



Live more,
Bank less

Electronic Deferred Payment Business User Guide



Table of Content

	Sections	Page no.
1	Introduction	3
2	IDEAL Web Guide	
2a	EDP/EDP+ Transaction Flow	
	Payor-	
	• Issue	4-7
	• Account Name Enquiry	8
	• Cancellation	9
	Payee-	
	• Cash Out	10-11
	• Rejection	12
2b	Tracking	13
2c	Alerts / Notifications	14
2d	Reports	15-16
3	IDEAL Mobile Guide	
3a	EDP/EDP+ Transaction Flow	
	Payor-	
	• Issue	17-20
	• Account Name Enquiry	21
	• Cancellation	22
	Payee-	
	• Cash Out	23-24
	• Rejection	25
3b	Tracking	26
3c	Alerts / Notifications	27
3d	Reports	28-29
4	EDP Report Sample	30
5	EDP/EDP+ Statuses and Descriptions	31
6	Configuring IDEAL Users with the Presentment Access	32-33

More Efficiency, Less Wastage

EDP and EDP+ complements existing e-payment modes such as PayNow Corporate, FAST, GIRO and MEPS+, providing your business with **greater efficiency** and **convenience** when making and collecting payments.

Enjoy these 3 benefits when you go digital:



Reduce Paper Wastage:

No more handling of physical cheques



Enhanced Efficiency:

Make payments anytime, anywhere, through DBS IDEAL

Receive real-time status



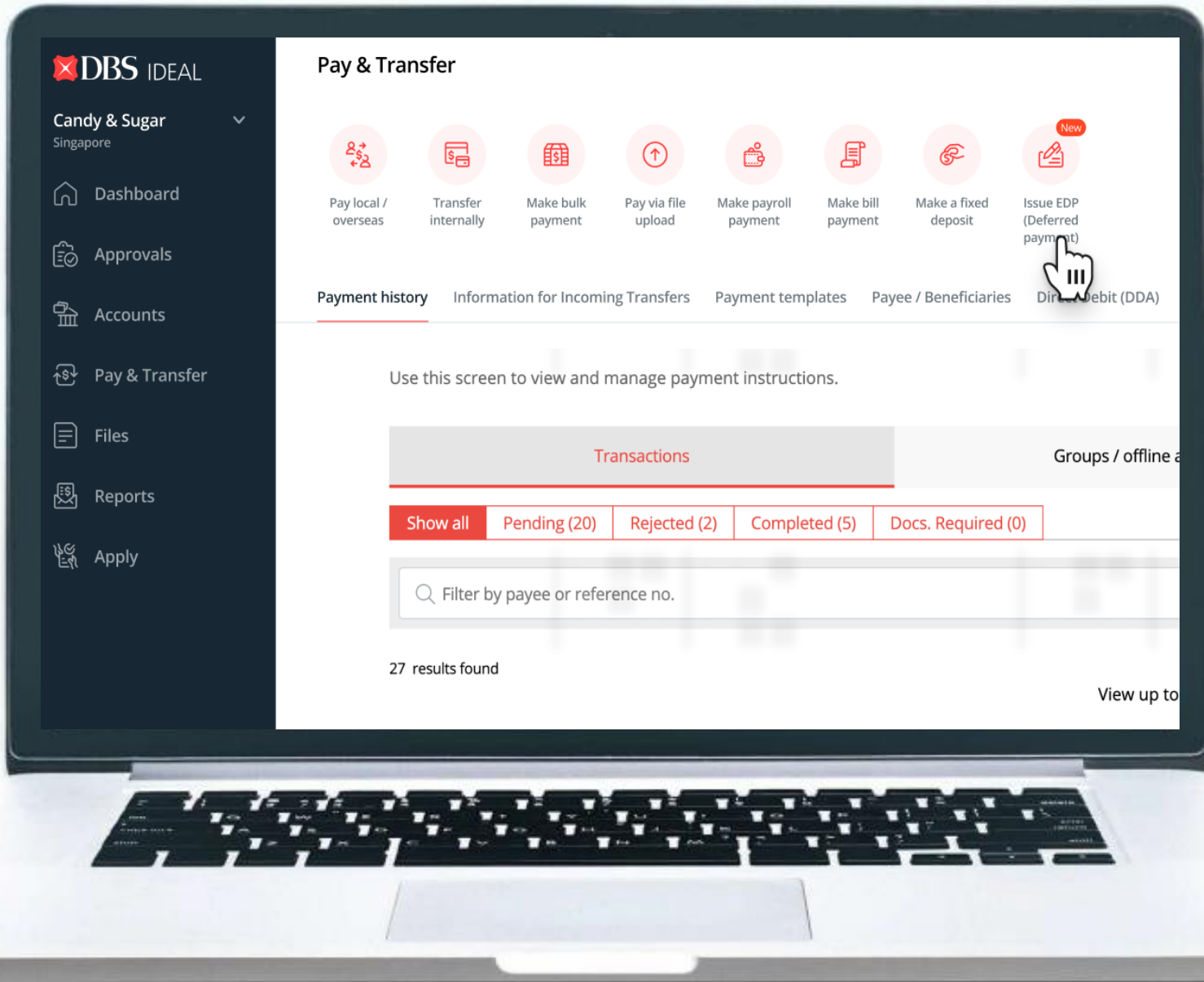
Improved Security:

Identify payees and authenticate payments digitally.

No more lost or fraudulently altered cheques



PAYOR: ISSUE AN EDP/EDP+



Step 1:

Click the “Pay & Transfer” from the navigation bar on the left

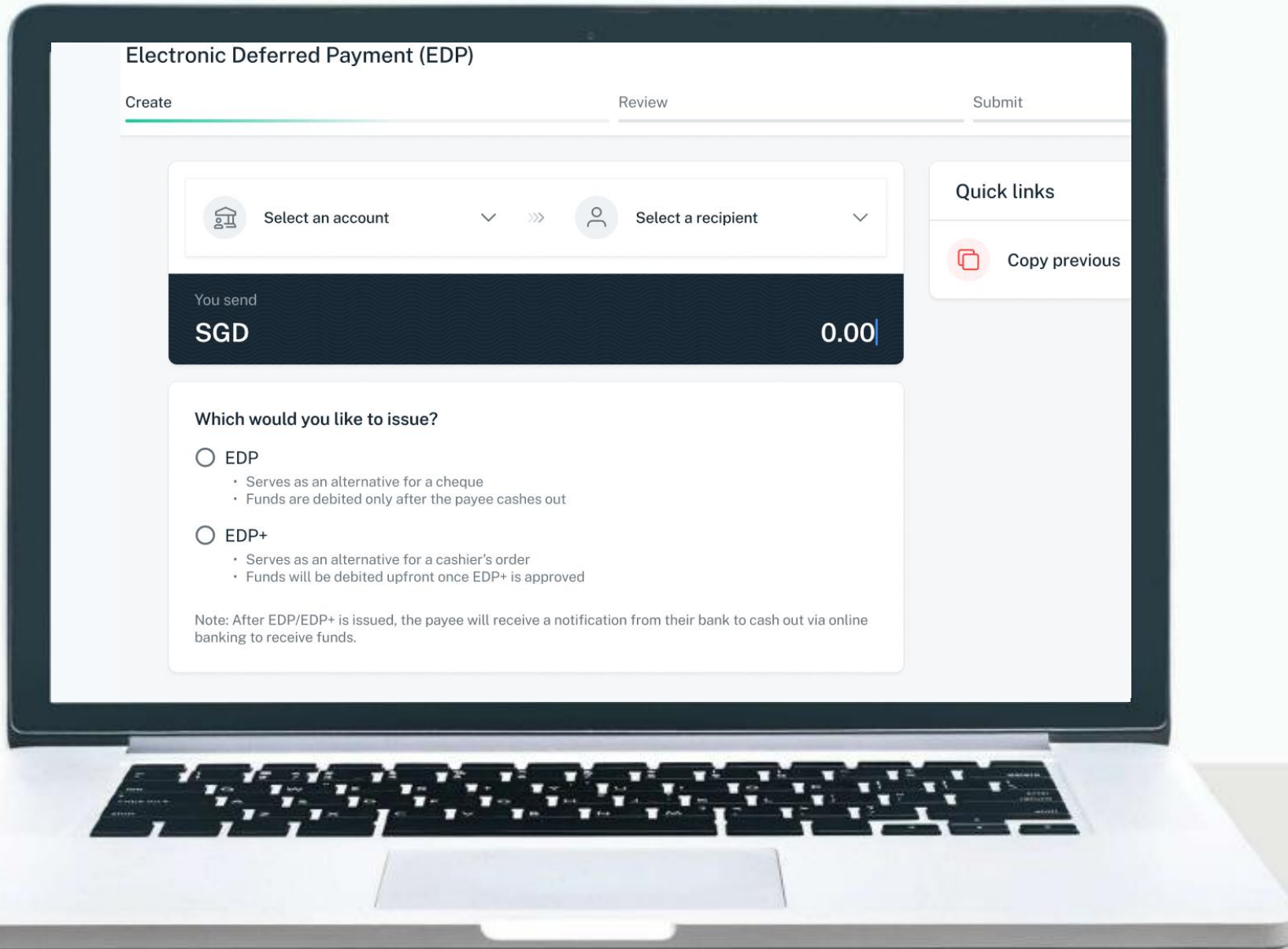
Step 2:

Click the “Issue EDP (Deferred payment)” widget from the options at the top of the page. You may need to scroll to the right if you have access to many services on this page

Note:

Only users with access to EDP Issuance on IDEAL will be able to see the “Issue EDP (Deferred payment)” widget.

PAYOR: ISSUE AN EDP/EDP+



Step 3:

Select your account to issue the EDP/EDP+. EDP/EDP+ can only be issued from an SGD account

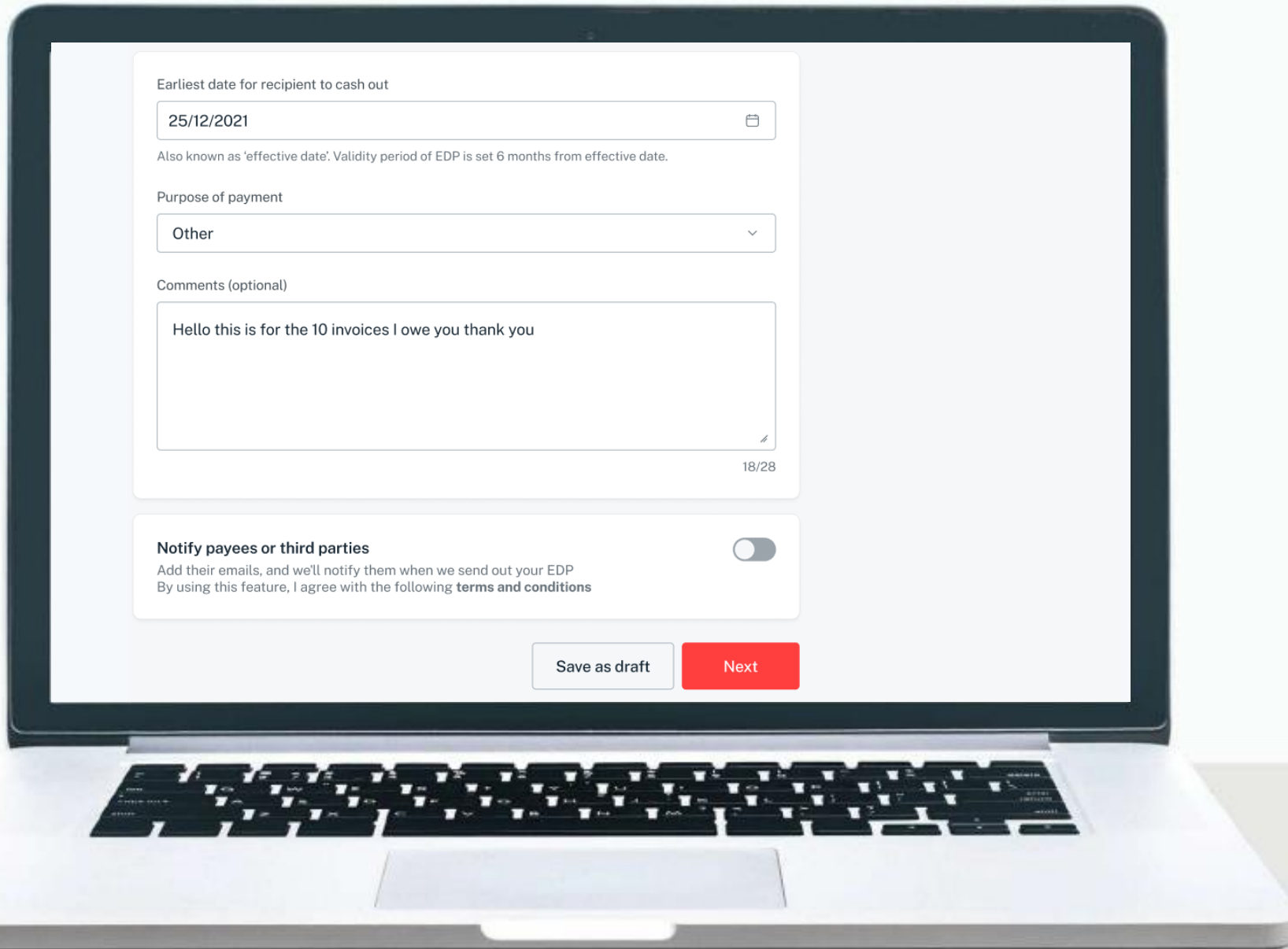
Step 4:

Select the recipient. You may select from an existing list of recipients or create a new recipient.

