

# Application Guide to DBS MAX App

Accepting QR & Card payments  
on DBS MAX App

 **DBS**  
SME BANKING

Live more,  
Bank less

**Live**  
*future-ready*  
with the World's Best,  
Asia's Safest Bank.

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## Applying for DBS MAX App

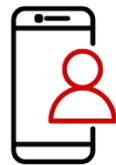
- [For new users of DBS MAX App](#)
- [For existing users of DBS MAX App adding Tap-to-Phone feature for Contactless Card acceptance](#)



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## Approving Applications for Payment Methods

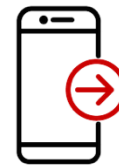
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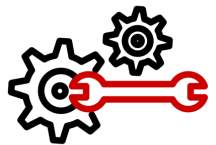
- [Cards tab](#)
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# Applying for DBS MAX App

As a new user



If you do not have any existing MAX products (i.e. DBS MAX App, MAX API, Credit Card acceptance) :

- This is the overview page that you will see when entering the merchant services portal.
- When applying for DBS MAX App, you are signing up for both QR and Contactless Card acceptance as payment methods.
- Fees are collected on a usage basis. This means you are only charged for payments that you receive using DBS MAX App.

Approvals

Apply for MAX app to collect in-person with your smartphones

Install DBS MAX app and turn your smartphones into a payment terminal to collect PayNow QR and contactless card payments in-person. No extra terminal or hardware needed.

- ✓ Get real-time notifications and perform instant refunds

Set-up fees: [unclear] for each of your outlets

Charges per transaction: 2.50%

Payment types: PAY NOW, VISA

Apply Learn more

Apply for payment terminals or online checkout for your eCommerce stores

Get physical payment terminals or integrate online checkout for your web and in-app stores. This is a two-part application process. Let us know what you need, and we will get in touch with indicative pricing.

- ✓ Rent payment terminals from us or use your own
- ✓ Reliable online HPP/API integration for your web or in-app stores

Set-up fees: Varies

Charges per transaction: 0.25% to 3% via payment terminals  
0.50% to 3% via online checkout

Unsure where to start?

Get in touch  
Contact Sales

How to use platform Get In Touch 2020 DBS Bank Ltd

# Applying for DBS MAX App New user



Alternative starting point if you do not have DBS MAX App, but have other merchant solutions such as POS terminals/online checkout

**Merchant services**

- Create new MAX app outlet
- Apply for new terminals or online checkout

Total sales	SGD 11,500,000,000.00
Number of transactions	1,500,000
Average ticket size	SGD 3,200.00

### Transaction Report & Refunds

You can view transactions from all collection methods in a single portal, download detailed reports, and initiate refunds via the portal itself!

[See transactions](#)

### MAX Outlets

Manage your business's collection structure. You can create new DBS MAX App outlets, edit existing outlets, or deactivate them. You can also view MAX API outlets.

[Manage](#)

### MAX App Users

Expand your number of Point-of-sale terminals by creating new DBS MAX users. You may create new users, edit, deactivate, or delete existing users.

[Manage](#)

How to use platform  
[Show the quick guide](#)

Get In Touch  
FAQ

2020 DBS Bank Ltd  
Co. Reg. No. 196800306E

# Applying for DBS MAX App

## New user

### 1. Enter your business details

The screenshot shows the 'Apply for MAX app' interface. On the left is a dark sidebar with the DBS IDEAL logo and navigation options: 'CRIMSON & CLOVER FASHION HOUSE AND DESIGN STUDIO, LTD Singapore', 'To Dashboard', 'Merchant services', and 'Overview'. The main content area is titled 'Apply for MAX app' and features a progress indicator with steps: Business details (selected), Collections setup, Outlet setup, User setup, Contact details, and Review. The 'Business details' section is titled 'Registered business details' and includes a dropdown to select the company (Crimson & Clover Fashion House and Design Studio, Ltd). Below this are fields for 'Registered company name' (Crimson & Clover Fashion House and Design Studio, Ltd) and 'Registered company UEN' (123456789A). There are also fields for 'Registered company address' (70 Clover Road, #12-34, Singapore 079905) and 'Company mailing address' with radio buttons for 'Same as company address' and 'Use a different mailing address' (selected). At the bottom, there are four input fields for 'Mailing address line 1' through 'Mailing address line 4', with '8 Crimson Drive' and 'Singapore' entered in the first two.

The screenshot shows the 'Additional business details' section. It contains several dropdown menus and input fields: 'Nature of business' (Apparel), 'Business category' (Ladies Ready-to-Wear Shops), 'Projected average transaction size' (SGD 80.00), and 'Projected monthly sales volume' (SGD 8000.00). Below these are two more dropdowns for 'Projected distribution of monthly sales': 'Sales from QR payment' (30%) and 'Sales from contactless card payment' (70%). At the bottom, there is a question 'Does your business take deposits from your customers as a part of pre-payment' with radio buttons for 'Yes' and 'No' (selected). A red 'Next' button is located at the bottom right of the form.

## 1. Enter your business details

### For Parent-Subsidiary Companies:

- If you are applying for DBS MAX with a Parent Organisation ID, your parent company must have signed up to DBS MAX first. Otherwise, this field will be locked-and you will not be able to select other companies.

The screenshot displays the 'Apply for MAX app' interface. On the left is a dark sidebar with the DBS IDEAL logo and the company name 'CRIMSON & CLOVER FASHION HOUSE AND DESIGN STUDIO, LTD Singapore'. The main content area shows a progress bar with steps: Business details (selected), Collections setup, Outlet setup, User setup, Contact details, and Review. A large white callout box highlights the 'Registered business details' section, which includes a dropdown menu to 'select the company to apply DBS MAX app for', currently showing 'Crimson & Clover Fashion House and Design Studio, Ltd'. Below this, there are input fields for 'Registered company name' (partially filled with 'Crimson Fashion House and...') and 'Registered company ID' (partially filled with '122456789'). Further down are four 'Mailing address line' input fields, with the first two containing '8 Crimson Drive' and 'Singapore' respectively.

## 2. Set Up Your Payment Collection Method(s)

- The settlement account will be the same for both PayNow QR and Credit Card settlement.
- PayNow QR acceptance is supported on both iOS and Android devices.
- Contactless card acceptance is supported on Android devices only.

**DBS IDEAL**

CRIMSON & CLOVER FASHION HOUSE AND DESIGN STUDIO, LTD  
Singapore

To Dashboard

Merchant services

Overview

Apply for MAX app

Business details

Collections setup →

Outlet setup

User setup

Contact details

Review

### Collections setup

**Settlement account**  
All DBS MAX app collections will be automatically transferred to this account, and any applicable fees will be deducted accordingly in SGD

Account  
Crimson Clover Fashion House Main A 0034561088

### Collection types

	PayNow QR	Contactless cards
Set-up fees	None	None
Charges per transaction	0.25%	2.50%
Payment types		
Supported devices	Apple iOS or Android smart devices	Android device with Operating System (OS) 12 and above that supports Near Field Communication (NFC)
Automated transfer to settlement account	End of day (after 10:30 PM daily)	Next working day
Application processing time	Immediate	Within 1-3 working days

Back Next

User ID

### 3. Outlet Setup

- Only one outlet, which is your first outlet, can be created during the application process.
- You will not be able to set up multiple outlets.

The image displays two screenshots from the DBS MAX app application process. The left screenshot shows the 'Apply for MAX app' screen with a progress indicator for 'Outlet setup'. The right screenshot shows the 'Create PayNow Proxy for QR collections' screen.

**Apply for MAX app - Outlet setup**

**Set up the first outlet**  
Additional outlets can be created after your DBS MAX app is set up

Outlet name: Crimson and Clover - Changi

Business short name: Crimson and Clover  
This name appears on customer card statements 9/25

Block number / Building name: Crimson Plaza Changi

Street address line 1: 70 Clover Road

Street address line 2: Enter street address line 2

Floor: 12 Unit: 34

Location: Singapore Postal code: 079905

**Create PayNow Proxy for QR collections**  
Add a suffix to company UEN to create a unique identifier for your outlet

Outlet's PayNow Proxy: 1234567890 + C01  
Company UEN: Use a mix of numbers and letters 3/3

Register this PayNow Proxy for SGQR

Create a new SGQR  
 Link to existing SGQR

SGQR ID: 123456789011  
This is found at the top right of your label. 12/12

How many printed SGQR labels do you need: 2  
Delivery is free. Only 4 labels can be requested in a day.

Mail printed SGQR labels to:  
 Outlet's address  
 Another address

Block number / Building name: Clover Lane Bugis

Street address line 1: 9 Bugis street

Street address line 2: Enter street address line 2

Floor: 01 Unit: 09

Location: Singapore Postal code: 016009

Back Next

## 4. User Setup

- Your first user must be a group user and will be the applicant themselves.

**Apply for MAX app**

**User setup**

**You are the first user of the outlet**  
Additional users can be created after your DBS MAX app is set up

Your MAX app login  
Same as your IDEAL login

User access

- Create/Modify outlet managers and wallet users on IDEAL Merchant Services
- Collect payment on DBS MAX app
- Void contactless card transactions on DBS MAX app
- Perform PayNow QR refunds on DBS MAX app
- Make ad-hoc PayNow QR transfers from DBS MAX app to settlement account
- Receive End-of-Day PayNow QR transaction reports via user email

Back

# Applying for DBS MAX App New user

## 5. Enter Your Contact Details

The screenshot shows the 'Apply for MAX app' interface. On the left is a dark sidebar with the DBS IDEAL logo and merchant information: 'CRIMSON & CLOVER FASHION HOUSE AND DESIGN STUDIO, LTD Singapore'. Below the logo are links for 'To Dashboard', 'Merchant services', and 'Overview'. At the bottom of the sidebar is a 'User ID' field. The main content area is titled 'Apply for MAX app' and features a progress indicator with steps: Business details, Collections setup, Outlet setup, User setup, Contact details (current step), and Review. The 'Contact details' section is divided into two parts: 'Main applicant's contact' and 'Finance contact'. The 'Main applicant's contact' section includes fields for Full name (Jasmine Chew), Email address (jasmine.chew@email.com), and Mobile number (+65 91234567). The 'Finance contact' section has radio buttons for 'Use main applicant's contact details' (unselected) and 'Provide a different contact' (selected). Below this are fields for Full name (Farhana Kamal), Email address (farhana.kamal@email.com), and Mobile number (+65 89871234). At the bottom right of the form are 'Back' and 'Next' buttons.

# Applying for DBS MAX App New user

## 6. Review Your Details

**DBS IDEAL**

CRIMSON & CLOVER FASHION HOUSE AND DESIGN STUDIO, LTD  
Singapore

← To Dashboard

Merchant services

Overview

× Apply for MAX app

Business details  
Collections setup  
Outlet setup  
User setup  
Contact details  
Review

### Review

#### Business details

**Registered business details**

Registered company name	Registered company UEN
Crimson & Clover Fashion House and Design Studio, Ltd	123456789A
Registered company address	Company mailing address
70 Clover Road, #12-34, Singapore 079905	8 Crimson Drive, Singapore 003008

**Additional business details** [Edit](#)

Business short name	Nature of business
Crimson & Clover	Apparel
Business category	Projected average transaction size
Ladies Ready-to-Wear Shops	SGD 80.00
Projected monthly sales volume	Projected distribution of monthly sales
SGD 8000.00	30% QR, 70% Contactless
Does your business take deposits from your customers as a part of pre-payment	
No	

#### Collections setup

**Settlement account** [Edit](#)

Account  
Crimson Clover Fashion House Main A  
0034561088

**PayNow QR**

Set-up fees	Charges per transaction
None	0.25%
Accepted payment types	Supported device
PayNow QR code	Any smart IOS or Android devices
Automated transfer to settlement account	Application processing time
End of day (after 10:30 PM daily)	Immediate

**Contactless card**

Set-up fees	Charges per transaction
None	2.50%
Accepted payment types	Supported device
VISA, MasterCard	Android device with Operating System (OS) 10 and above that supports Near Field Communication (NFC)
Automated transfer to settlement account	Application processing time
Next working day	Within 1 to 3 working days



## 6. Review Your Details

The screenshot displays a mobile application interface for reviewing details. It is divided into three main sections: 'Outlet setup', 'User setup', and 'Contact details'. Each section has an 'Edit' button in the top right corner.

