an entity.
- **Corporate Proxy:** A corporate identifier that users issue the bank for PayNow registration. This must be a UEN and/or a UEN with a three-character suffix, as approved by the bank