Step 5:

Input the amount and Select EDP or EDP+

PAYOR: ISSUE AN EDP/EDP+



The screenshot shows a web form for issuing an EDP/EDP+ on a laptop screen. The form is titled 'Earliest date for recipient to cash out' and includes a date picker set to 25/12/2021. Below this, a note states: 'Also known as 'effective date'. Validity period of EDP is set 6 months from effective date.' The 'Purpose of payment' is set to 'Other' in a dropdown menu. A text area for 'Comments (optional)' contains the text 'Hello this is for the 10 invoices I owe you thank you'. At the bottom, there is a toggle switch for 'Notify payees or third parties' which is currently turned off. Below the toggle, it says 'Add their emails, and we'll notify them when we send out your EDP' and 'By using this feature, I agree with the following terms and conditions'. At the very bottom of the form are two buttons: 'Save as draft' and 'Next'.

Earliest date for recipient to cash out

25/12/2021

Also known as 'effective date'. Validity period of EDP is set 6 months from effective date.

Purpose of payment

Other

Comments (optional)

Hello this is for the 10 invoices I owe you thank you

18/28

Notify payees or third parties

Add their emails, and we'll notify them when we send out your EDP

By using this feature, I agree with the following terms and conditions

Save as draft Next

Step 6:

- **EDP:** Select the earliest date for recipient to cash out.
- **EDP+:** Cash-out date is set as the next day and cannot be changed.

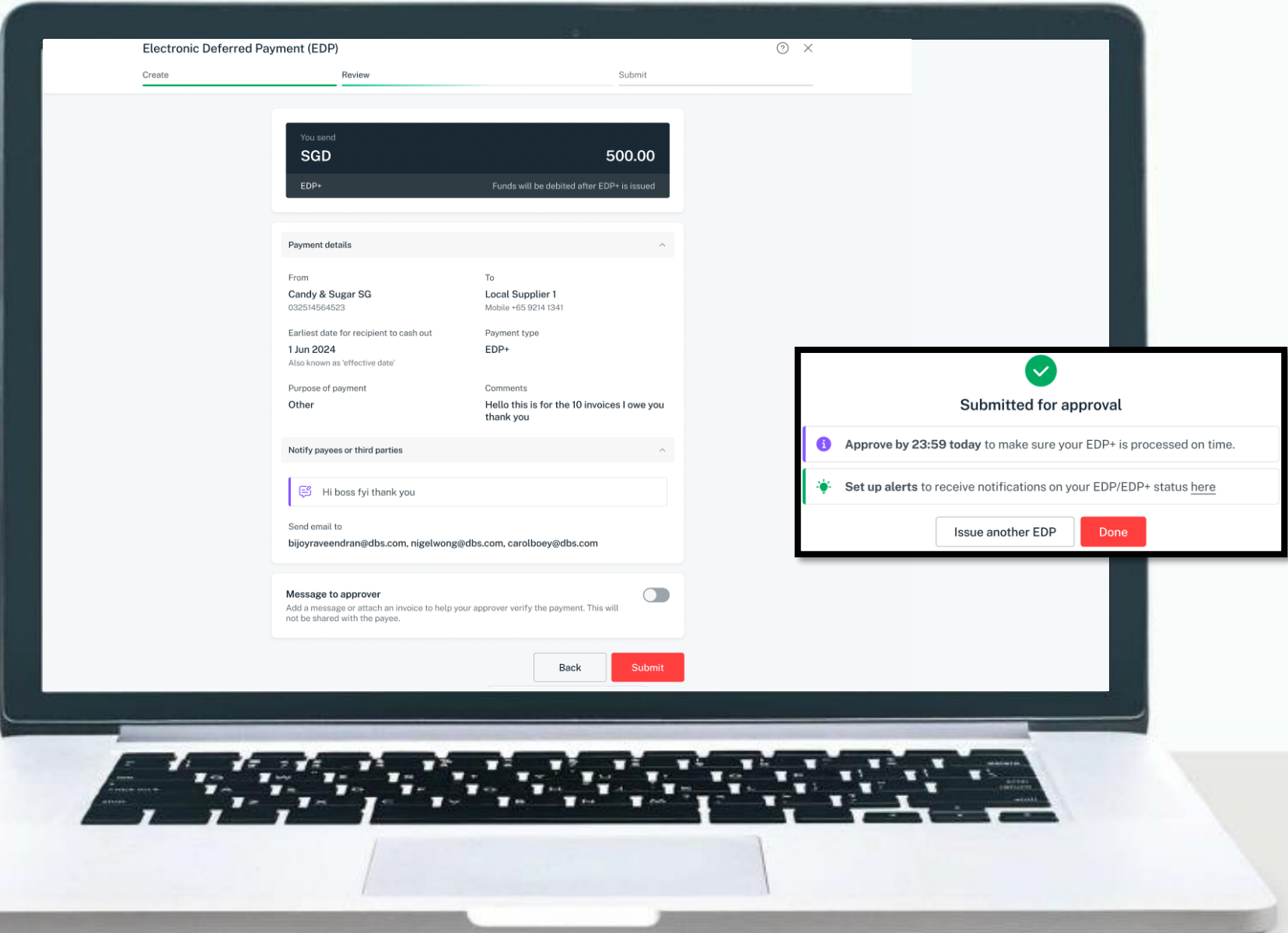
Step 7:

Input your comments. This will be the customer reference in your statements. Your recipient will also see this information when they receive the EDP/EDP+

Step 8:

Click "Next" to navigate to the preview page

PAYOR: ISSUE AN EDP/EDP+



Step 9:
Click Submit after reviewing the instruction details. The EDP/EDP+ will be routed to your company's approvers

PAYOR: Account Name Enquiry

- 1. Account name enquiry allows users to look-up for the payee's actual account name.
- 2. This service will return the masked account name of the intended payee
- 3. This is an optional service that will provide added assurance to the payor before issuing the EDP/EDP+

Select payee

Q

Search by name, nickname, or account number

+

Add new payee

All payees

AA

PayeeNickname

<Payee name>

Retrieved account name: L***S**1

092743283424

DBS BANK LTD

DBSSGSGXXX

AA

PayeeNickname

<Payee name>

+65 93411341

PayNow Mobile

AA

PayeeNickname

<Payee name>

S921242133A

PayNow NRIC/FIN

AA

PayeeNickname

<Payee name>

92743283424

PayNow UEN

Retrieve payee's account name?

Retrieve name that is tied to account number in payee bank to make sure you're paying to the right person.

Retrieval fee

Fees apply

Any preferential pricing would be applied as per contractual agreement. [View standard fee pricing](#)

Charge fees to

Business account

9401920341248912

SGD 14,000.00

Proceed without retrieving

Retrieve name

Payee's account name has been retrieved. Retrieved name: SHAXXX GABRXXX CASTEXXX

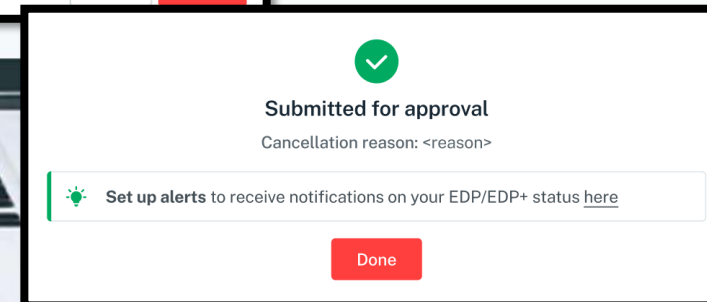
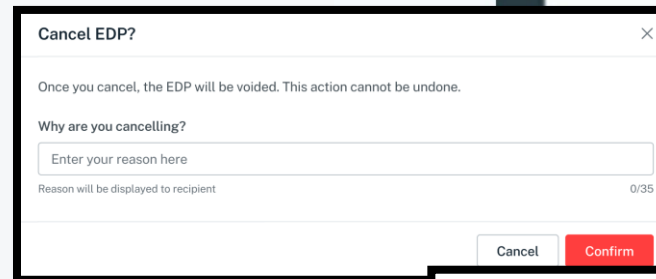
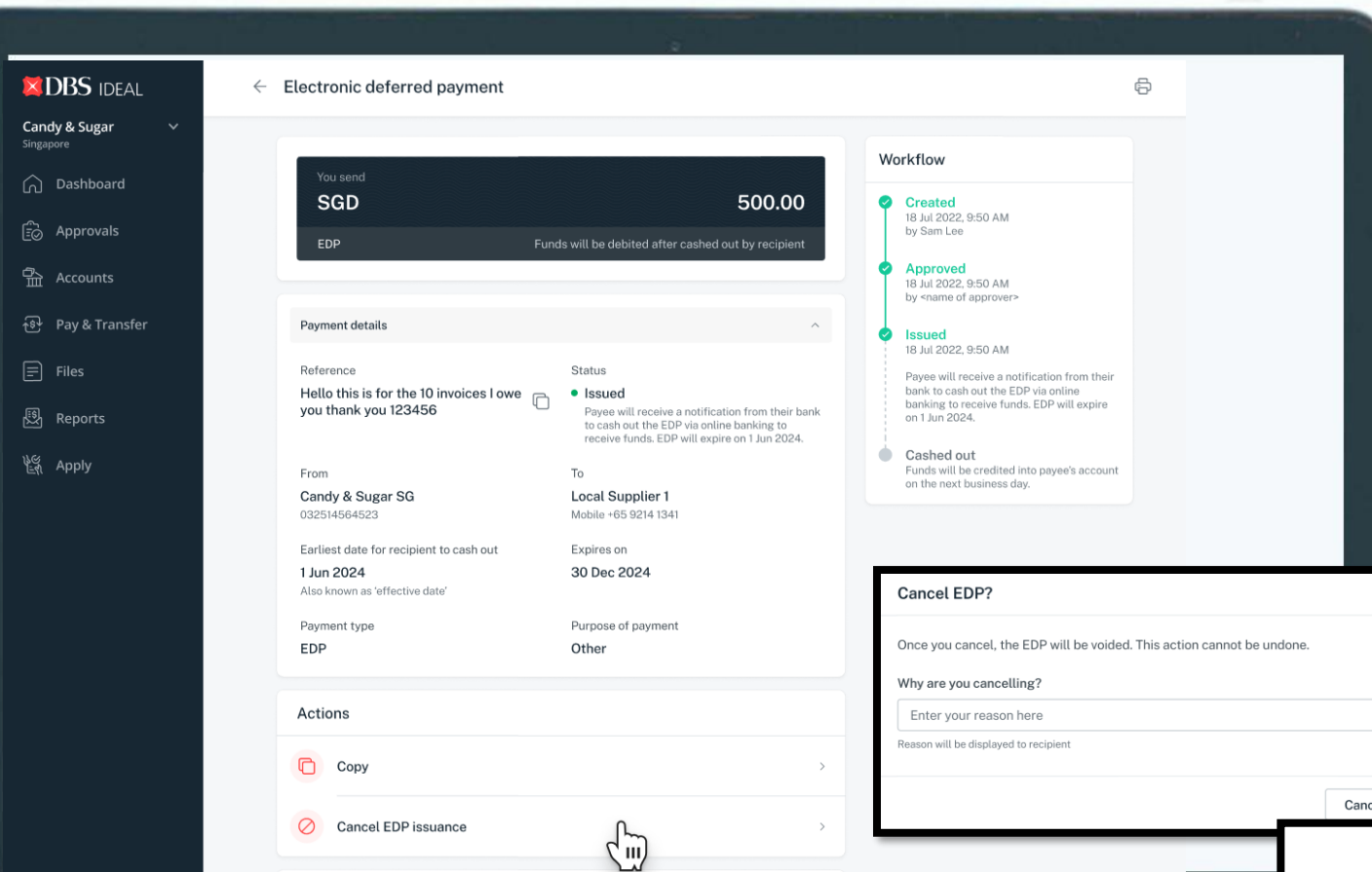
PAYOR: CANCEL AN EDP