**Outlet setup**

**First outlet setup**

Outlet name	Outlet's address
Crimson and Clover - Changi	Crimson Plaza Changi, 70 Clover Road, #12-34, Singapore 079905

**PayNow Proxy for QR collections**

Outlet's PayNow Proxy	Register this PayNow Proxy for SQQR
123456789DC01	No

**User setup**

**You are the first user of the outlet**

Your MAX app login  
Same as your IDEAL login

User access

- Create/Modify outlet managers and wallet users on IDEAL Merchant Services
- Collect payment on DBS MAX App
- Void contactless card transactions on DBS MAX App
- Perform PayNow QR refunds on DBS MAX App
- Make ad-hoc PayNow QR transfers from DBS MAX App to settlement account
- Receive End-of-Day PayNow QR transaction reports via user email

**Contact details**

**Main applicant's contact**

Full name	Email address
Jasmine Chew	jasmine.chew@email.com

Mobile number  
+65 91234567

**Finance contact**

Use main applicant's contact details

**Terms and conditions**

By proceeding with this application:  
I understand and agree to the [Terms and Conditions Governing DBS MAX, SQQR, and related policies](#)

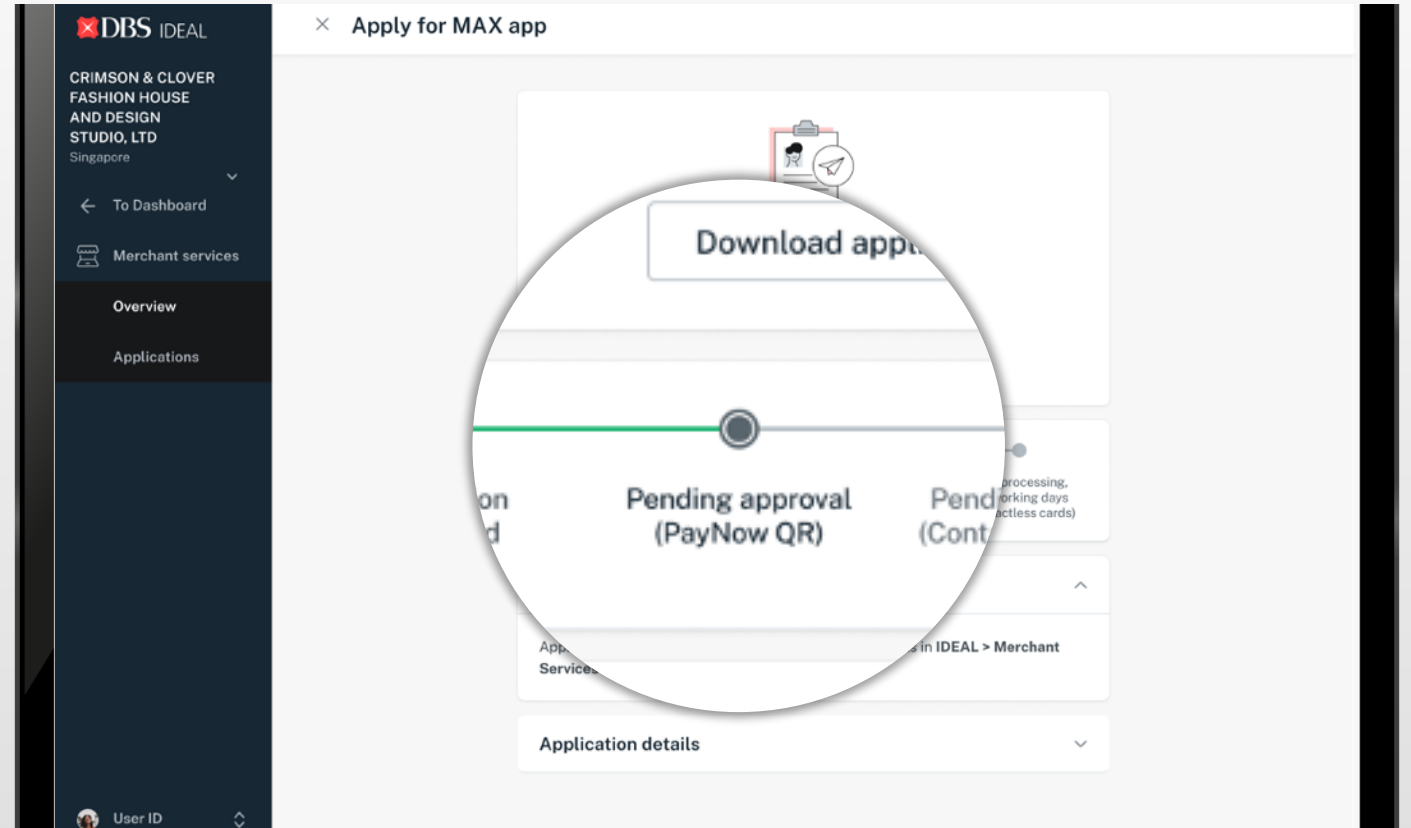
By submitting an application to us, you are deemed to have the relevant authorisation to act on behalf of your company/organisation/entity, and you undertake to comply with all terms and conditions relevant to your application. We may approve and/or reject your application without assigning any reason, and you may be required to provide supporting documentation to us. Please ensure you are duly authorised to act on behalf of the applicant before proceeding.

Back Submit



## Application Approval

- If your entity is not on single control and you are not an IDEAL approver with self-approval rights, your application needs to be approved by a checker.



## Applying for DBS MAX App New user

If you are an IDEAL approver and account signatory, PayNow QR would have been automatically approved, you only need to approve for Contactless Card collection

The screenshot shows a progress bar with four stages: 'Application submitted' (green), 'PayNow QR ready! Download MAX app to use' (green), 'Pending approval (Contactless cards)' (grey), and 'Bank processing, 1-3 working days (Contactless cards)' (grey). Below the progress bar is a table titled 'Approval required' with two rows: 'JANET007' and 'MICHELLE001', both with a 'Pending approval' status. A red callout bubble points to the 'Approve now' button in the table.

Approver	Approval status
JANET007	Pending approval
MICHELLE001	Pending approval

If you are an IDEAL approver but not an account signatory, approval request will be emailed to your authorised signatories

The screenshot shows a progress bar with four stages: 'Application submitted' (green), 'PayNow QR ready! Download MAX app to use' (green), 'Pending approval (Contactless cards)' (grey), and 'Bank processing, 1-3 working days (Contactless cards)' (grey). Below the progress bar is a section titled 'Approval required' with a message: 'Approval request for MAX app contactless card collections has been emailed to the required authorised signatories. They can approve request in IDEAL > Merchant Services > Approvals.' Below the message is a table with two rows: 'JANET007' and 'MICHELLE001', both with a 'Pending approval' status.

Approver	Approval status
JANET007	Pending approval
MICHELLE001	Pending approval



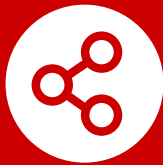
## Applying for DBS MAX App

For existing users of DBS MAX App  
adding Tap-to-Phone feature for  
Contactless Card Acceptance



# Applying for Contactless Card on DBS MAX App

Existing users of the app



For existing users:  
Start here to add  
Contactless Card  
Acceptance

**Merchant services**

- Transaction reports
- Set up MAX app card collection** (highlighted with a red dot)
- Create new MAX outlet QR
- Apply for new terminals or line checkout

**Overview**

- Transactions
- Analytics
- Approvals
- MAX App Users
- MAX Outlets
- Products
- Reports
- Applications
- Request for update
- Settings

**Summary Statistics**

Total sales	SGD 11,500,000,000.00
Number of transactions	1,500,000
Average ticket size	SGD 3,200.00

**Set up card collections on MAX app NEW!**

With this feature, use MAX app to turn your smartphone into a contactless card payment terminal. No extra terminal or hardware needed.

**Set up card collection**

With this feature, use MAX app to turn your smartphone into a contactless card payment terminal. No extra terminal or hardware needed.

**Apply** **Learn more**

**Transactions**

Transaction date	Transaction amount	Payment method	Merchant name
2024-01-01	SGD 1.00	VISA	Business Account
2024-01-01	SGD 1.00	VISA	Business Account
2024-01-01	SGD 1.00	VISA	Business Account

# Applying for Contactless Card on DBS MAX App

Existing users of the app

## 1. Review the Fees and Setup Page

**DBS IDEAL**  
Crimson & Clover Fashion House and Design Studio, Ltd  
Singapore

← To Dashboard  
Merchant services

Overview  
Transactions  
Analytics  
Approvals  
MAX App Users  
MAX Outlets  
Products  
Reports  
Applications  
Request for updates  
Settings  
User ID

### Max app contactless card collection setup

- Fees and setup →
- Business details
- Outlets and users
- Contact details
- Review

#### Fees and setup

You're applying to add contactless card collection to your DBS MAX app, this will not change your existing PayNow QR setup or fees.

	PayNow QR EXISTING	Contactless cards NEW
Set-up fees	None	None
Charges per transaction	0.25%	2.50%
Payment types	PAY NOW	MICROSOFT VISA
Supported devices	Apple iOS or Android smart devices	Android device with Operating System (OS) 12 and above that supports Near Field Communication (NFC)
Automated transfer to settlement account	As per your existing setup	Next working day
Application processing time	-	Within 1-3 working days

Next

# Applying for Contactless Card on DBS MAX App

Existing users of the app

## 2. Enter your business details

The screenshot shows the 'Max app contactless card collection setup' interface. On the left is a dark sidebar with the DBS IDEAL logo and a list of menu items: To Dashboard, Merchant services, Overview, Transactions, Analytics, Approvals, MAX App Users, MAX Outlets, Products, Reports, Applications, Request for updates, and Settings. The main content area is titled 'Max app contactless card collection setup' and has a progress indicator with four steps: Fees and setup (completed), Business details (active), Outlets and users, and Contact details. Below the progress indicator is the 'Business details' section, which includes a dropdown to select the company (Crimson & Clover Fashion House and Design Studio, Ltd), fields for registered company name and UEN, and fields for registered and company mailing addresses. The 'Additional business details' section follows, with dropdowns for nature of business (Apparel) and business category (Ladies Ready-to-Wear Shops), input fields for projected average transaction size (SGD 80.00) and projected monthly sales volume (SGD 8000.00), and dropdowns for projected distribution of monthly sales (30% from QR payment, 70% from contactless card payment). At the bottom right are 'Back' and 'Next' buttons.