Step 1:
Select the EDP to be cancelled

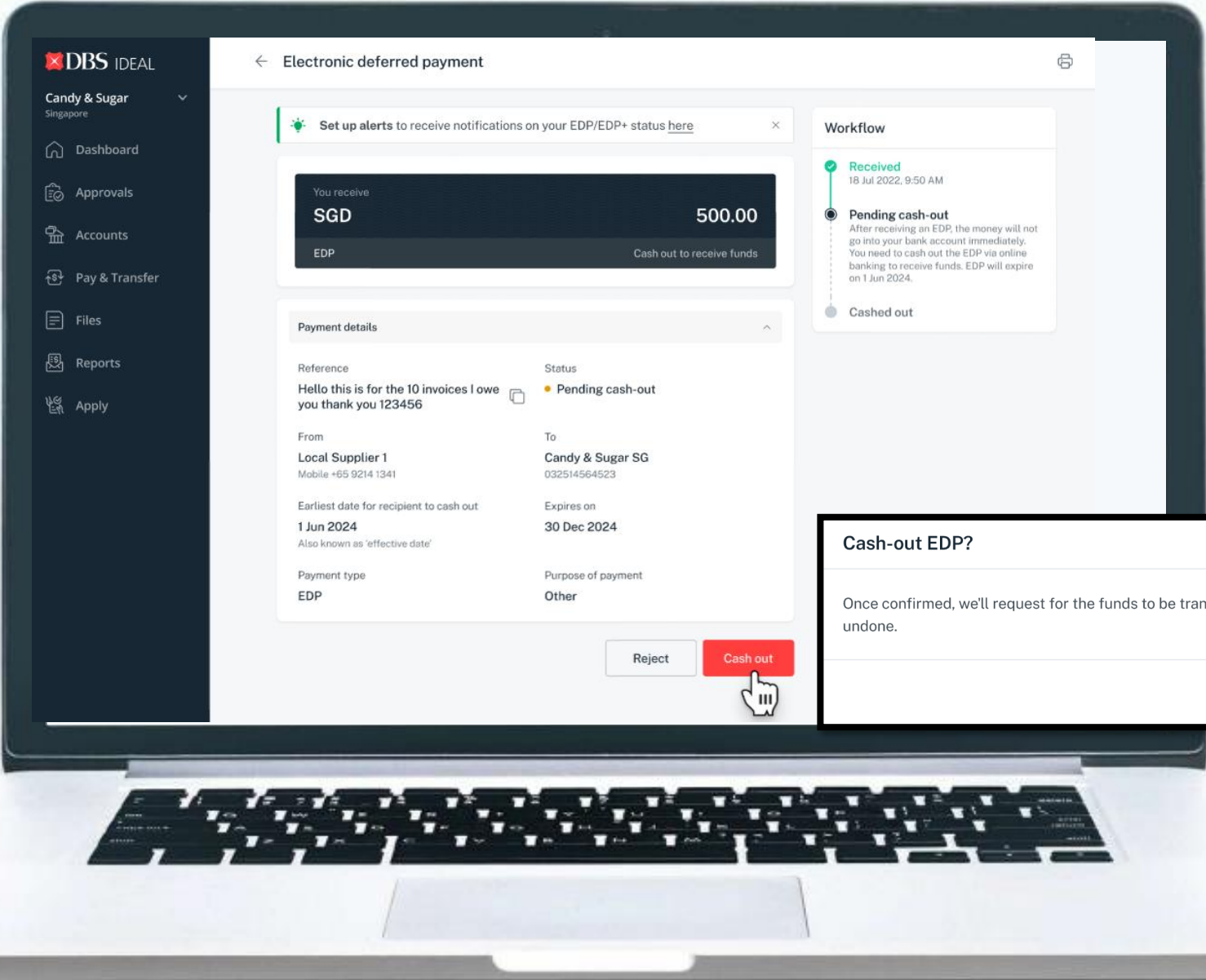
Step 2:
Click on “Cancel EDP Issuance”

Step 3:
Input your cancellation reason and click on “Confirm”. The cancellation request will be routed to the approver.

Note:
Payor is unable to cancel an EDP+. Please contact the payee to cancel the EDP+ if required.



PAYEE: CASH OUT



Step 1:
Select the EDP/EDP+ to cash out

Step 2:
Click on “Cash out” followed by
“Confirmed”. Approval is not required to
cash out an EDP/EDP+

Cash-out EDP?

Once confirmed, we'll request for the funds to be transferred to your account. This action cannot be undone.

Cancel

Confirm

✓

Cash-out in progress

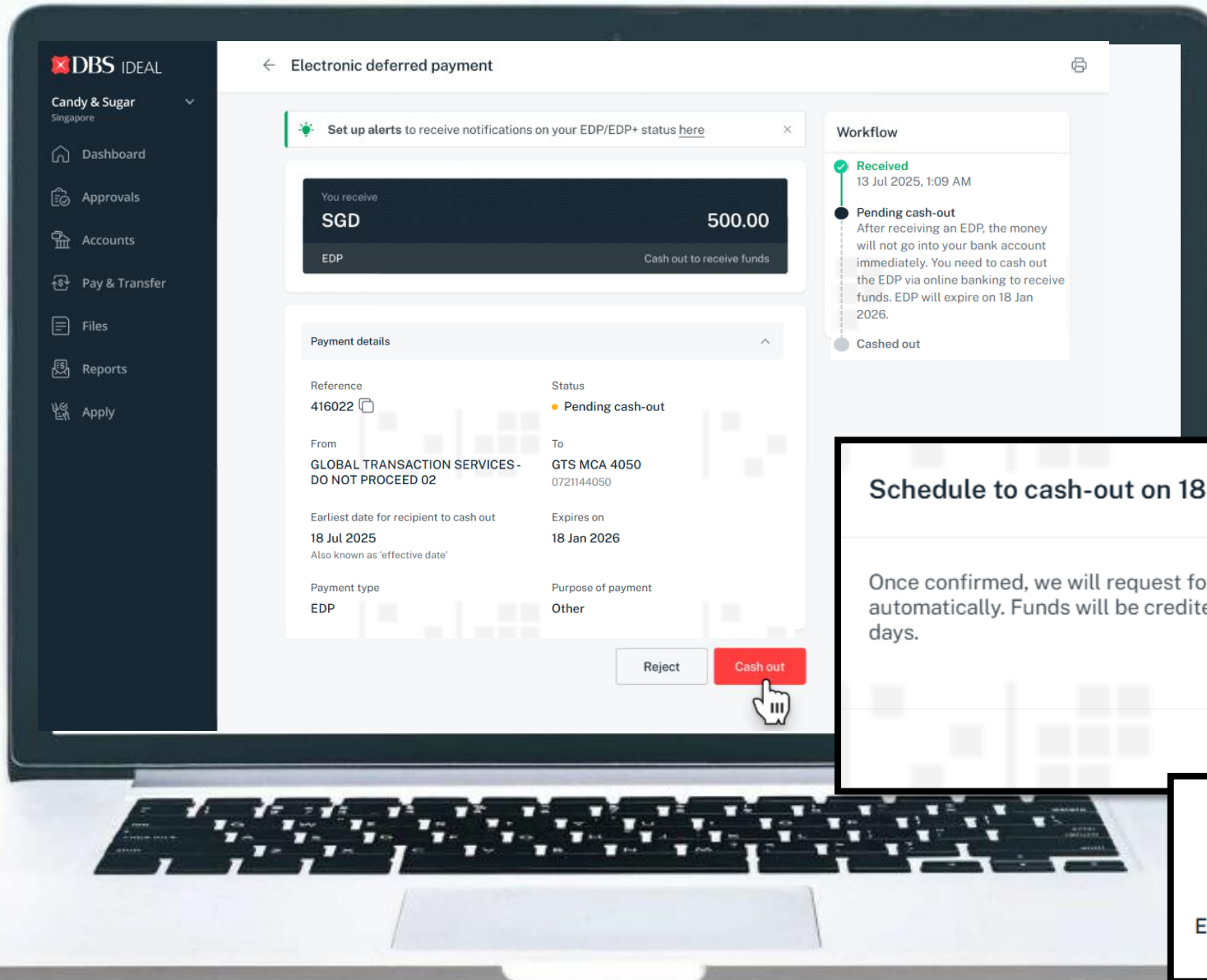
Funds will be credited into your account within 2 business days.

Set up alerts to receive notifications on your EDP/EDP+ status [here](#)

Download PDF

Done

PAYEE: SCHEDULE CASH OUT



Step 1:
Select the EDP/EDP+ to cash out

Step 2:
Click on “Cash out”

Step 3:
If the effective date is in the future, user will be prompted to schedule the cash out on the effective date

Schedule to cash-out on 18 Jul 2025

Once confirmed, we will request for EDP to be cashed out on 18 Jul 2025 automatically. Funds will be credited into your account within 2 business days.

Cancel

Confirm



Cash-out scheduled

EDP will be cashed out on 18 Jul 2025 automatically. Funds will be credited into your account within 2 business days.

PAYEE: REJECT AN EDP/EDP+

Step 1:
Select the EDP/EDP+ to be rejected

Step 2:
Click on "Reject"

Step 3:
Input your rejection reason and click on "Confirm". Approval is not required to reject an EDP/EDP+

The screenshot displays the DBS IDEAL Business User Guide interface. The main content area shows the 'Electronic deferred payment' page. A notification banner at the top says 'Set up alerts to receive notifications on your EDP/EDP+ status [here](#)'. Below this, a summary card shows 'You receive SGD 500.00' and 'Cash out to receive funds'. The 'Payment details' section shows a reference message, status 'Pending cash-out', and payment information. At the bottom, there are 'Reject' and 'Cash out' buttons. A hand cursor is pointing at the 'Reject' button. A modal dialog titled 'Reject EDP?' is open, showing a warning and a text input field for the rejection reason. Below the modal, a confirmation message 'Rejection in progress' is shown with a green checkmark and a 'Done' button.

Reject EDP?

Once you reject, the EDP will be voided. This action cannot be undone.

Why are you rejecting?