**Business details**

Registered business details

Select the company to enable contactless collections for

Crimson & Clover Fashion House and Design Studio, Ltd

Registered company name: Crimson & Clover Fashion House and Design Studio, Ltd  
Registered company UEN: 123456789A

Registered company address: 70 Clover Road, #12-34, Singapore 079905  
Company mailing address:  Same as company address  Use a different mailing address

Mailing address line 1: 8 Crimson Drive  
Mailing address line 2: Singapore  
Mailing address line 3: Enter mailing address line 3  
Mailing address line 4: Enter mailing address line 4  
Mailing address Postal code: 003008

**Additional business details**

Nature of business: Apparel  
Business category: Ladies Ready-to-Wear Shops  
Projected average transaction size: SGD 80.00  
An estimate of your monthly sales divided by the number of transactions per month  
Projected monthly sales volume: SGD 8000.00  
An estimate of your total sales per month  
Projected distribution of monthly sales: Sales from QR payment: 30%, Sales from contactless card payment: 70%  
Does your business take deposits from your customers as a part of pre-payment:  Yes  No

Back Next



## Applying for Contactless Card on DBS MAX App

Existing users of the app

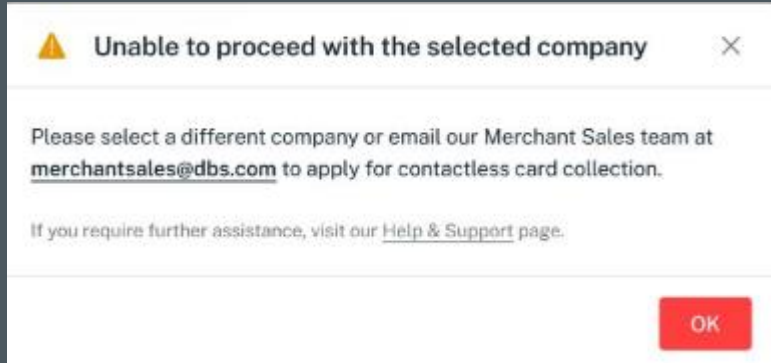
### 2. Enter your business details

#### For Parent-Subsidiary Companies

- If you are applying for Contactless Card collection with a Parent Organisation ID:
- Your parent company must be enrolled to Contactless Card collection first
- Otherwise, this field will be locked, and you will not be able to select other companies

The screenshot shows the 'Apply for MAX app' interface. On the left is a dark navigation menu with the DBS IDEAL logo and a list of items: 'CRIMSON & CLOVER FASHION HOUSE AND DESIGN STUDIO, LTD Singapore', 'Dashboard', 'Merchant services', and 'Overview'. The main screen has a white background with a progress indicator on the left showing steps: Business details (selected), Collections setup, Outlet setup, User setup, Contact details, and Review. The 'Business details' section is titled 'Registered business details' and contains a dropdown menu to 'select the company to apply DBS MAX app for'. The selected company is 'Crimson & Clover Fashion House and Design Studio, Ltd'. Below this, there are input fields for 'Registered company name' (partially visible as 'Crimson Fashion House and...') and 'Registered company ID' (partially visible as '123456789'). Further down are four 'Mailing address line' fields: 'Mailing address line 1' (8 Crimson Drive), 'Mailing address line 2' (Singapore), 'Mailing address line 3' (Enter mailing address line 3), and 'Mailing address line 4' (Enter mailing address line 4).

## Potential error messages after registering your business details

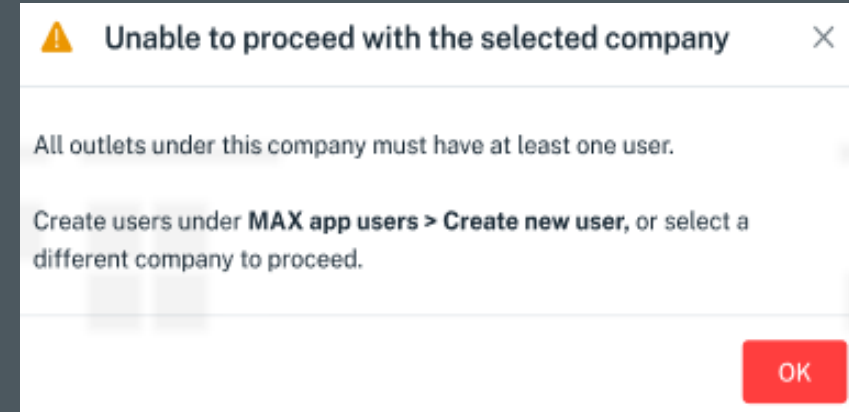


### Potential Issue(s):

- You have more than two settlement accounts across the outlets
- You have more than 15 existing outlets

### How To Resolve:

- Apply for contactless Card collection via [merchantsales@dbs.com](mailto:merchantsales@dbs.com)



### Potential Issue(s):

- You have one or more outlets without existing users

### How To Resolve:

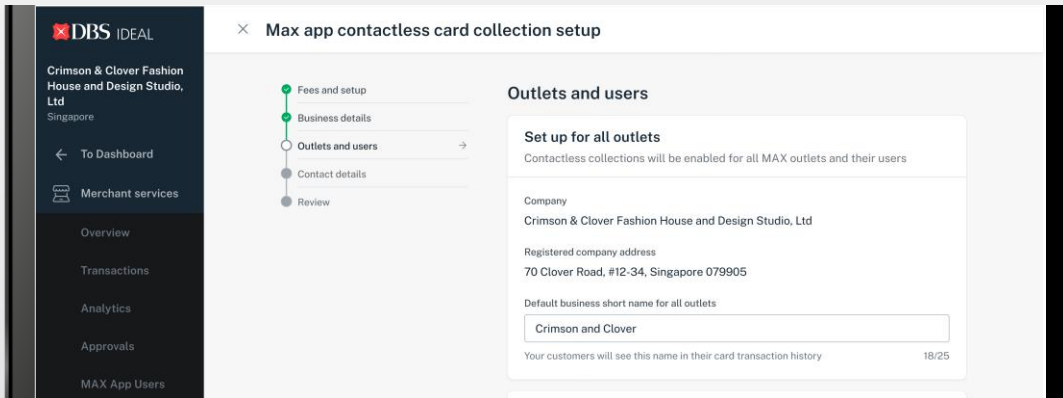
- Create users for every outlet first

# Applying for Contactless Card on DBS MAX App

Existing users of the app

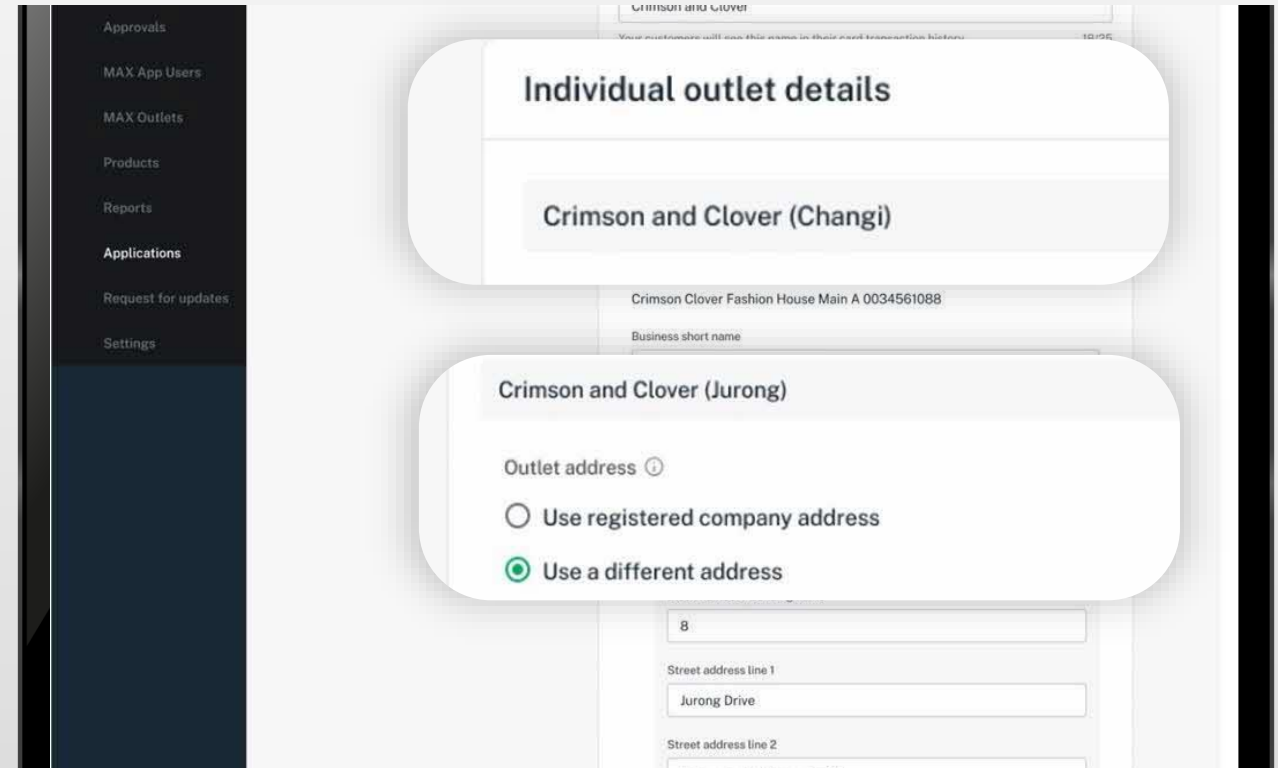
## 3. Outlet Setup

### A. When you have one existing DBS MAX App outlet



### B. When you have more than one outlet:

- All of your existing outlets and users will be onboarded with Contactless Card collection.
- All of your outlets will have the same settlement account



# Applying for Contactless Card on DBS MAX App

Existing users of the app

## 4. Enter Your Contact Details

**DBS IDEAL**

Crimson & Clover Fashion House and Design Studio, Ltd  
Singapore

← To Dashboard

Merchant services

Overview

Transactions

Analytics

Approvals

MAX App Users

MAX Outlets

Products

Reports

**Applications**

Request for updates

Settings

User ID

× Max app contactless card collection setup

Progress: Fees and setup, Business details, Outlets and users, **Contact details**, Review

### Contact details

**Main applicant's contact**  
We will contact this person for any application questions or if additional documents are needed

Full name: Jasmine Chew

Email address: jasmine.chew@email.com

Mobile number: +65 91234567

**Finance contact**  
We will contact this person for any supporting documents related to finances

Use main applicant's contact details

Provide a different contact

Full name: Farhana Kamal

Email address: farhana.kamal@email.com

Mobile number: +65 89871234

Back Next

# Applying for Contactless Card on DBS MAX App

Existing users of the app

## 5. Review Your Details

**DBS IDEAL**  
Crimson & Clover Fashion House and Design Studio, Ltd  
Singapore

← To Dashboard

Merchant services

- Overview
- Transactions
- Analytics
- Approvals
- MAX App Users
- MAX Outlets
- Products
- Reports
- Applications
- Request for updates
- Settings

× Max app contactless card collection setup

- Business details
- Collections setup
- Outlet setup
- User setup
- Contact details
- Review**

### Review

#### Fees and setup

**Contactless card collections**

Set-up fees	Charges per transaction
None	2.50%
Accepted payment types	Supported device
VISA, MasterCard	Android device with Operating System (OS) 10 and above that supports Near Field Communication (NFC)
Automated transfer to settlement account	Application processing time
Next working day	Within 1 to 3 working days

#### Business details

**Registered business details**

Registered company name	Registered company UEN
Crimson & Clover Fashion House and Design Studio, Ltd	123456789A
Registered company address	Company mailing address
70 Clover Road, #12-34, Singapore 079905	8 Crimson Drive, Singapore 003008

**Additional business details** [Edit](#)

Nature of business	Business category
Apparel	Ladies Ready-to-Wear Shops
Projected average transaction size	Projected monthly sales volume
SGD 80.00	SGD 8000.00
Projected distribution of monthly sales	Does your business take deposits from your customers as a part of pre-payment
30% QR, 70% Contactless	No

**Outlets and users** [Edit](#)

**Individual outlet details** [Edit](#)

**Crimson and Clover (Changi)**

Outlet address	Settlement account
2 Changi Road, Singapore 001002	Crimson Clover Fashion House Main A 0034561088
Business short name	Crimson and Clover (Changi)

**Crimson and Clover (Jurong)**

**Crimson and Clover (Orchard)**

**Crimson and Clover (Tuas)**

#### Contact details

**Main applicant's contact** [Edit](#)

Full name	Email address
Jasmine Chew	jasmine.chew@email.com
Mobile number	
+65 91234567	