Enter your reason here

Reason will be displayed to sender 0/35

Cancel Confirm

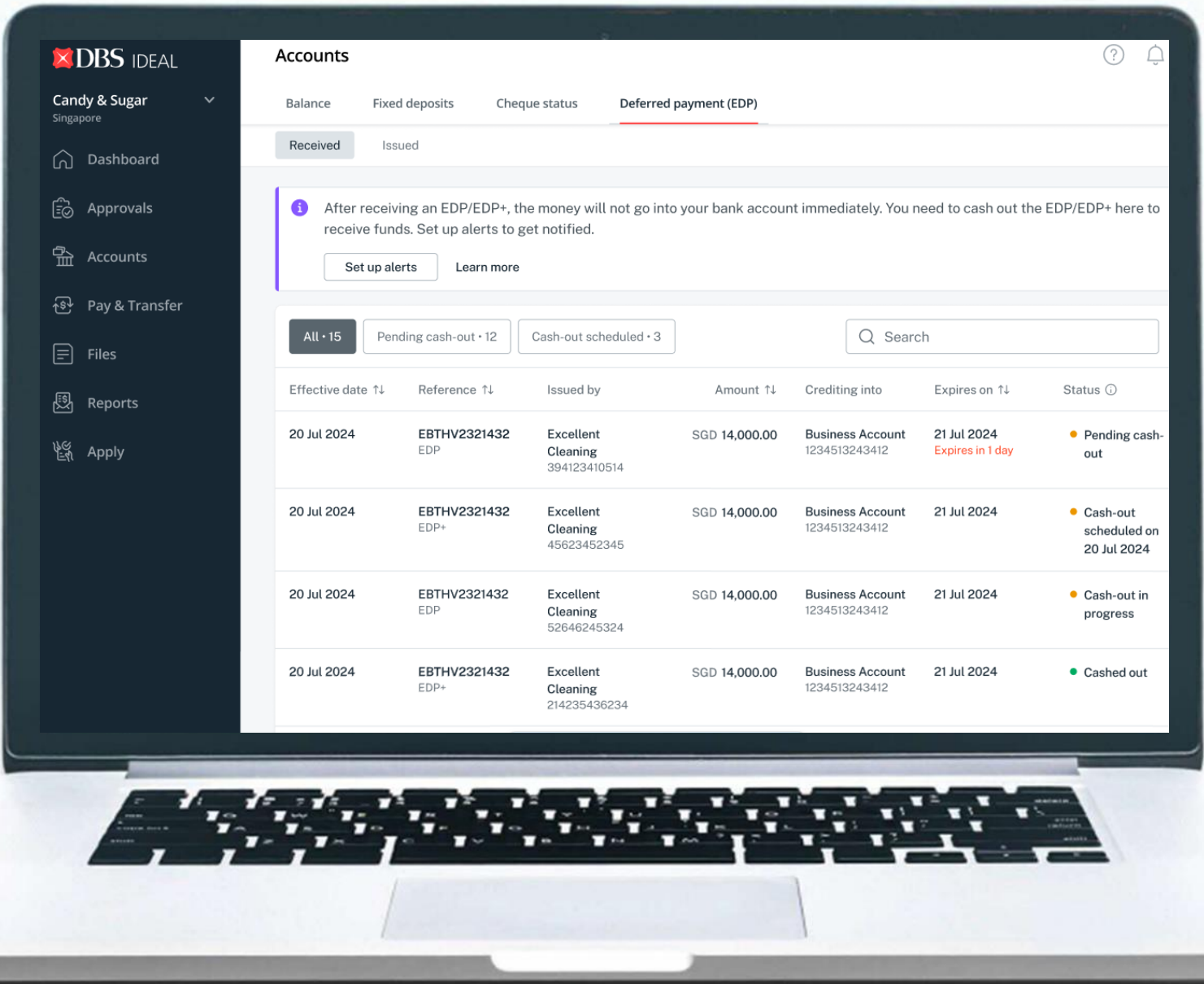
Rejection in progress

Rejection reason: <reason>

Set up alerts to receive notifications on your EDP/EDP+ status [here](#)

Download PDF Done

TRACKING YOUR ISSUED AND RECEIVED EDP/EDP+

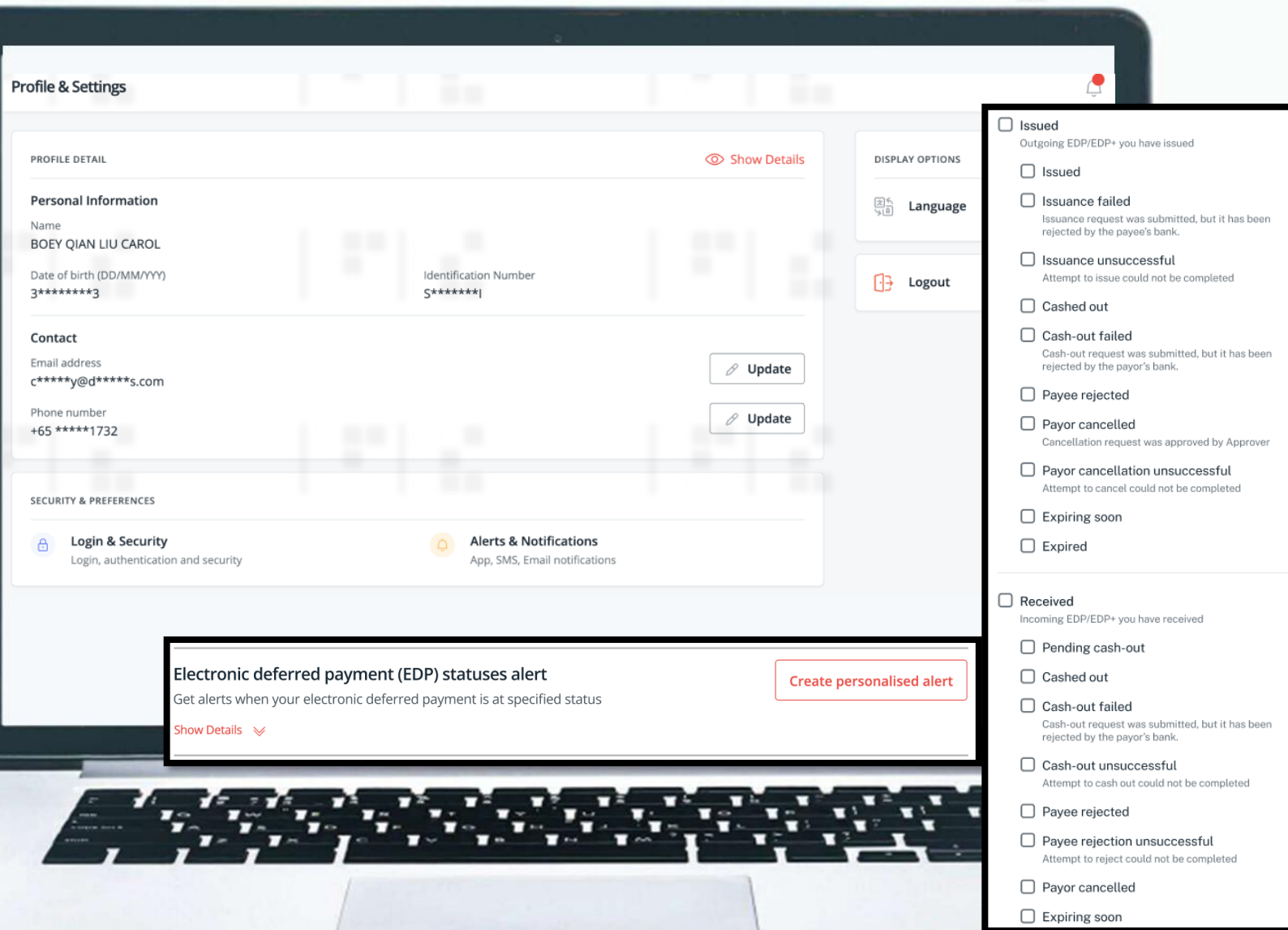


Step 1:
Click on **“Accounts”** from the navigation bar on the left

Step 2:
Click on **“Deferred payment (EDP)”** from the options at the top of the page.

Step 3:
Toggle between **Received** and **Issued EDP/EDP+** by selecting on the sub-options at the top of the page.

CONFIGURE YOUR EDP/EDP+ ALERTS/NOTIFICATIONS



Step 1:

Click on the **"Bell"** icon at the top right corner of the screen

Step 2:

Click on **"Alerts & Notifications"** under the SECURITY & PREFERENCES section

Step 3:

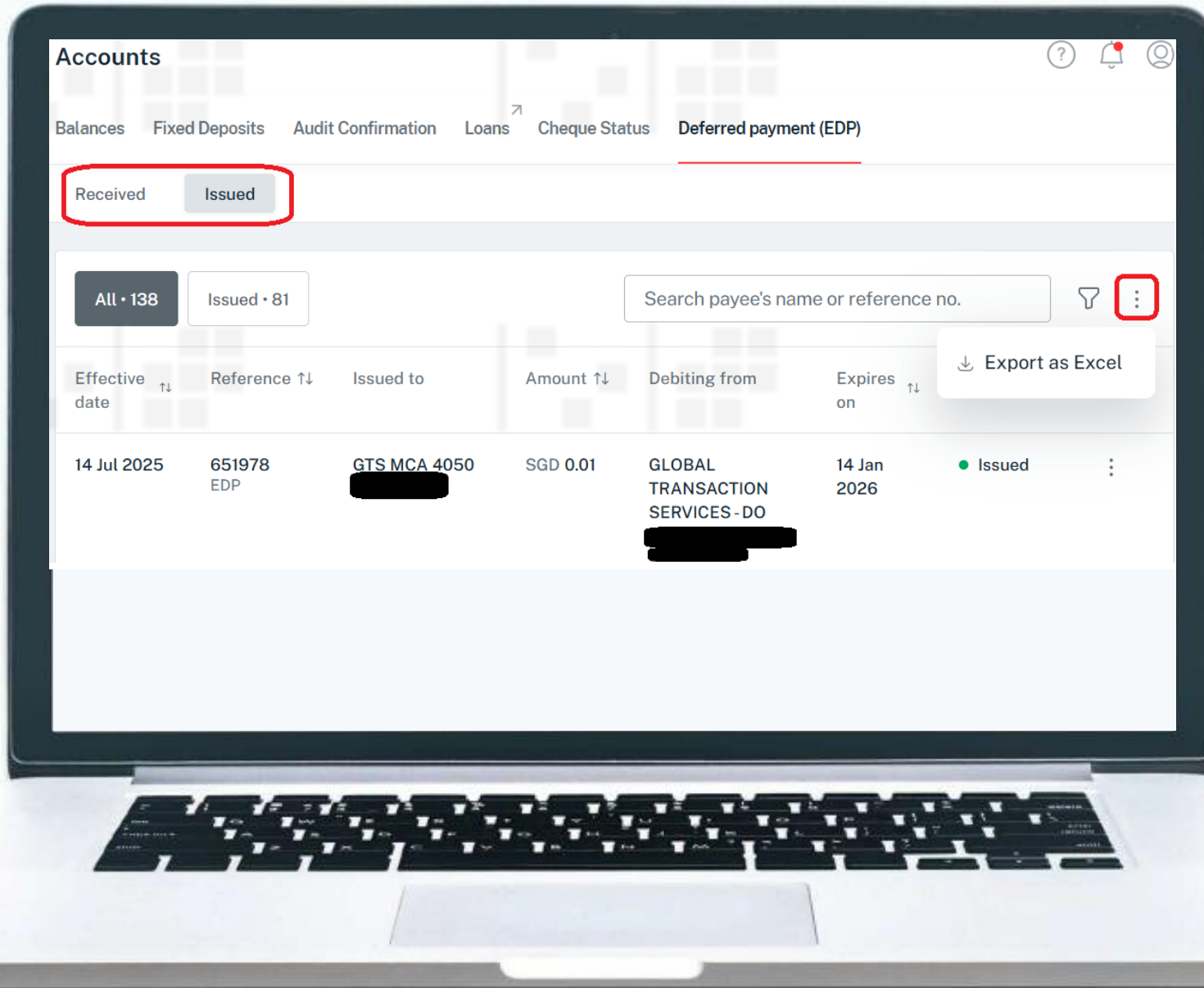
Search for **"Electronic Deferred Payment (EDP) status alert"** and click on **"Create personalised alert"**

Step 4:

Select the alerts/notifications to be **received** via IDEAL mobile push notification or email

RECONCILE YOUR EDP/EDP+ USING THE EDP REPORT

Export from EDP Listing



Step 1:
Click on **“Accounts”** from the navigation bar on the left

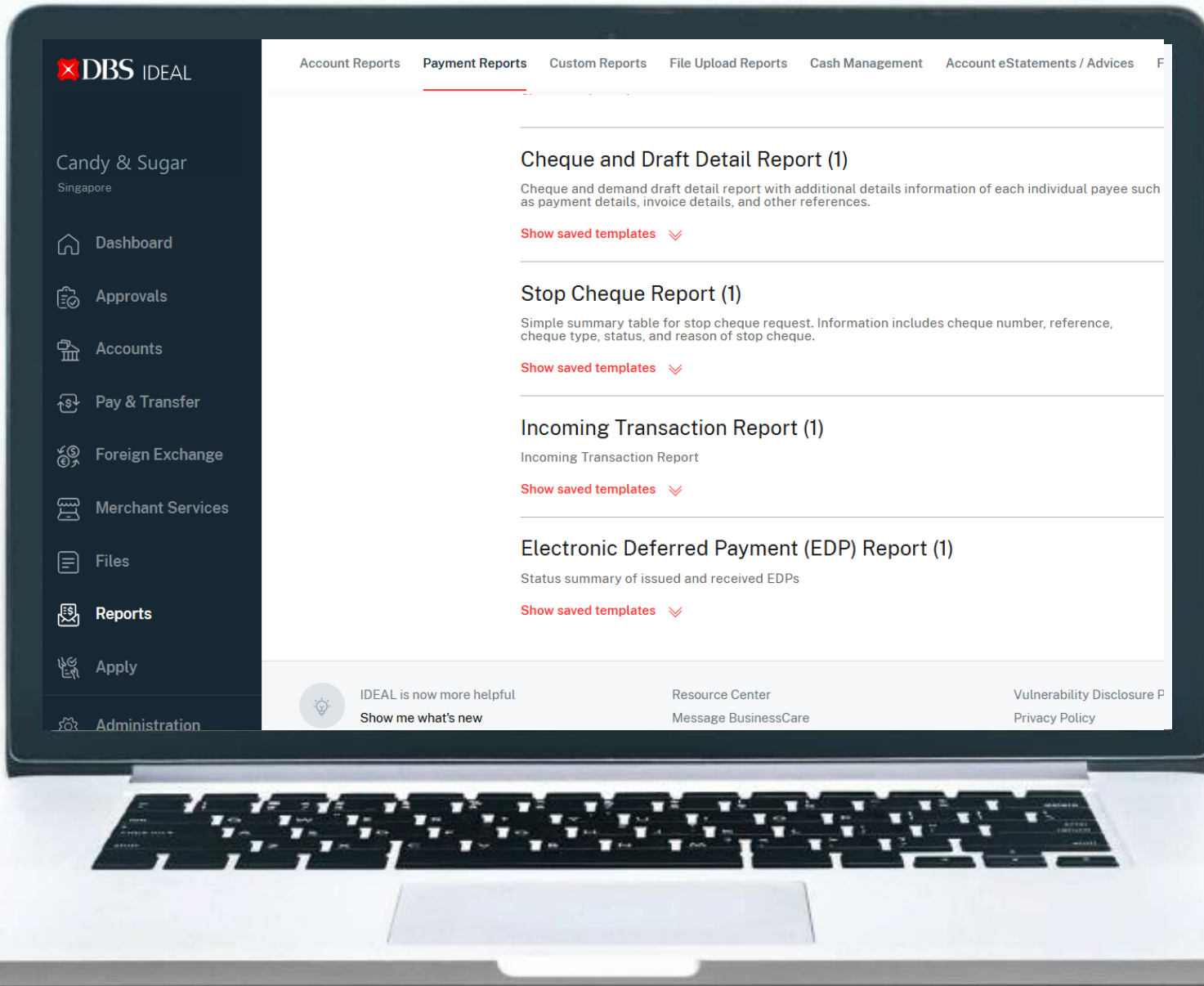
Step 2:
Click on **“Deferred payment (EDP)”** from the options at the top of the page.

Step 3:
Toggle between **Received** and **Issued EDP/EDP+** by selecting on the sub-options at the top of the page.

Step 4:
Click on the **“more options”** symbol (3 dots in vertical row) as shown on the screen and **click on “Export as Excel”**

RECONCILE YOUR EDP/EDP+ USING THE EDP REPORT

Download from Report Center



Step 1:

Click on **“Reports”** from the navigation bar on the left

Step 2:

Click on **“Payment Reports”** from the options at the top of the page

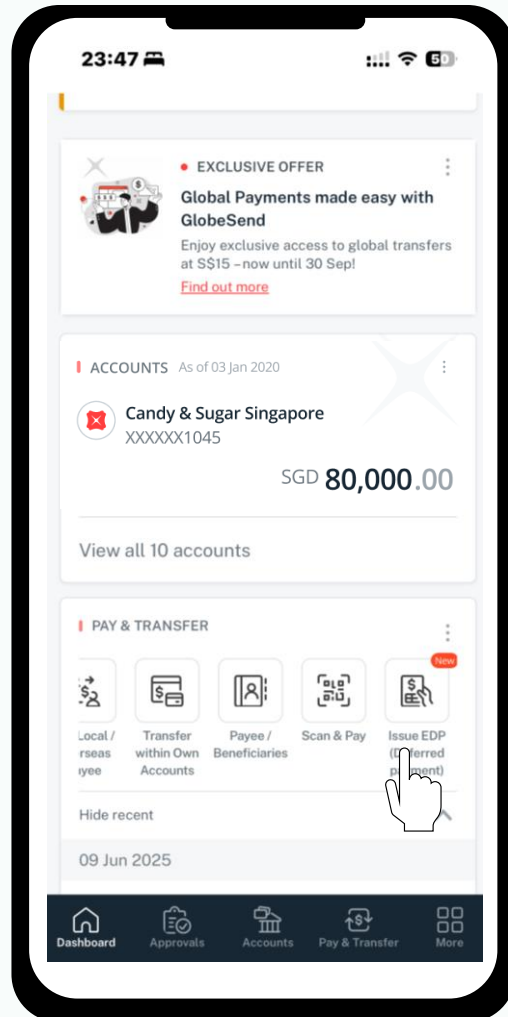
Step 3:

Click on **“Electronic Deferred Payment (EDP) Report”**

Step 4:

Schedule a report or generate an ad hoc report for reconciliation

PAYOR: ISSUE AN EDP/EDP+



Step 1:
Click the “Issue EDP (Deferred payment)” widget from the dashboard

Note:
Only users with access to EDP Issuance on IDEAL will be able to see the “Issue EDP (Deferred payment)” widget.

PAYOR: ISSUE AN EDP/EDP+

9:41

Electronic Deferred Payment (EDP) ?

Create
Next: Review 1/3

Copy previous

Candy & Sugar SG
912412748712442
SGD 14,000.00

Local Supplier 1
08214124812454

You send
SGD 0.00

Which would you like to issue?

☐ EDP

- Serves as an alternative for a cheque
- Funds are debited only after the payee cashes out

☐ EDP+

- Serves as an alternative for a cashier's order
- Funds are debited upfront once EDP+ is approved

Note: After EDP/EDP+ is issued, the payee will receive a notification from their bank to cash out via online banking to receive funds.

Next

Step 2:

Select your account to issue the EDP/EDP+. EDP/EDP+ can only be issued from an SGD account

Step 3:

Select the recipient. You may select from an existing list of recipients or create a new recipient.

Step 4:

Input the amount and Select EDP or EDP+

PAYOR: ISSUE AN EDP/EDP+

9:41

× Electronic Deferred Payment (EDP) ?

Earliest date for recipient to cash out

25/12/2021

Also known as 'effective date'. Validity period of EDP is set 6 months from effective date.

Purpose of payment

Other

Comments (optional)

Hello this is for the 10 invoices I owe you thank you

18/28

Notify payees or third parties

Add their emails, and we'll notify them when we send out your EDP

By using this feature, I agree with the following [terms and conditions](#)

Save as draft Next

Step 5:

- **EDP:** Select the earliest date for recipient to cash out.
- **EDP+:** Cash-out date is set as the next day and cannot be changed.

Step 6:

Input your comments. This will be the customer reference in your statements. Your recipient will also see this information when they receive the EDP/EDP+

Step 7:

Click “Next” to navigate to the preview page

PAYOR: ISSUE AN EDP/EDP+

9:41

Electronic Deferred Payment (EDP)

Review

Next: Submit

2/3

You send

SGD

500.00

EDP+

Funds will be debited after EDP+ is issued

Payment details

From

Candy & Sugar SG

032514564523

To

Local Supplier 1

Mobile +65 9214 1341

Earliest date for recipient to cash out

1 Jun 2024

Also known as 'effective date'

Payment type

EDP+

Purpose of payment

Other

9:41

Earliest date for recipient to cash out

1 Jun 2024

Also known as 'effective date'

Payment type

EDP+

Purpose of payment

Other

Comments

Hello this is for the 10 invoices I owe you thank you

Notify payees or third parties

Hi boss fyi thank you

Send email to

bijoyraveendran@dbs.com,

nigelwong@dbs.com, carolboey@dbs.com

Message to approver

Add a message or attach an invoice to help your approver verify the payment. This will not be shared with the payee.

Back

Submit

Step 8:
Click **Submit** after reviewing the instruction details. The EDP/EDP+ will be routed to your company's approvers

9:41

Electronic Deferred Payment (EDP)

Review

3/3

Submitted for approval

Approve by 23:59 today to make sure your EDP is processed on time.

Set up alerts to receive notifications on your EDP/EDP+ status [here](#)

Issue another EDP

Done

You send

SGD

500.00

EDP

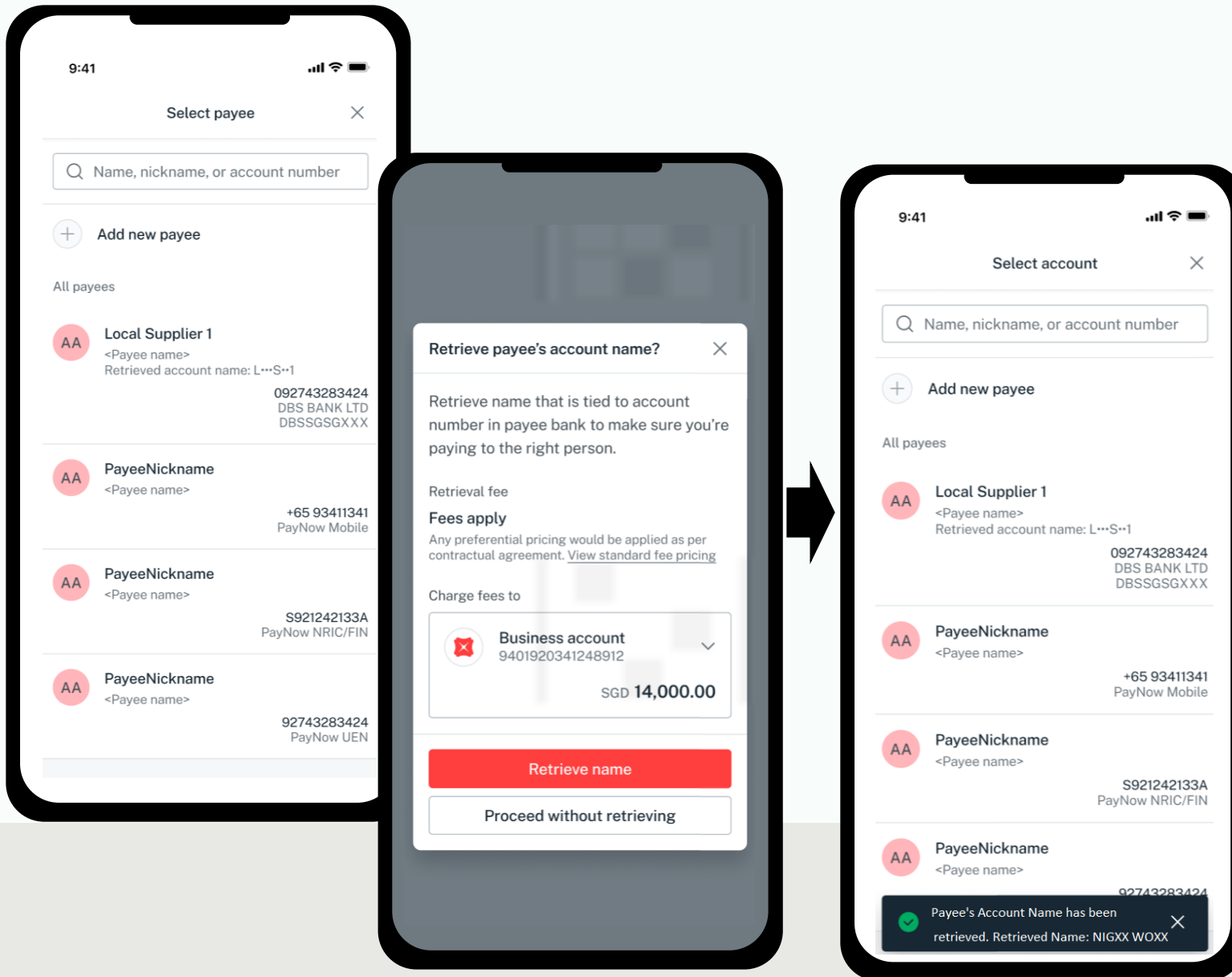
Funds will be debited after cashed out by recipient