**Finance contact**

Use main applicant's contact details

[Back](#) [Submit](#)

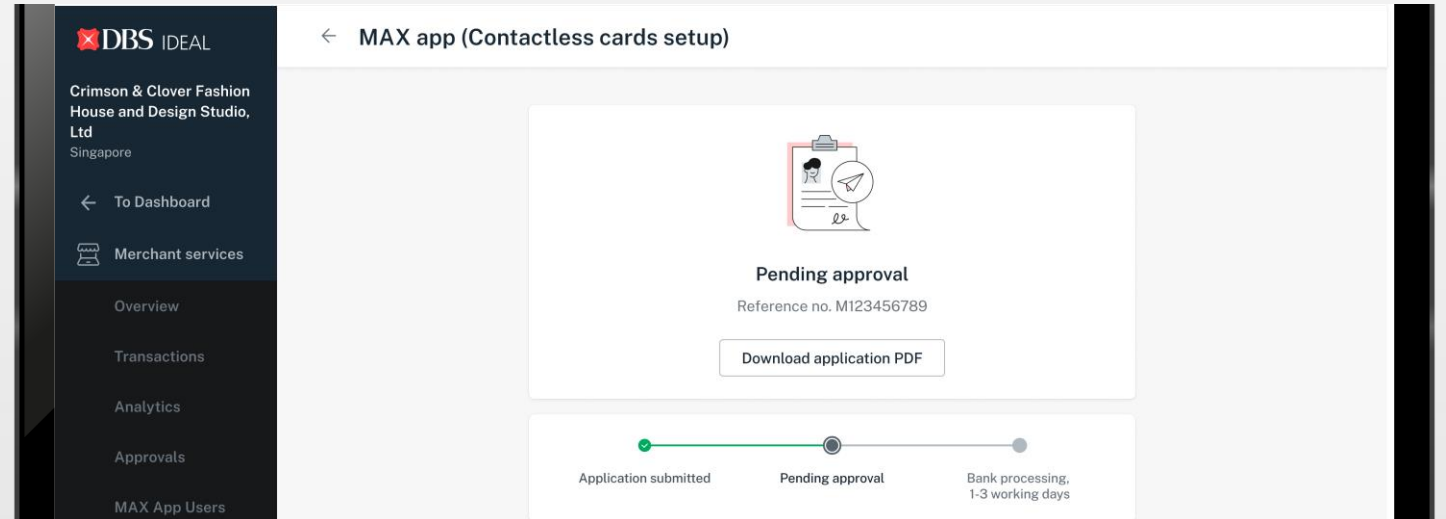
User ID

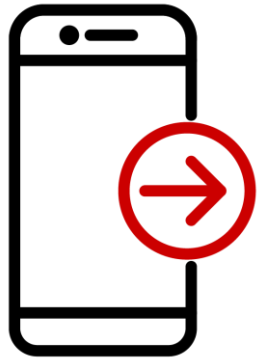
## Applying for Contactless Card on DBS MAX App

Existing users of the app

### Application Approval

- To add contactless card collection, only approvals from authorised signatories are required.





# Approving Applications for Payment Methods

PayNow QR Approval



# Approving Applications for Payment Methods

## PayNow QR Approval

Click here to see approvals

The screenshot displays the DBS IDEAL Merchant Services interface. On the left is a dark navigation sidebar with the following items: DBS IDEAL logo, merchant name 'Crimson & Clover Fashion House and Design Studio, Ltd Singapore', 'To Dashboard', 'Merchant services', 'Overview', 'Applications', and 'Approvals' (highlighted with a red circle). The main content area is titled 'Merchant Services' and 'Welcome!'. A notification banner states 'There is 1 application pending your approval in the 'Approvals' tab.' with a 'View details' button. Below this is the 'Ways to collect payments' section, which includes two options: 'Apply for MAX app to collect in-person with your smartphones' and 'Apply for payment terminals or online checkout for your eCommerce stores'. The MAX app section shows three smartphone screens displaying QR codes and payment details, along with a VISA card. The payment terminals section shows a physical terminal and a laptop displaying the online checkout interface.

**Merchant Services**

### Welcome!

Start accepting cashless payments in-person and online today, with centralised reporting and real-time notifications

There is 1 application pending your approval in the 'Approvals' tab.

[View details](#)

### Ways to collect payments

**Apply for MAX app to collect in-person with your smartphones**

Install DBS MAX app and turn your smartphones into a payment terminal to collect PayNow QR and contactless card payments in-person. No extra terminal or hardware needed.

**Apply for payment terminals or online checkout for your eCommerce stores**

Get physical payment terminals or integrate online checkout for your web and in-app stores. This is a two-part application process. Let us know what you need, and we will get in touch with indicative pricing.

# Approving Applications for Payment Methods

## PayNow QR Approval

**DBS IDEAL**  
Crimson & Clover Fashion House and Design Studio, Ltd  
Singapore

← To Dashboard  
Merchant services  
Overview  
Applications  
Approvals

### Approvals

Pending my approvals | All | Search by columns

Request ↑↓	Outlet name ↑↓	Company name ↑↓	Status ↑↓	Last action by ↑↓
MAX app application Ref. No. MS123456789	Crimson and Clover - Changi	Crimson & Clover Fashion House and Design Studio, Ltd	<span style="color: orange;">●</span> Pending approval For PayNow QR collections	LINDAA01 15:23 pm 15 July 2025

Showing 1 of 1 approvals | Page 1

**DBS IDEAL**  
Crimson & Clover Fashion House and Design Studio, Ltd  
Singapore

← To Dashboard  
Merchant services  
Overview  
Applications  
Approvals

### ← MAX app application

**Pending approval**  
Reference no. M123456789

Application submitted | **Pending approval (PayNow QR)** | Pending approval (Contactless cards) | Bank processing, 1-3 working days (Contactless cards)

**Application details**

**Activity history**

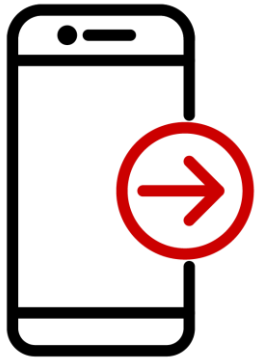
Activity	User	Date, time
Created by	LINDAA01	25 May 2025, 03:23 PM

**Actions**

Download application PDF

**Approve**





## Approving Applications for Payment Methods

Contactless Card Approval

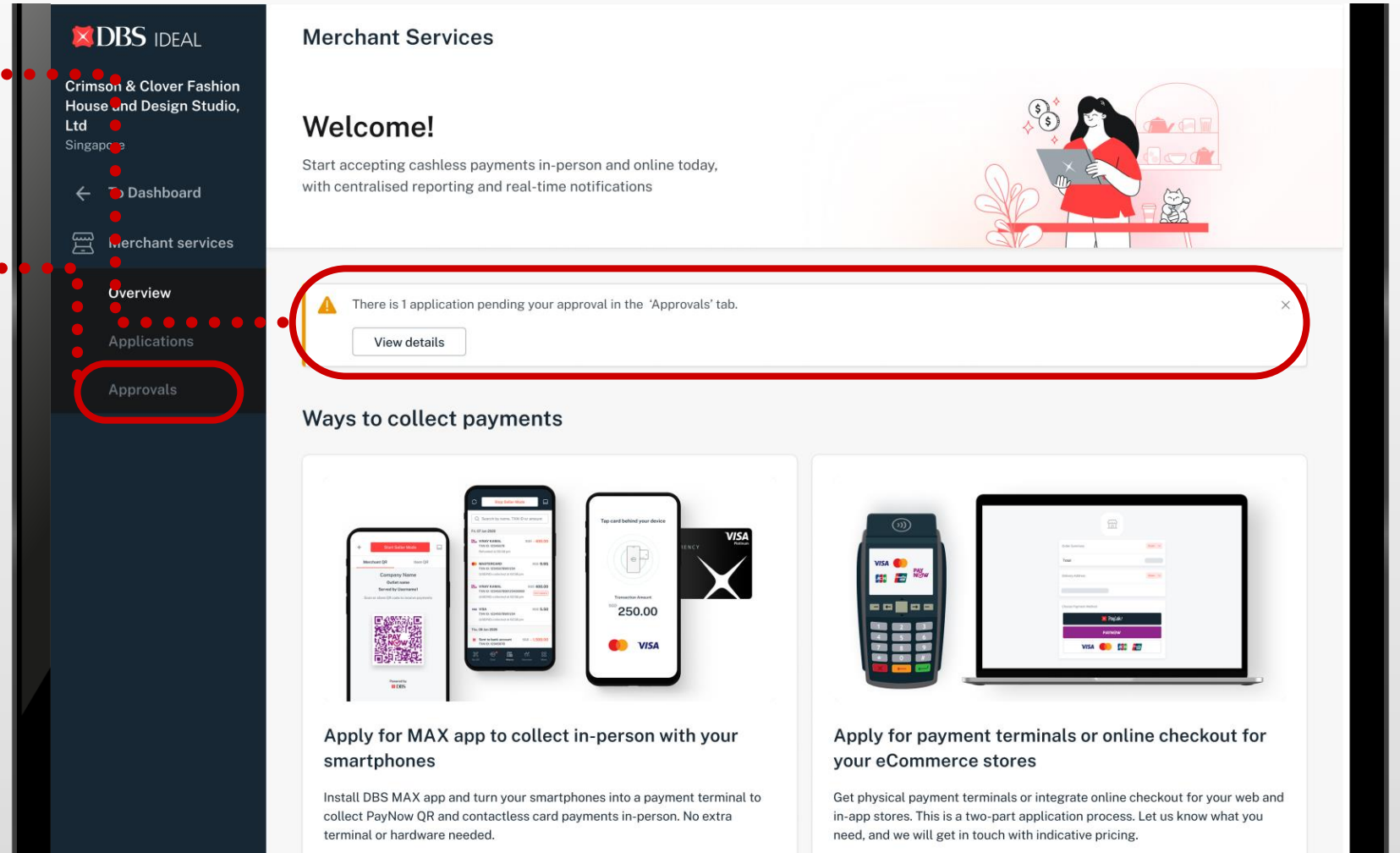


# Approving Applications for Payment Methods

## Contactless Card Approval

Click here to see approvals

- Since PayNow has been approved, your merchant services portal now has an existing-to-product view
- Please note that Contactless Card collection approval is based on authorised signatories approval



The screenshot shows the DBS IDEAL Merchant Services dashboard for 'Crimson & Clover Fashion House and Design Studio, Ltd'. The 'Approvals' tab is selected in the sidebar. A notification banner at the top states: 'There is 1 application pending your approval in the 'Approvals' tab.' with a 'View details' button. Below the notification, there are sections for 'Ways to collect payments', including 'Apply for MAX app to collect in-person with your smartphones' and 'Apply for payment terminals or online checkout for your eCommerce stores'.

**Merchant Services**

### Welcome!

Start accepting cashless payments in-person and online today, with centralised reporting and real-time notifications

There is 1 application pending your approval in the 'Approvals' tab.

[View details](#)

#### Ways to collect payments

**Apply for MAX app to collect in-person with your smartphones**

Install DBS MAX app and turn your smartphones into a payment terminal to collect PayNow QR and contactless card payments in-person. No extra terminal or hardware needed.

**Apply for payment terminals or online checkout for your eCommerce stores**

Get physical payment terminals or integrate online checkout for your web and in-app stores. This is a two-part application process. Let us know what you need, and we will get in touch with indicative pricing.

# Approving Applications for Payment Methods

## Contactless Card Approval

### For new users of DBS MAX App

The screenshot shows the DBS IDEAL interface for a merchant. The left sidebar contains navigation options: To Dashboard, Merchant services, Overview, Applications, and Approvals. The main content area is titled 'Approvals' and features a table with the following data:

Request T1	Outlet name T1	Company name T1	Status T1	Last action by T1
MAX app application Ref. No. MS123456789	Crimson and Clover - Changi	Crimson & Clover Fashion House and Design Studio, Ltd	Pending approval For contactless card collections	LINDAA01 15:23 pm 15 July 2025

Below the table, it indicates 'Showing 1 of 1 approvals' and includes pagination controls (K, <, 1, >, X) and 'Page 1 of 1'.

### For users adding Contactless Card collection to DBS MAX App

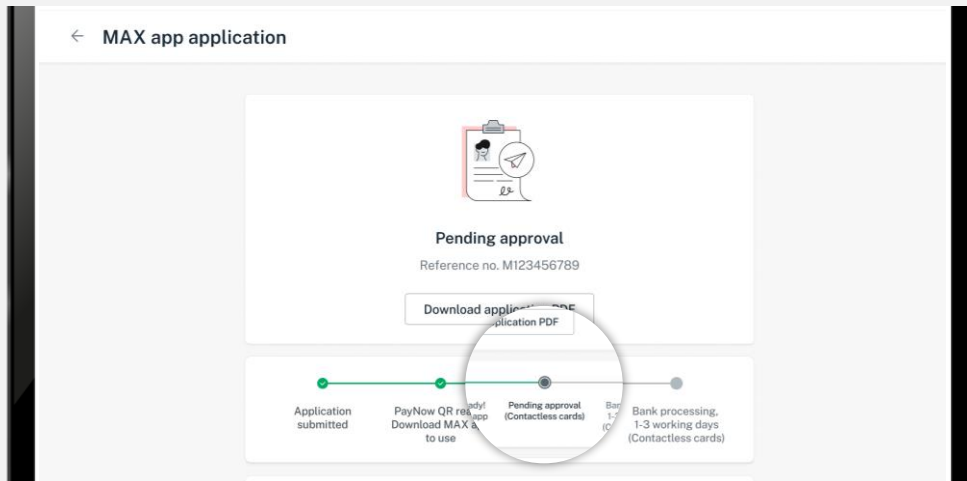
The screenshot shows the DBS IDEAL interface for a merchant. The left sidebar contains navigation options: To Dashboard, Merchant services, Overview, Transactions, Analytics, Approvals, MAX App Users, MAX Outlets, and Products. The main content area is titled 'Approvals' and features a table with the following data:

Request T1	Outlet name T1	Company name T1	Status T1	Last action by T1
MAX app (Contactless cards setup) Ref. No. MS123456789		Crimson & Clover Fashion House and Design Studio, Ltd	Pending approval	LINDAA01 15:23 pm 15 July 2025

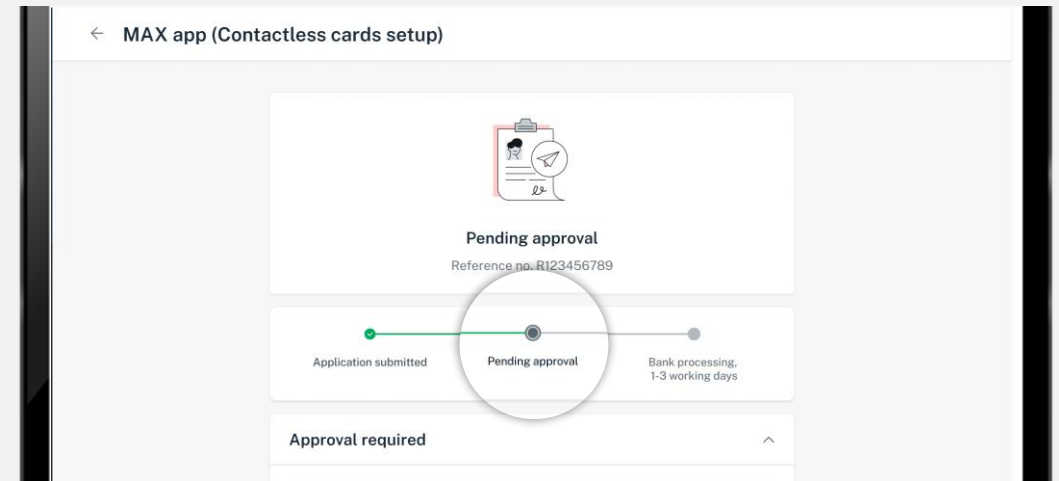
Below the table, it indicates 'Showing 1 of 1 approvals' and includes pagination controls (K, <, 1, >, X) and 'Page 1 of 1'.

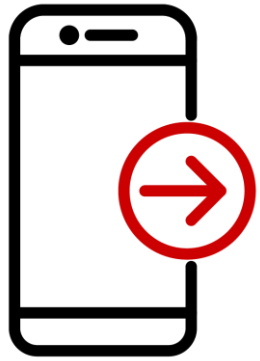
## Approving Applications for Payment Methods Contactless Card Approval

### For new users of DBS MAX App



### For existing users adding Tap-to-Phone to DBS MAX App





## Approving Applications for Payment Methods

PayNow QR and Contactless Card Approvals



# Approving Applications for Payment Methods PayNow QR and Contactless Card Approvals

Click here to see approvals

The screenshot shows the DBS IDEAL Merchant Services dashboard for 'Crimson & Clover Fashion House and Design Studio, Ltd Singapore'. The left sidebar contains navigation options: 'To Dashboard', 'Merchant services', 'Overview', 'Applications', and 'Approvals' (which is highlighted with a red circle). A red callout bubble points to the 'Approvals' link. The main content area has a 'Merchant Services' header, a 'Welcome!' message, and a notification banner stating 'There is 1 application pending your approval in the 'Approvals' tab.' with a 'View details' button. Below this are sections for 'Ways to collect payments', including 'Apply for MAX app to collect in-person with your smartphones' and 'Apply for payment terminals or online checkout for your eCommerce stores'.

## Merchant Services

### Welcome!

Start accepting cashless payments in-person and online today, with centralised reporting and real-time notifications

There is 1 application pending your approval in the 'Approvals' tab.

[View details](#)

### Ways to collect payments

#### Apply for MAX app to collect in-person with your smartphones

Install DBS MAX app and turn your smartphones into a payment terminal to collect PayNow QR and contactless card payments in-person. No extra terminal or hardware needed.

#### Apply for payment terminals or online checkout for your eCommerce stores

Get physical payment terminals or integrate online checkout for your web and in-app stores. This is a two-part application process. Let us know what you need, and we will get in touch with indicative pricing.

# Approving Applications for Payment Methods

## PayNow QR and Contactless Card Approvals

To inform you that approval is for both PayNow QR and Card Payment.

The screenshot shows the DBS IDEAL 'Approvals' page. A table lists applications with columns for Company name, Status, and Last action by. A callout bubble highlights the first row.

Company name	Status	Last action by
Crimson & Clover Fashion House and Design Studio, Ltd	Pending approval For contactless card collections	LINDAA01 15:23 pm 15 July 2025

The screenshot shows the 'Pending approval' modal. It contains a message about reviewing both PayNow QR and contactless cards together, a reference number, and a list of approvers. A callout bubble highlights the approver list.

**Pending approval**

You'll be reviewing both PayNow QR and contactless cards together

Reference no. M123456789

**Approval required**

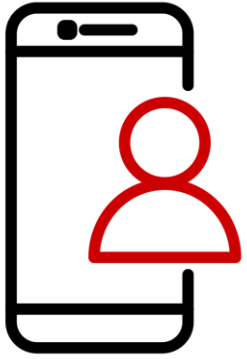
Approver

JANET007	Approver
MICHELLE001	Approver

Application details

Activity history

Reject Approve



# Tracking Your Application

For new users of DBS MAX App



# Tracking Your Application


## New users of DBS MAX App

### Pending PayNow QR approval

Date T1	Details T1	Ref. No. T1	Status T1
15 Jul 2025 15:23 pm	MAX app application Initiated by LINDAA01	MG123456789	Pending approval


Showing 1 of 1 applications K < 1 > X Page 1 of 1

← MAX app application



**Pending approval**  
Reference no. M123456789

Download application PDF




Application submitted   Pending approval (PayNow QR)   Pending approval (Contactless cards)   Bank processing, 1-3 working days (Contactless cards)

### Pending Contactless Card approval

Date T1	Details T1	Ref. No. T1	Status T1
15 Jul 2025 15:23 pm	MAX app application Initiated by LINDAA01	MG123456789	Pending approval PayNow QR ready to use


Showing 1 of 1 applications K < 1 > X Page 1 of 1

← MAX app application



**Pending approval**  
Reference no. M123456789

Download application PDF



Application submitted   PayNow QR ready   Pending approval   Bank processing

# Tracking Your Application

## New users of DBS MAX App

### Bank processing (processing Cards application)

15 Jul 2025 15:23 pm    MAX app application Initiated by LINDAA01    MG123456789    Bank processing PayNow QR ready to use

Showing 1 of 1 applications    Page 1 of 1

← MAX app application

**Bank processing**  
Reference no. M123456789

Download application PDF

Application submitted    PayNow QR ready! Download MAX app to use    Approver approved (Contactless cards)    Bank processing. 1-3 working days (Contactless cards)

### Cards processing completed

15 Jul 2025 15:23 pm    MAX app application Initiated by LINDAA01    MG123456789    Completed

Showing 1 of 1 applications    Page 1 of 1

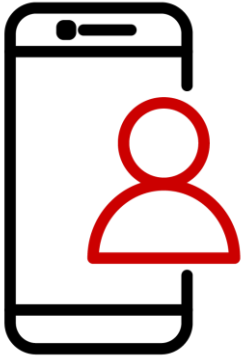
← MAX app application

**Application completed**  
Reference no. M123456789

Download application PDF

Application submitted    PayNow QR ready! Download MAX app to use    Approver approved (Contactless cards)    Contactless cards ready on MAX App!

Start collecting now with PayNow QR



# Tracking Your Application

For existing users of DBS MAX App:  
Adding Tap-to-Phone feature with  
Contactless Card acceptance



## Tracking Your Application

Existing users of DBS MAX App

### Pending approval from authorised signatories

15 Jul 2025 15:23 pm    MAX app (Contactless cards setup) Initiated by LINDAA01    MG123456789    Pending approval

Showing 1 of 1 applications

← MAX app (Contactless cards setup)

**Pending approval**  
Reference no. M123456789

Download application PDF

Application submitted    Pending approval    Bank processing, 1-3 working days

### Bank processing (processing Cards application)

Showing 1 of 1 applications

← MAX app (Contactless cards setup)

**Bank processing**  
Reference no. M123456789

Download application PDF

Application submitted    Approver approved    Bank processing, 1-3 working days

## Tracking Your Application

Existing users of DBS MAX App

### Cards processing completed

The screenshot shows a web interface for tracking an application. At the top, it displays the date and time '15 Jul 2025 15:23 pm', the application title 'MAX app (Contactless cards setup)', the initiator 'Initiated by LINDAA01', the reference number 'MG123456789', and a green dot indicating the status is 'Completed'. Below this is a navigation bar with 'Showing 1 of 1 applications' and pagination controls. The main content area features a back arrow, the title 'MAX app (Contactless cards setup)', and a central white box with a celebratory cartoon character. The text inside the box reads 'Application completed' and 'Reference no. M123456789', with a 'Download application PDF' button. At the bottom, a progress bar shows three steps: 'Application submitted', 'Approver approved', and 'Contactless cards ready on', with the final step being active.