Payment details

Reference

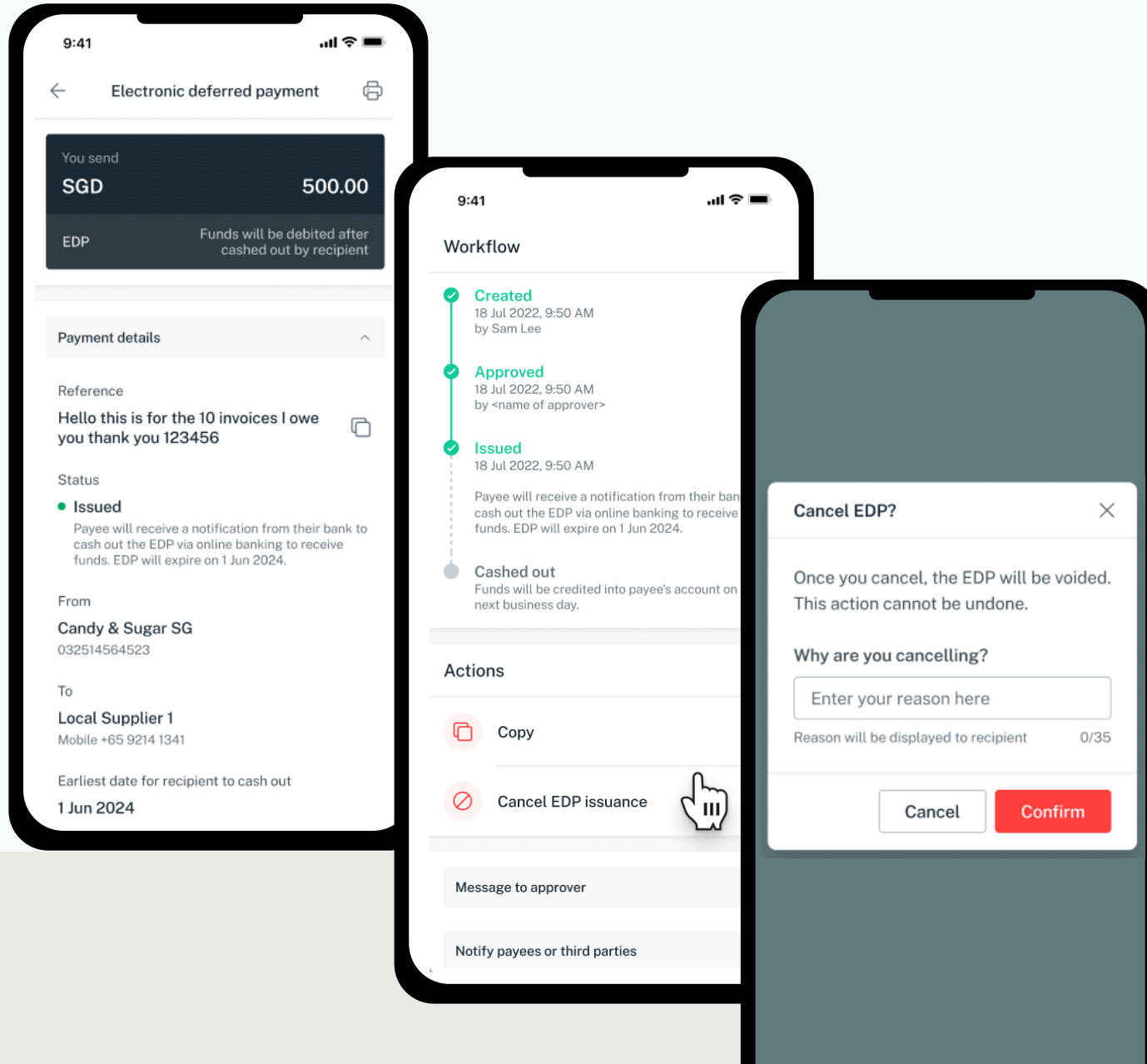
123456

PAYOR: Account Name Enquiry



1. Account name enquiry allows users to look-up for the payee's actual account name.
2. This service will return the masked account name of the intended payee
3. This is an optional service that will provide added assurance to the payor before issuing the EDP/EDP+

PAYOR: CANCEL AN EDP



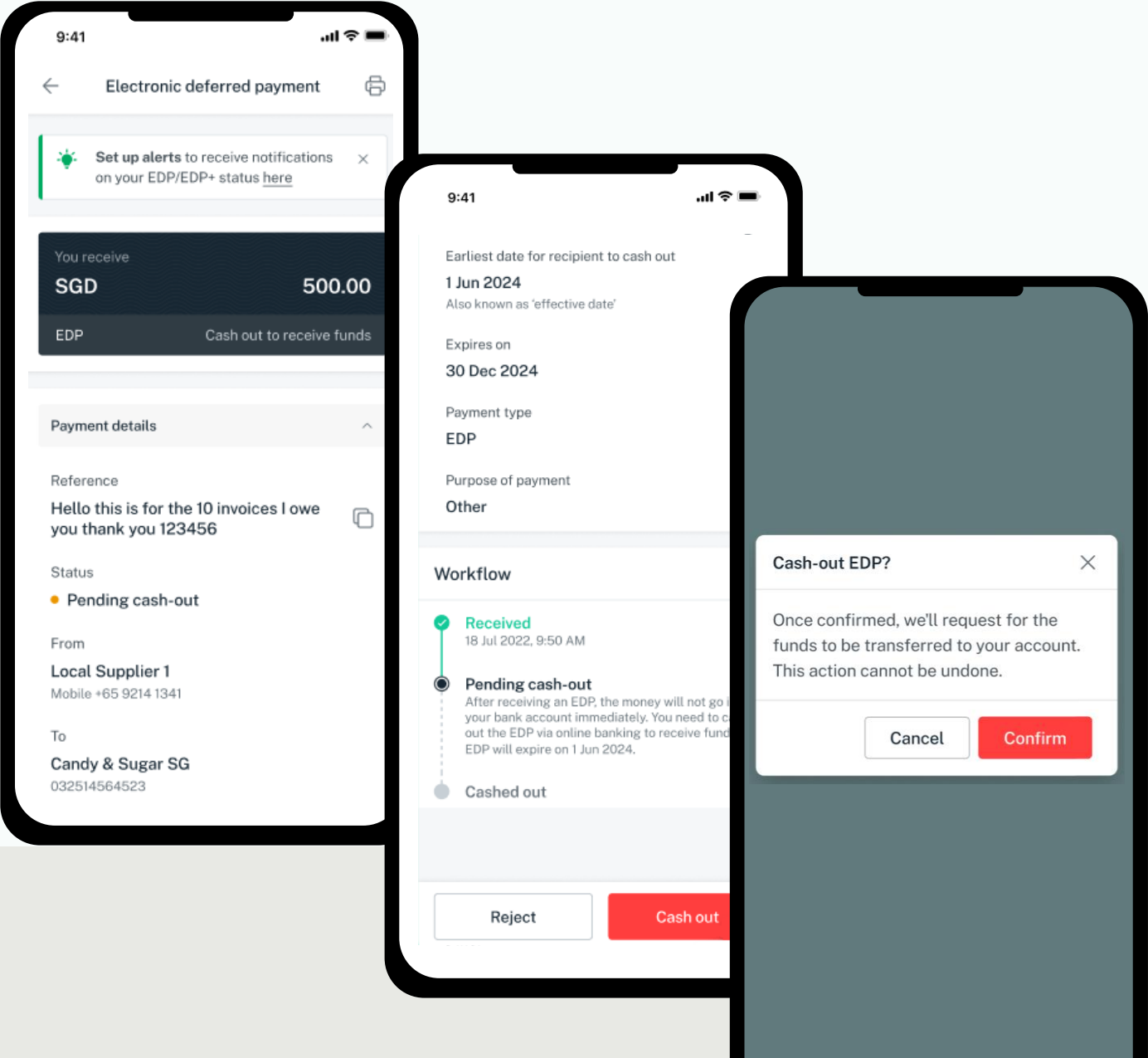
Step 1:
Select the EDP to be cancelled

Step 2:
Click on "Cancel EDP Issuance"

Step 3:
Input your cancellation reason and click on "Confirm". The cancellation request will be routed to the approver.

Note:
Payor is unable to cancel an EDP+. Please contact the payee to cancel the EDP+ if required.

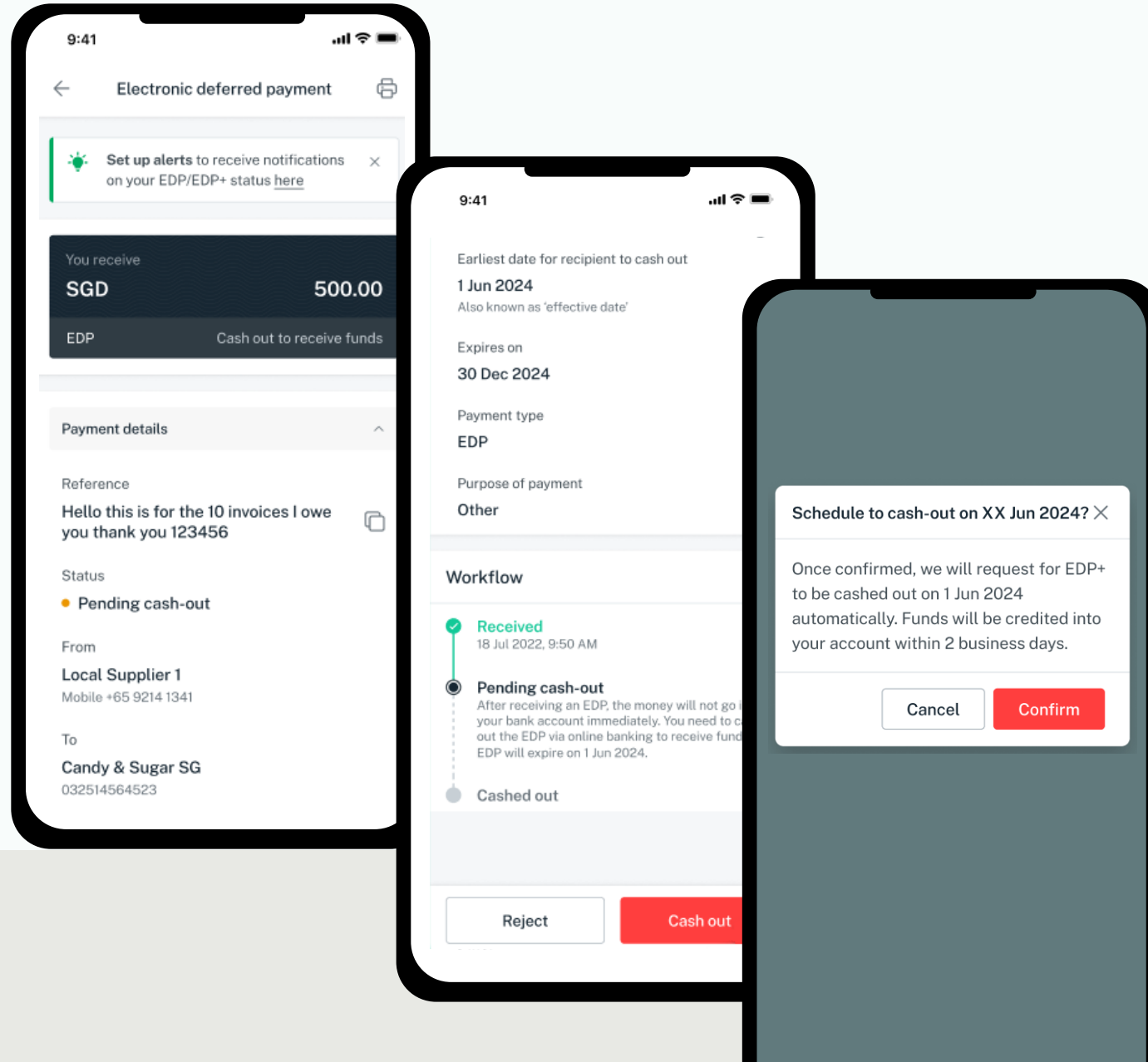
PAYEE: CASH OUT



Step 1:
Select the EDP/EDP+ to cash out

Step 2:
Click on “Cash out” followed by
“Confirmed”. Approval is not required to
cash out an EDP/EDP+