15 Jul 2025 15:23 pm

MAX app (Contactless cards setup)  
Initiated by LINDAA01

MG123456789

Completed

Showing 1 of 1 applications

← MAX app (Contactless cards setup)

**Application completed**  
Reference no. M123456789

Download application PDF

Application submitted Approver approved Contactless cards ready on

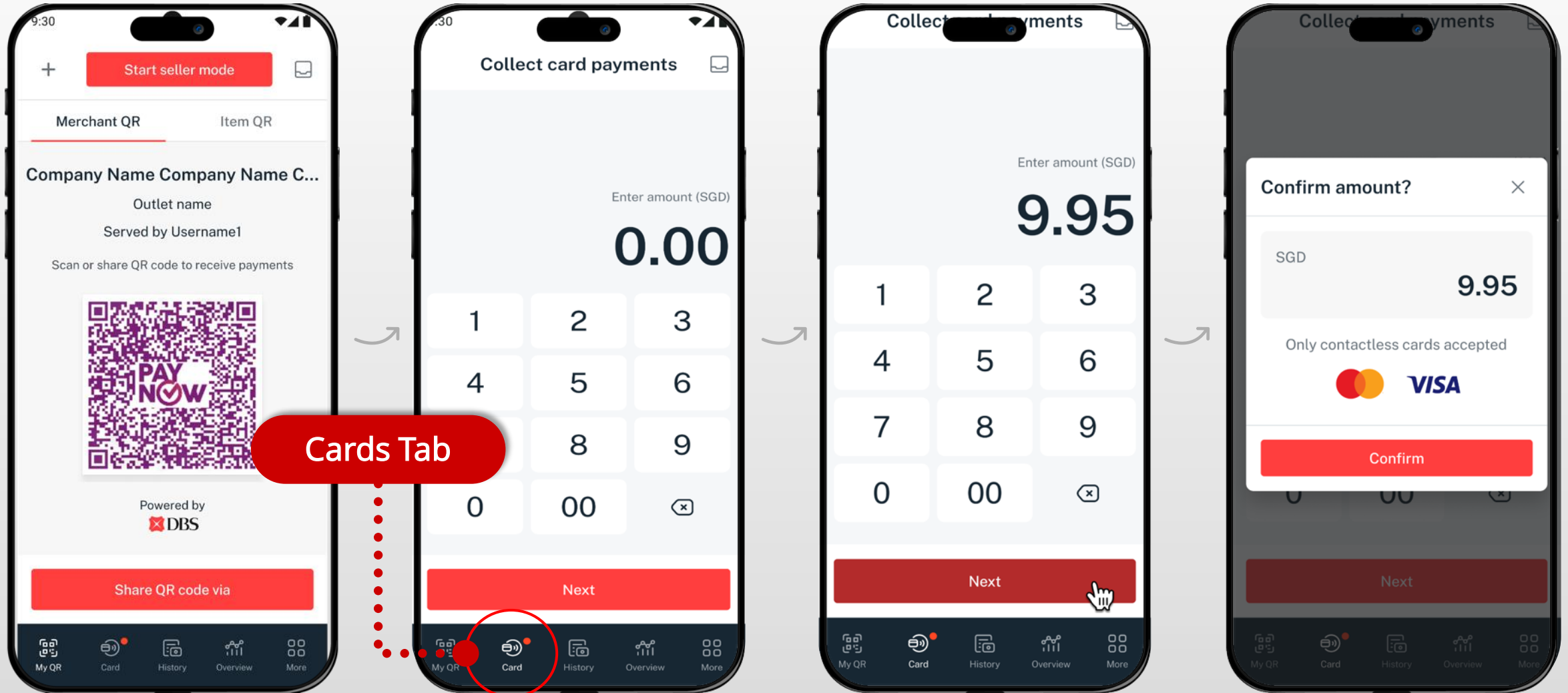


# User interface on DBS MAX App

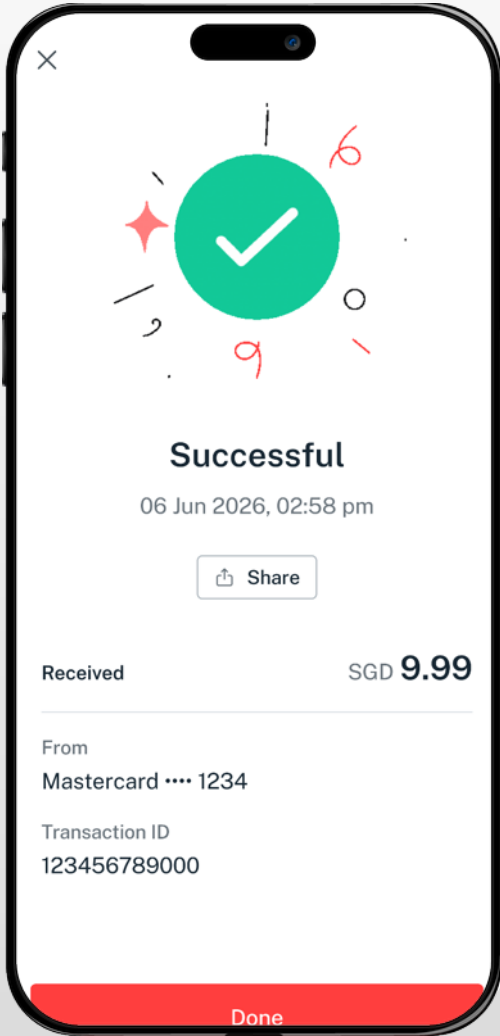
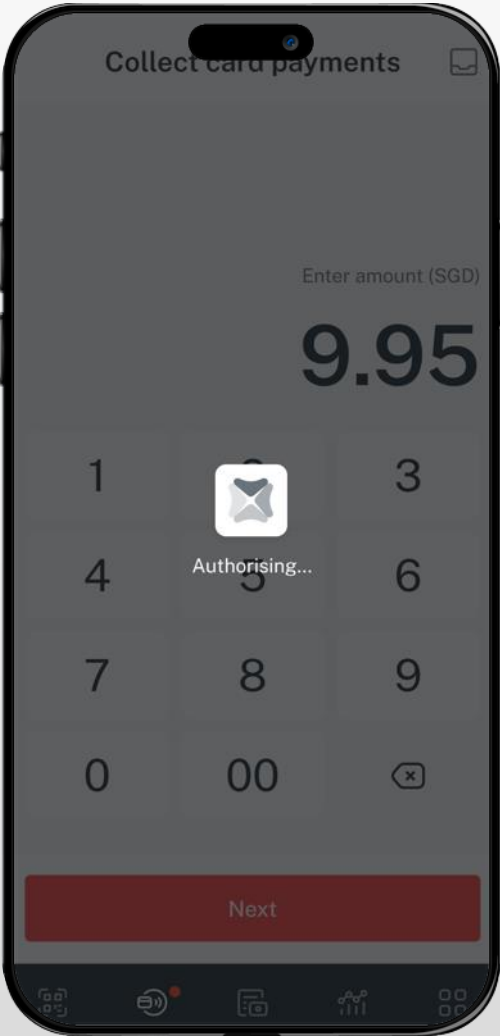
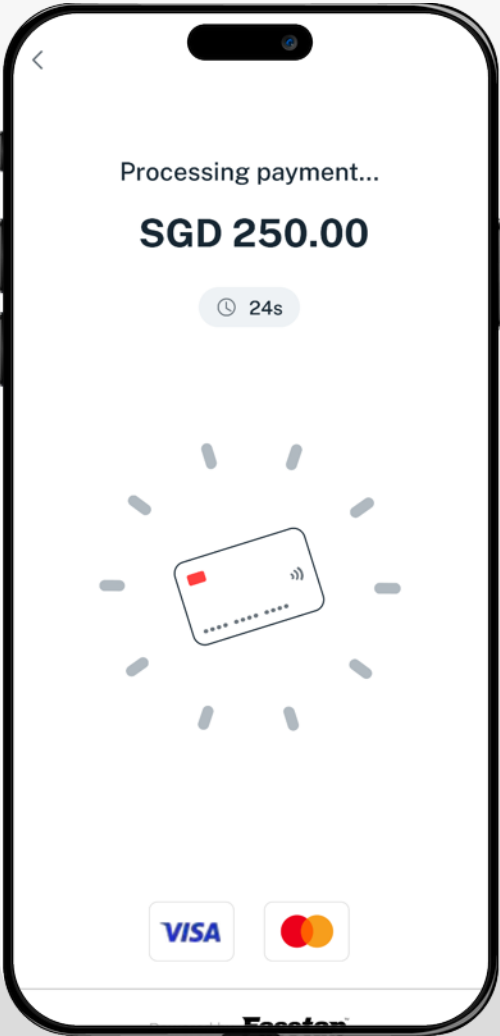
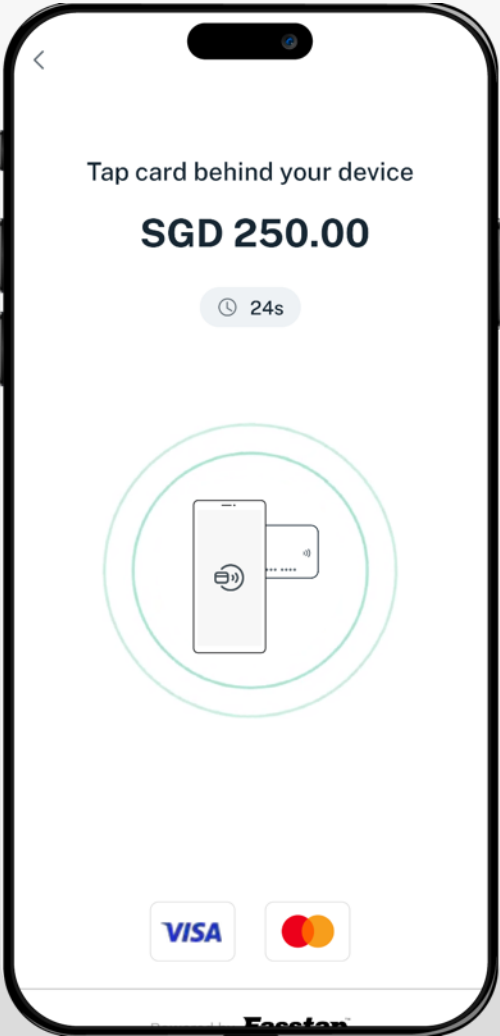


User interface on DBS MAX App  
Cards tab

*Note: Cards tab will only show if you are using Android device and have enabled Contactless Card collection*