PAYEE: SCHEDULE CASH OUT

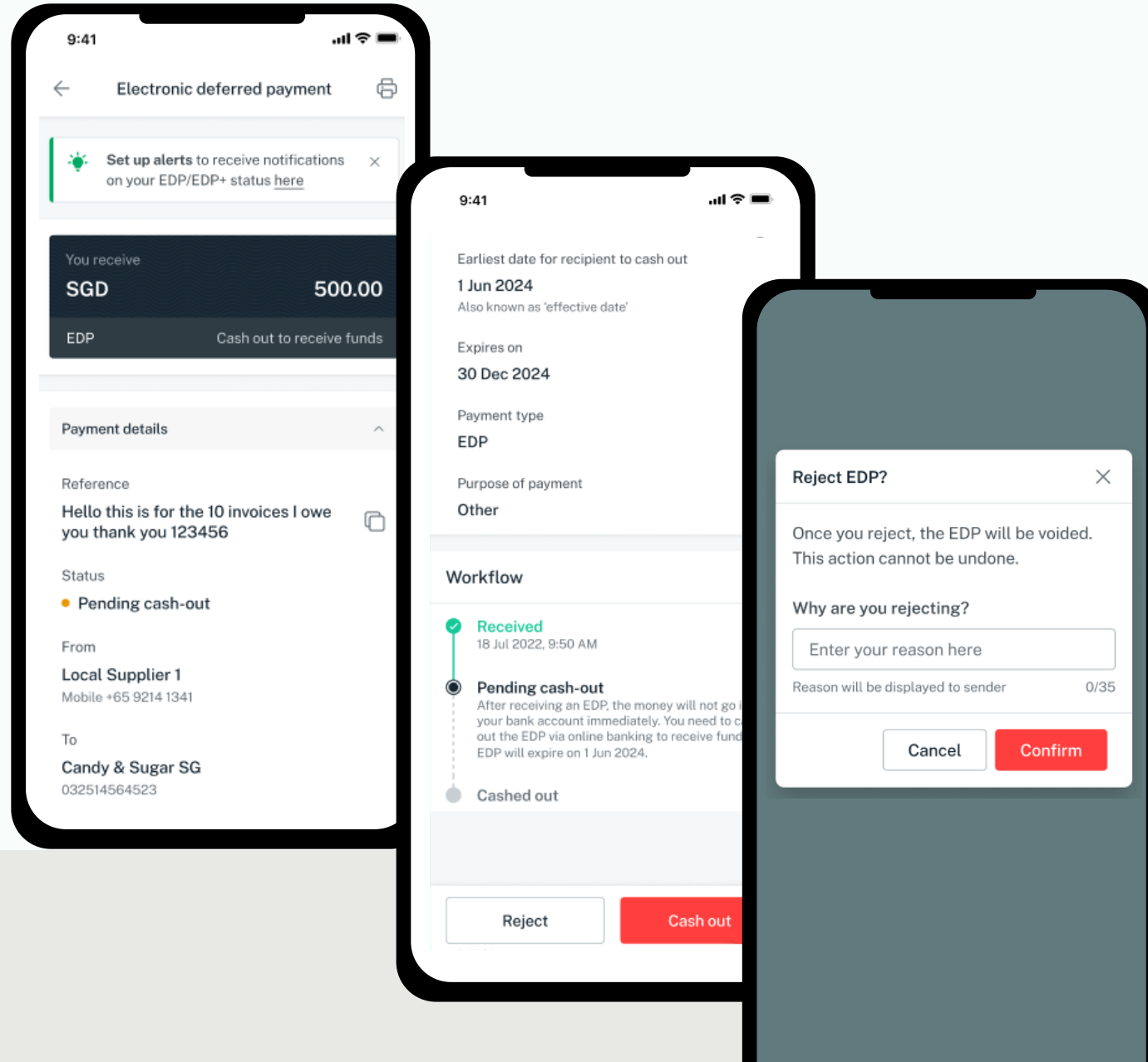


Step 1:
Select the EDP/EDP+ to cash out

Step 2:
Click on "Cash out"

Step 3:
If the effective date is in the future, user will be prompted to schedule the cash out on the effective date

PAYEE: REJECT AN EDP/EDP+

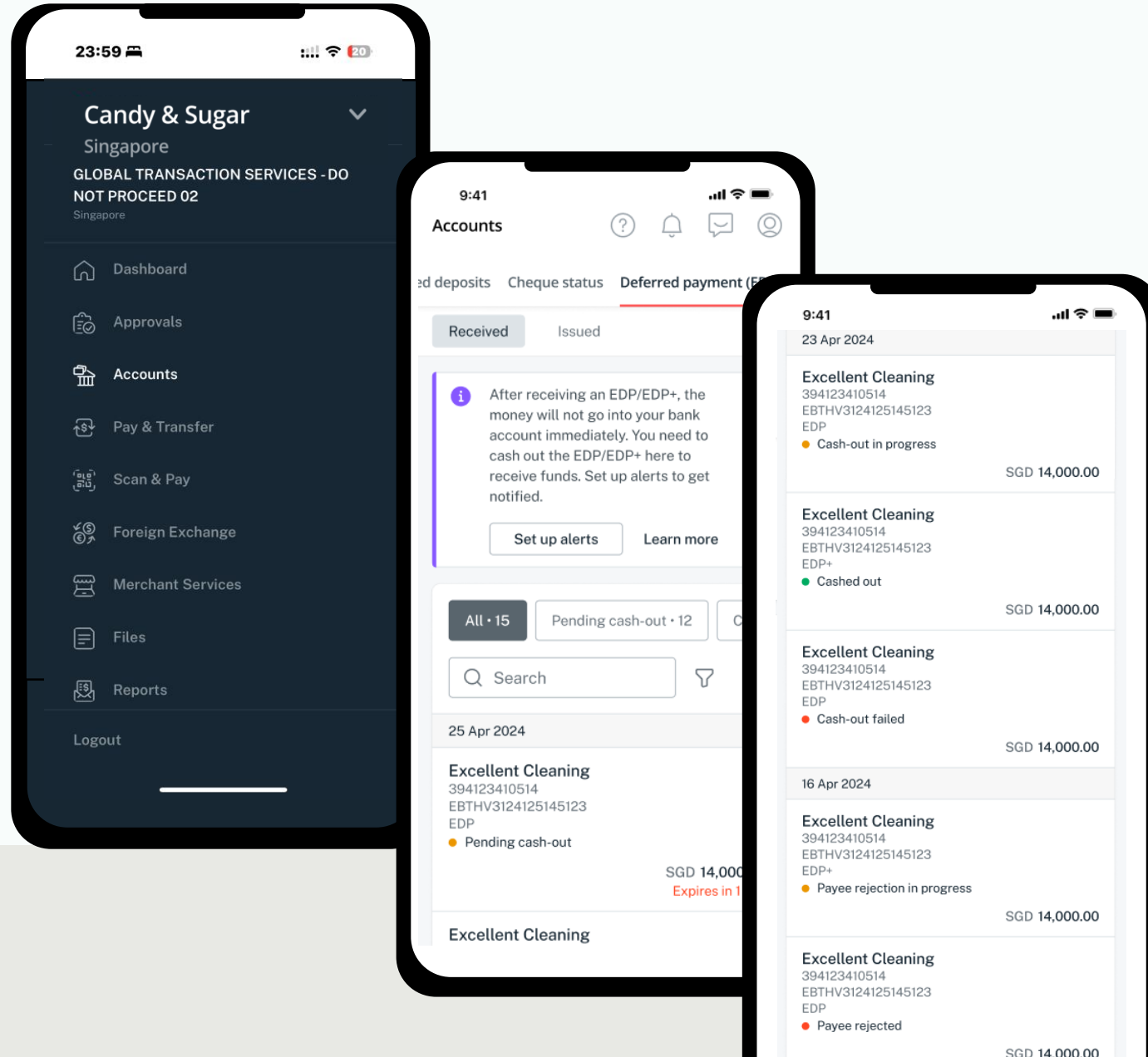


Step 1:
Select the EDP/EDP+ to be rejected

Step 2:
Click on "Reject"

Step 3:
Input your rejection reason and click on "Confirm". Approval is not required to reject an EDP/EDP+

TRACKING YOUR ISSUED AND RECEIVED EDP/EDP+

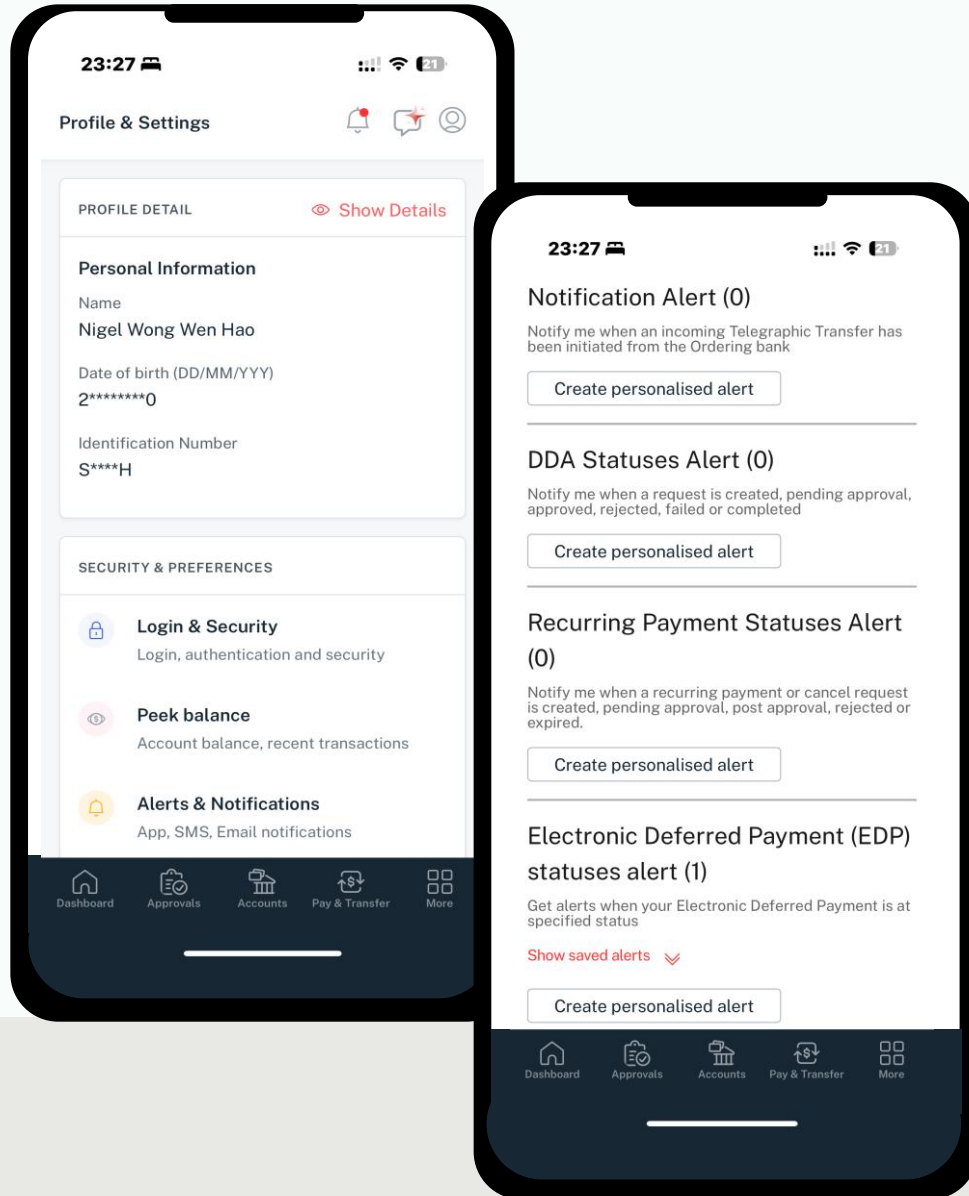


Step 1:
Click on **“Accounts”** from the navigation bar on the left

Step 2:
Click on **“Deferred payment (EDP)”** from the options at the top of the page.