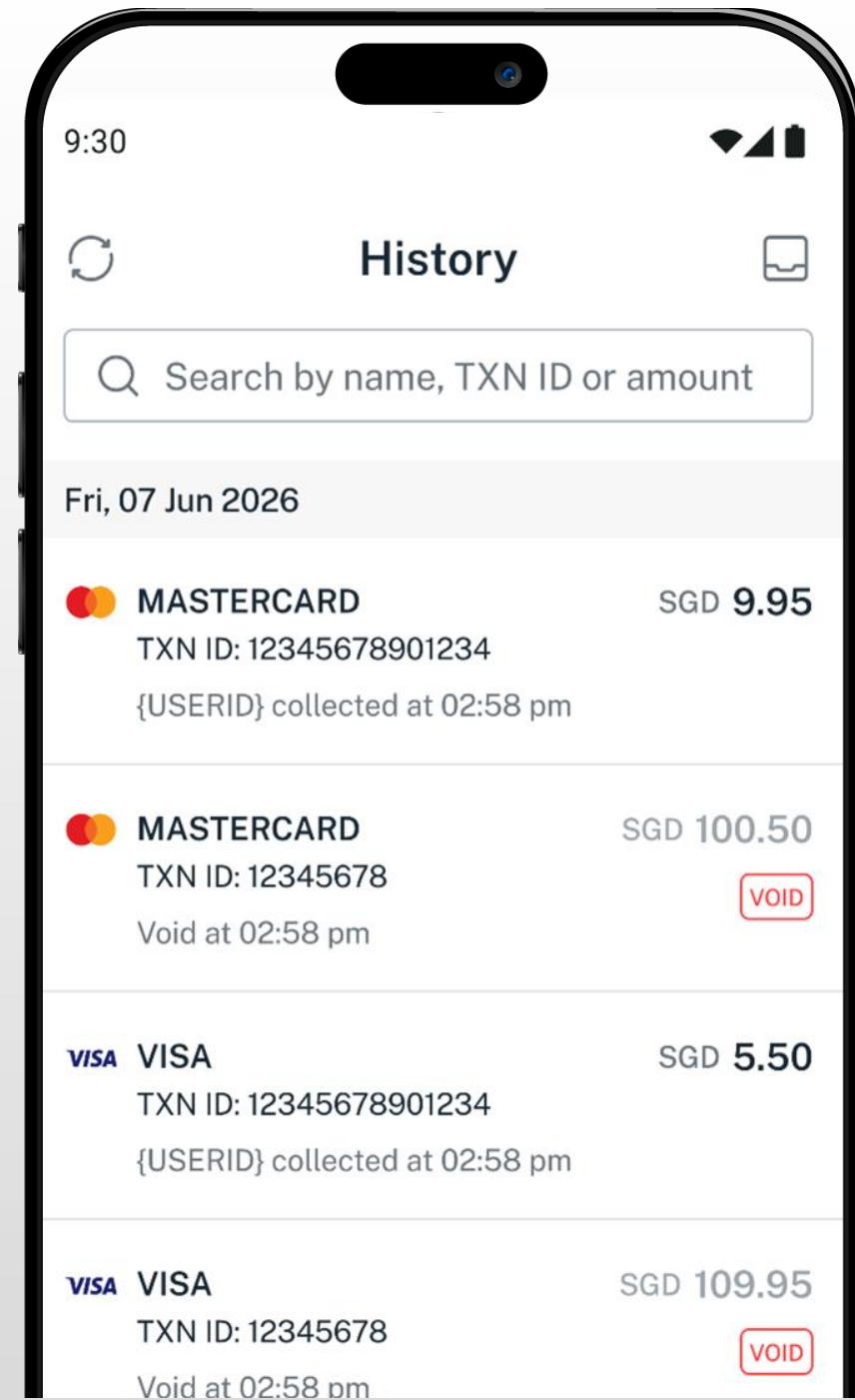


User interface on DBS MAX App  
Cards tab



User interface on DBS MAX App  
Transaction history tab

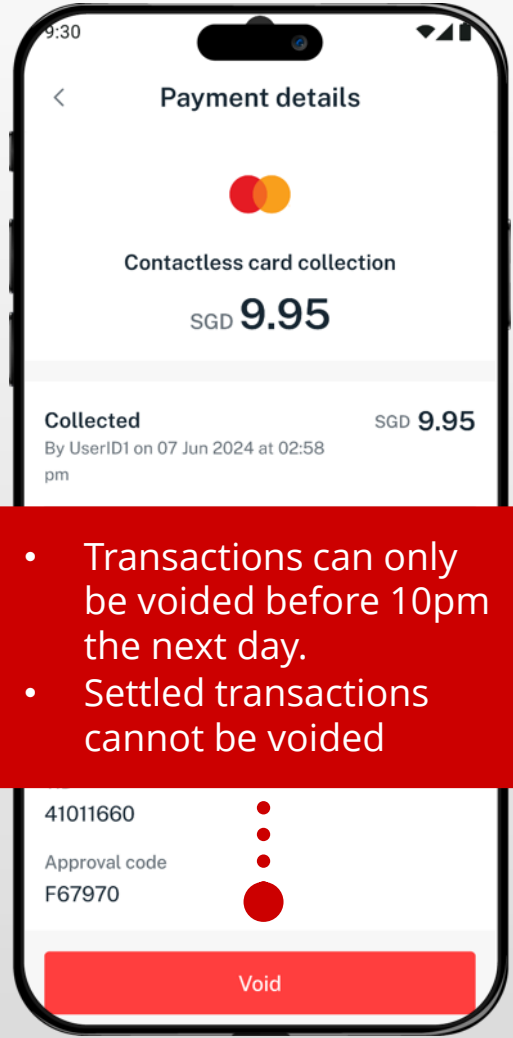
- You can view both Contactless Cards and PayNow transactions on iOS and Android devices
- Both Cards and PayNow transactions can be viewed in the transaction history tab



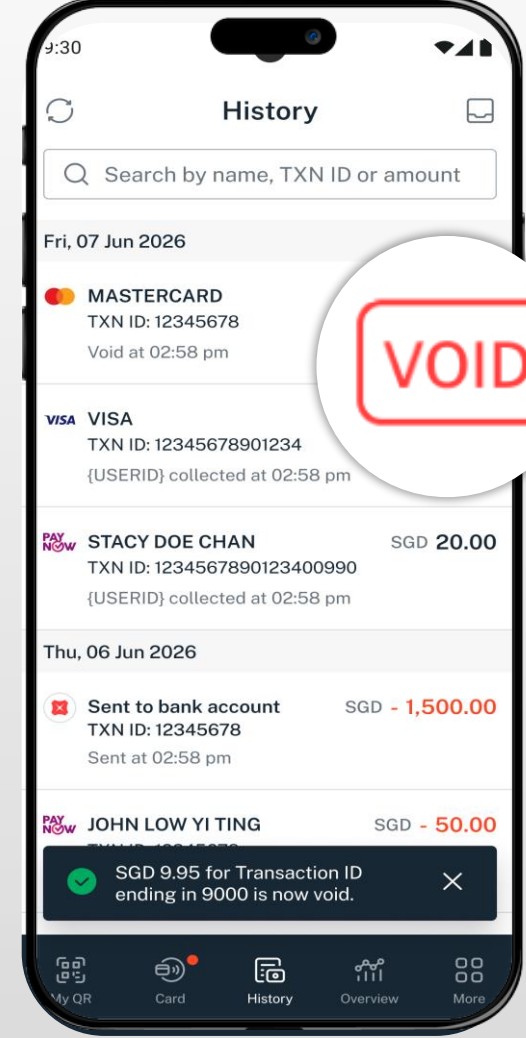
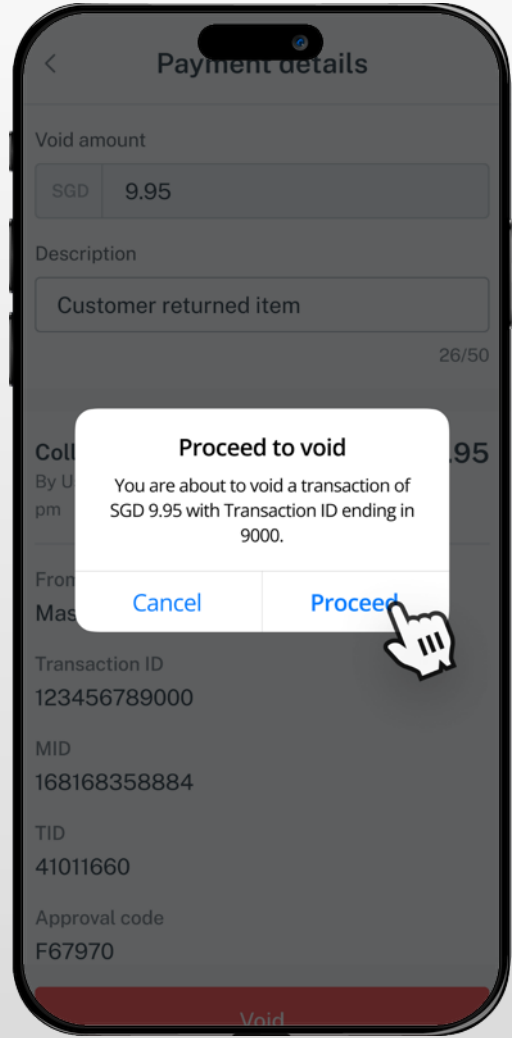
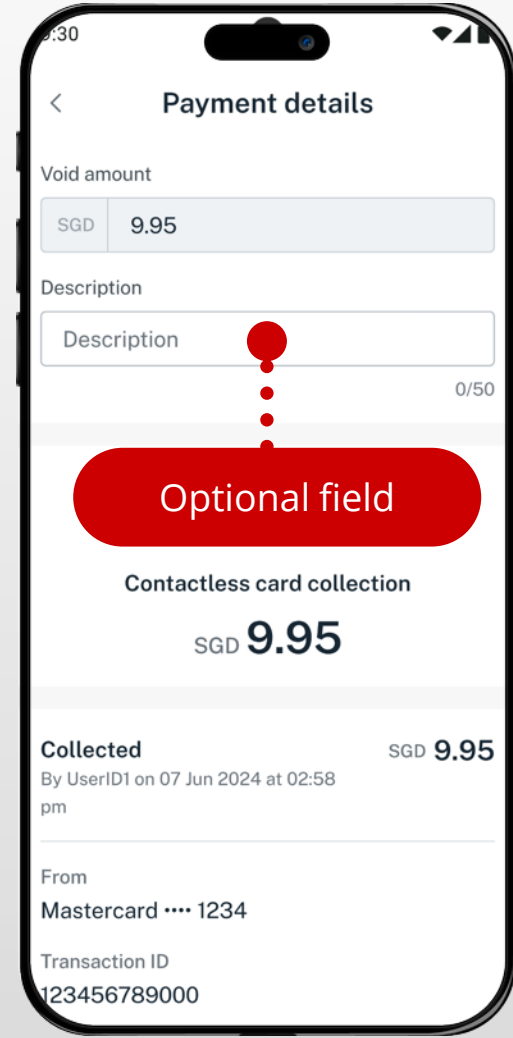
## User interface on DBS MAX App Transaction history tab

# Voiding Transactions

*Note: You can only void transactions on Android devices*

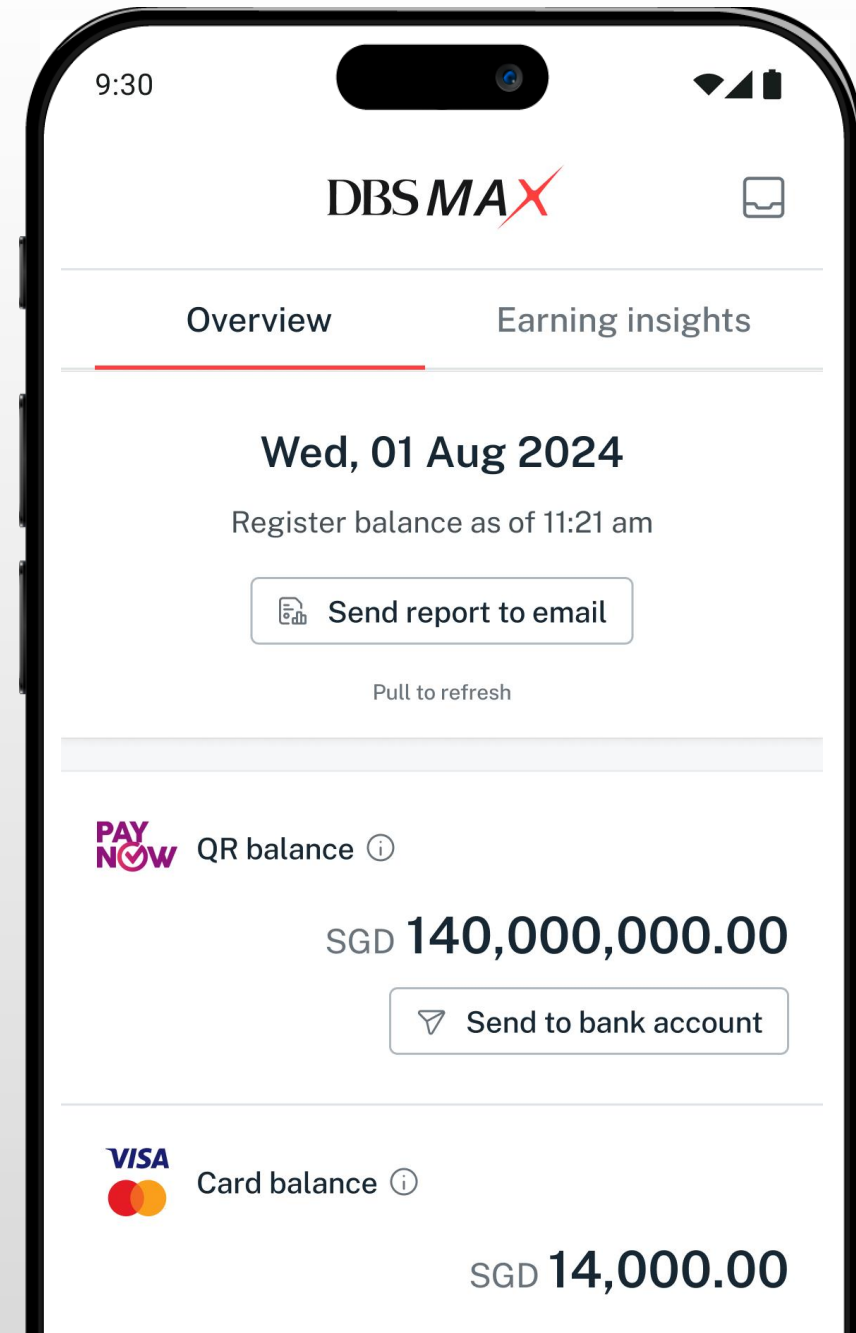


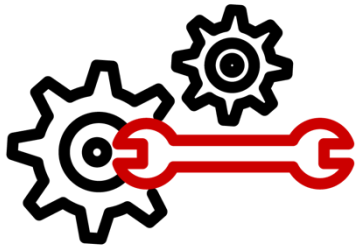
- Transactions can only be voided before 10pm the next day.
- Settled transactions cannot be voided



User interface on DBS MAX App  
Overview tab

- Both Cards and PayNow balances can be seen in the overview tab
- As long as you have registered for the Tap-to-Phone feature, you will see this view regardless of device type (i.e. IOS or Android)





# Servicing

Creating new  
outlets

# Servicing

## Creating new outlets

There are two possible starting points to create a new outlet for contactless card collection:

**1. Overview page**

Start here to create new outlet

**2. DBS MAX outlets tab**

Start here to create new outlet

Outlet name(s)	Settlement account(s)	Payment method(s)	Address(s)	Status(s)
<b>T</b> TPLVTEST GLOBAL TRANSACTION SERVICES - DO NOT PROCEED-02	GTS-DO NOT PROCEED2 - ACCOUNT NAME 0720020707 (SGD)	Payflow	LV 7 MAR 20, 12 Marina Boulevard, DBS Asia Central, #08-08, 018982	Deactivated
<b>i</b> testing for transact user creating outlet GLOBAL TRANSACTION SERVICES - DO NOT PROCEED-02	GTS-DO NOT PROCEED2 - ACCOUNT NAME 0720020707 (SGD)	Payflow	-	Deactivated
<b>T</b> 7 NOV 2025 GLOBAL TRANSACTION SERVICES - DO NOT PROCEED-02	GTS-DO NOT PROCEED2 - ACCOUNT NAME 0720020707 (SGD)	Payflow	123123, 45678, 123456, 45-1, 11100	Deactivated
<b>i</b> testing for SGQR GLOBAL TRANSACTION	GTS-DO NOT PROCEED2 - ACCOUNT NAME 0720020707 (SGD)	Payflow on SGQR	shhhhs, shhhht, shhhhhht, 213131	Deactivated

## Servicing

Creating new outlets for  
Contactless Card collection

# 1. Outlet Set-Up

Additional field to fill up for  
contactless card outlets

The screenshot shows a form for creating a new outlet. The form includes fields for Merchant ID (PayNow Proxy), Company name (Crimson & Clover Fashion House and Design Studio, Ltd), Outlet name (with a text input field labeled 'Enter outlet name'), Settlement account, and Outlet address. A grey callout box with a dotted line points to the 'Outlet name' field, indicating it is an additional field for contactless card outlets. To the right, another part of the form is visible, including 'Mail printed SGQR labels to' (with radio buttons for 'Same as outlet address' and 'Use a different address'), and 'Main contact person for payment related issues' (with fields for Name, Email address, and Mobile number).

### *Note:*

- You can only create one outlet at a time for contactless card collection.
- Outlets and users must be created together in one application

## Servicing

Creating new outlets for  
Contactless Card collection

## 2. User Set-Up

### Wallet user's set-up interface

The screenshot shows the 'User will be collecting payments for' section with the following details:

- Company: Crimson & Clover Fashion House and Design Studio, Ltd
- Outlet: Crimson and Clover (Changi)

The 'User 1' section includes:

- Login user ID: TAP123 (with a 'Check availability' button)
- Role:  Wallet User  Outlet Manager
- Permissions (all checked):
  - Collect payment on DBS MAX App
  - Void contactless card transactions on DBS MAX app
  - Perform PayNow QR refunds on DBS MAX app
- Name: TEST123
- Mobile number: +65 98765432
- Email address: test123@test.com

### Outlet manager's set-up interface

The screenshot shows the 'Create outlet' process with the following details:

- Progress: Create outlet (completed), Create user (current step), Review
- User 1 section:
  - Login user ID: Enter user ID (with a 'Check availability' button)
  - Role:  Wallet User  Outlet Manager
  - Permissions (all checked):
    - Create/Modify outlet managers and wallet users on IDEAL Merchant Services
    - Collect payment on DBS MAX App
    - Void contactless card transactions on DBS MAX app
    - Perform PayNow QR refunds on DBS MAX app
    - Make ad-hoc PayNow QR transfers from DBS MAX app to settlement account
    - Receive End-of-Day Transaction Reports via email
  - Name: Enter name
  - Mobile number: +65 Enter mobile number
  - Email address: Enter email address

### Note:

- You can create multiple users under one outlet

## Servicing

Creating new outlets for  
Contactless Card collection

## 3. Review your details

The screenshot shows the 'Create outlet' process in the DBS IDEAL system. The left sidebar contains the DBS IDEAL logo and navigation options for 'Crimson & Clover Fashion House and Design Studio, Ltd Singapore', including 'To Dashboard' and 'Merchant Services'. The main content area is titled 'Create outlet' and shows a progress bar with three steps: 'Create outlet' (completed), 'Create user' (completed), and 'Review' (current step). The 'Review' section is titled 'Review' and contains the following details:

- Outlet setup**
- Outlet details** (with an 'Edit' button):
  - Company name: Crimson & Clover Fashion House and Design Studio, Ltd
  - Outlet name: Crimson and Clover (Changi)
  - Settlement account: Crimson Clover Fashion House Main A 0034561088
- Payment method**
  - PAY NOW** Payment method: PayNow; Merchant ID (PayNow Proxy): 196800306ETTP
  - VISA** Payment method: Contactless cards; Business short name: ABC

## Servicing

Creating new outlets for  
Contactless Card collection

*Note:*


If you are an IDEAL approver

- PayNow QR Code can be used as a payment mode immediately
- Card payment function will only be available when servicing request has been processed

If you are not an IDEAL approver

- Request needs to be approved before PayNow QR code can be used as a payment option
- Card payment function will only be available when servicing request has been processed

## 4. Submission Page



### Request submitted

Request has been successfully issued for approval

Reference no. T5010288

[Download as PDF](#)


#### Request Details

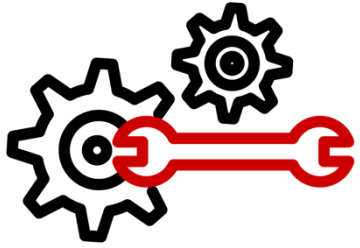
**Outlet setup**

#### Outlet details

Company name	Outlet name
Crimson & Clover Fashion House and Design Studio, Ltd	Crimson and Clover (Changi)
Settlement account	
Crimson Clover Fashion House Main A 0034561088	

#### Payment method

 Payment method	Merchant ID (PayNow Proxy)
PayNow	196800306ETTP



# Servicing

For existing  
DBS MAX App users:  
Creating new users for  
Contactless Card  
collection

## Servicing

Creating users for Contactless Card collection as an existing user

### Existing DBS MAX App Users tab

- Create new users for Contactless Cards via the MAX App Users tab
- The process is similar to creating a new outlet

**MAX App Users**  
Expand your number of Point-of-sale terminals by creating new DBS MAX App users. You may create new users, edit, deactivate, or delete existing users.

Search by user name or role

Create a new user Download report

User name / ID	What's the role of this user?	Outlet	Company	Status
X Xavier Chin TTPTTECH	Outlet Manager	DAH DBS BRANCH	GLOBAL TRANSACTION SERVICES- DO NOT PROCEED-02	Active
R Roger Chan ROGERCHAN	Outlet Manager	MERCHANT TEAM	GLOBAL TRANSACTION SERVICES- DO NOT PROCEED-02	Active
N NICHOLAS SEE JIANG HAN NICHOLASSEE	Group User	DAH DBS BRANCH	GLOBAL TRANSACTION SERVICES- DO NOT PROCEED-02	Active
R Romario ROMARIOB9	Outlet Manager	MERCHANT BUSINESS BRANCH	GLOBAL TRANSACTION SERVICES- DO NOT PROCEED-02	Active
R Romario Ern Thien LIM ROMARIO	Outlet Manager	MERCHANT TEAM	GLOBAL TRANSACTION SERVICES- DO NOT PROCEED-02	Active

Start here to create new users for Contactless Card

## Servicing

Creating users for Contactless Card collection as an existing user

# 1. Enter your details

The image shows a mobile application interface for DBS IDEAL. On the left is a dark sidebar menu with the following items: 'To Dashboard', 'Merchant Services', 'Overview', 'Transactions', 'Analytics', 'Approvals', 'MAX App Users', 'MAX Outlets', 'Products', 'Reports', 'Applications', 'Rewards', and 'Request for'. The main content area is a form titled 'User 1' for creating a user. The form includes the following fields and options:

- User will be collecting payments for:**
  - Company: Crimson & Clover Fashion House and Design Studio, Ltd
  - Outlet: FT x DBS
- User 1:**
  - Login user ID: TAP123 (with a 'Check availability' button)
  - Feedback: Your user ID is available!
  - What's the role of this user?:
    - Wallet User
    - Outlet Manager
  - What can this user do:
    - Collect payment on DBS MAX App
    - Void contactless card transactions on DBS MAX app
    - Perform PayNow QR refunds on DBS MAX app
  - Name: TEST123
  - Mobile number: +65 98765432
  - Email address: test123@test.com
  - Footer: To receive first-time login instructions

## Servicing

Creating users for Contactless Card collection as an existing user

## 2. Review your details before submitting your application

**DBS IDEAL**  
Crimson & Clover Fashion House and Design Studio, Ltd  
Singapore

← To Dashboard  
Merchant Services

Overview  
Transactions  
Analytics  
Approvals  
**MAX App Users**  
MAX Outlets  
Products  
Reports  
Applications  
Rewards

× Create a new user

### Review

Company name	Outlet name
Crimson & Clover Fashion House and Design Studio, Ltd	Crimson and Clover (Changi)

---

**User 1**

User ID	User role
TAP123	Wallet User

What can this user do

- Collect payment on DBS MAX App
- Void contactless card transactions on DBS MAX app
- Perform PayNow QR refunds on DBS MAX app

**User particulars**

Name	Email address
TEST123	test123@test.com

Mobile number  
+65 98765432

Back Submit

# End of Application Guide to DBS MAX App



 **DBS**  
SME BANKING

Live more,  
Bank less

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