Step 3:
Toggle between **Received** and **Issued EDP/EDP+** by selecting on the sub-options at the top of the page.

CONFIGURE YOUR EDP/EDP+ ALERTS/NOTIFICATIONS



Step 1:
Click on the “profile” icon at the top right corner of the screen

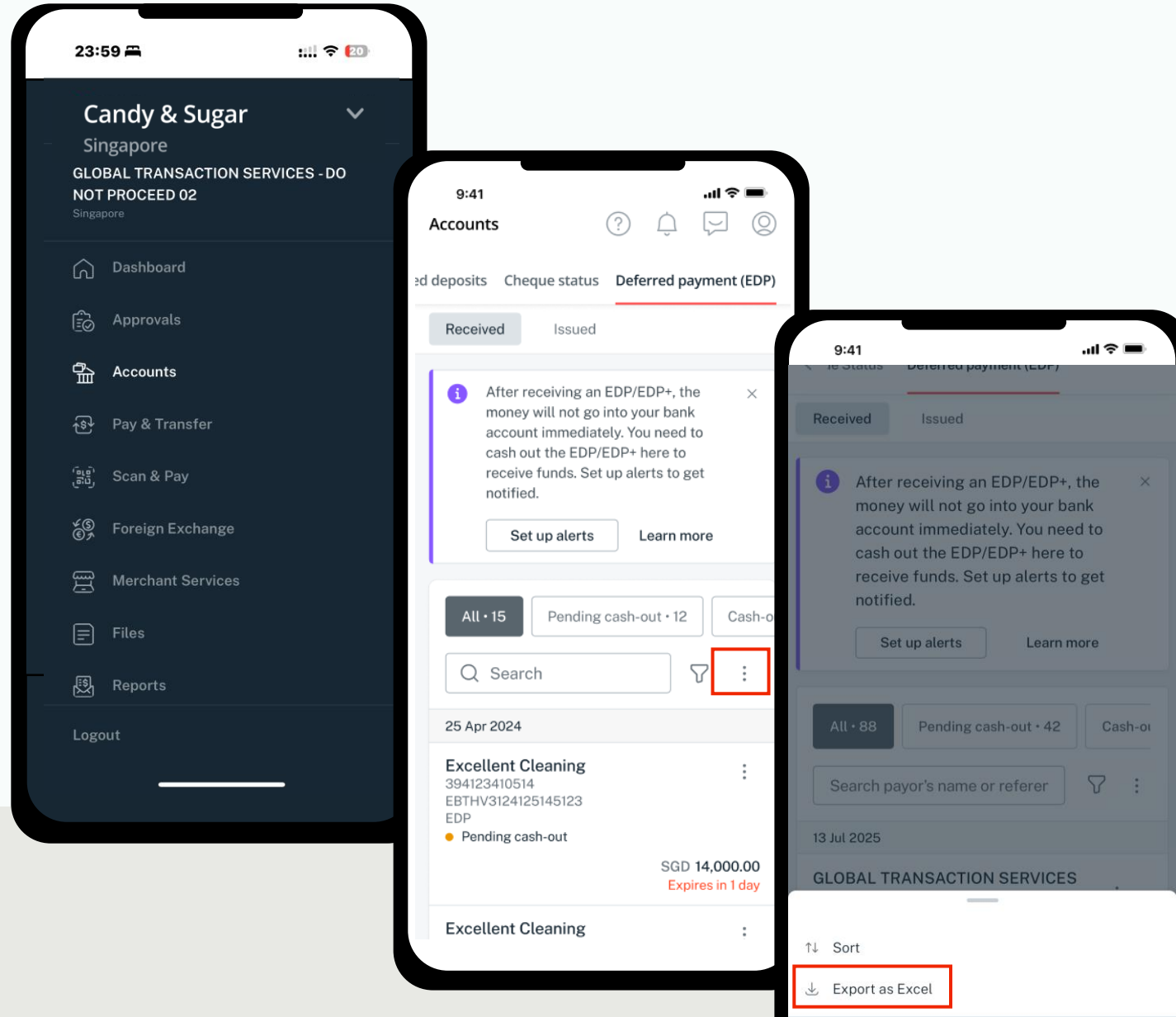
Step 2:
Click on “Alerts & Notifications” under the SECURITY & PREFERENCES section

Step 3:
Search for “Electronic Deferred Payment (EDP) status alert” and click on “Create personalised alert”

Step 4:
Select the alerts/notifications to be received via IDEAL mobile push notification or email

RECONCILE YOUR EDP/EDP+ USING THE EDP REPORT

Export from EDP Listing



Step 1:
Click on **“Accounts”** from the navigation bar on the left

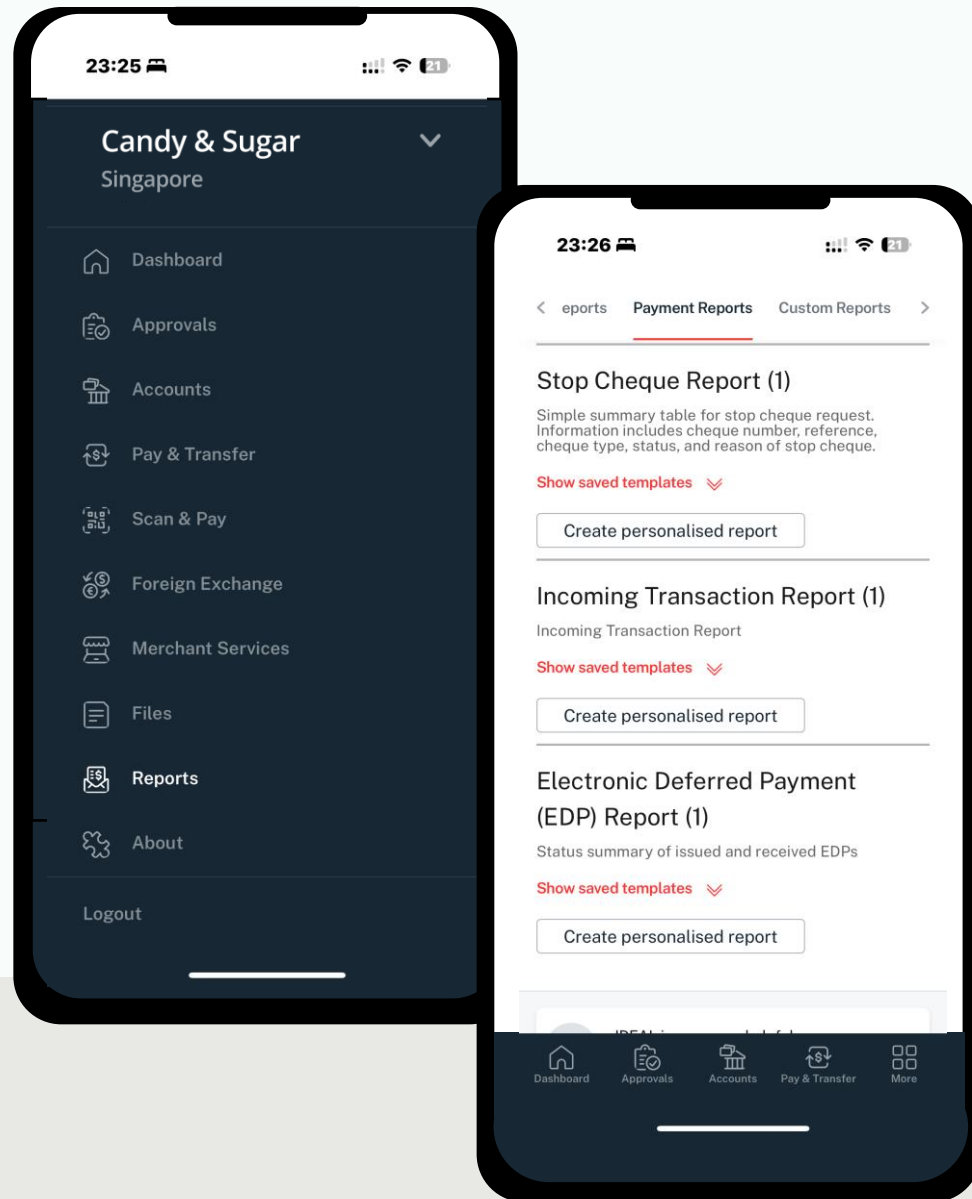
Step 2:
Click on **“Deferred payment (EDP)”** from the options at the top of the page.

Step 3:
Toggle between **Received** and **Issued EDP/EDP+** by selecting on the sub-options at the top of the page.

Step 4:
Click on the **“more options”** symbol (3 dots in vertical row) as shown on the screen and **click on “Export as Excel”**

RECONCILE YOUR EDP/EDP+ USING THE EDP REPORT

Download from Report Center



Step 1:

Click on **“Reports”** from the navigation bar

Step 2:

Click on **“Payment Reports”** from the options at the top of the page

Step 3:

Click on **“Electronic Deferred Payment (EDP) Report”**

Step 4:

Schedule a report or generate an ad hoc report for reconciliation

EDP Report Sample

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Issued/Received	Type of EDP	Payer	Payee	Issue Date	Effective Date	Cash Out Date	Cash Out Scheduled Flag	Expiry Date	Status	Status Date	Currency	Amount	Txn Ref	Cust Ref
1	ISSUED	EDP	ABC LTD	Samuel	11072025	31072025		No	31082025	Issued	11072025	SGD	3	EDPNDBSSSGS0XXX202507110672014	TC1RegressionEDP 240977
2	ISSUED	EDP+	ABC LTD	Jack	11072025	12072025		No	12082025	Cashed Out	11072025	SGD	10.44	EDPCDBSSSGS0XXX202507110672013	EDPPRejectProxy 726165
3	ISSUED	EDP+	ABC LTD	LUEG FWDIFN TIBW JYTXPQBL KSA. BSJ.	11072025	12072025		No	12082025	Cash Out Failed	11072025	SGD	10.33	EDPCDBSSSGS0XXX202507110672012	EDPPRejectFromAct 575560
4	ISSUED	EDP+	ABC LTD	DEF PTE LTD	11072025	12072025		No	12082025	Cancellation in progress	11072025	SGD	10.22	EDPCDBSSSGS0XXX202507110672011	EDPPCreation 168911
5	ISSUED	EDP+	ABC LTD	WangWangWang	11072025	12072025		No	12082025	Payor Cancelled	11072025	SGD	1	EDPCDBSSSGS0XXX202507110672009	076658
6	ISSUED	EDP	ABC LTD	DEF PTE LTD	11072025	12072025		No	12082025	Payee Rejected	11072025	SGD	1	EDPNDBSSSGS0XXX202507110672005	188965
7	ISSUED	EDP	ABC LTD	Exchange Specific	11062024	02072024		No	02012025	Expired	02012025	SGD	6.27	EDPNDBSSSGS0XXX202507110672004	2025 596555
8	RECEIVED	EDP	Lucy	ABC LTD	11072025	12072025		No	12082025	Pending Cash Out		SGD	1.99	EDPCDBSSSGS0XXX202507110672006	860127
9	RECEIVED	EDP+	EEE Company	ABC LTD	10072025	11072025		No	11082025	Cash Out Scheduled		SGD	3.2	EDPCZYGPSGS0XXX202506301020012	623157
10	RECEIVED	EDP+	Company X	ABC LTD	08072025	18072025		No	18082025	Cash Out in Progress		SGD	1001	EDPNDBSSSGS0XXX202507080669018	139530
11	RECEIVED	EDP+	RUQTNQZMM TJAKV DHX VHB	ABC LTD	06072025	07072025		No	07082025	Rejection in progress	07072025	SGD	1.99	EDPCDBSSSGS0XXX202507060667001	582846
12	RECEIVED	EDP	STA MWXF	ABC LTD	04072025	05072025		No	05082025	Cancelled by Payor		SGD	2	EDPNDBSSSGS0XXX202507040666045	Invoice ABC 123456
13	RECEIVED	EDP	STA MWXF	ABC LTD	04072025	05072025		No	05082025	Rejected by Payee		SGD	1	EDPNDBSSSGS0XXX202507040666044	Deposit 20 Jun

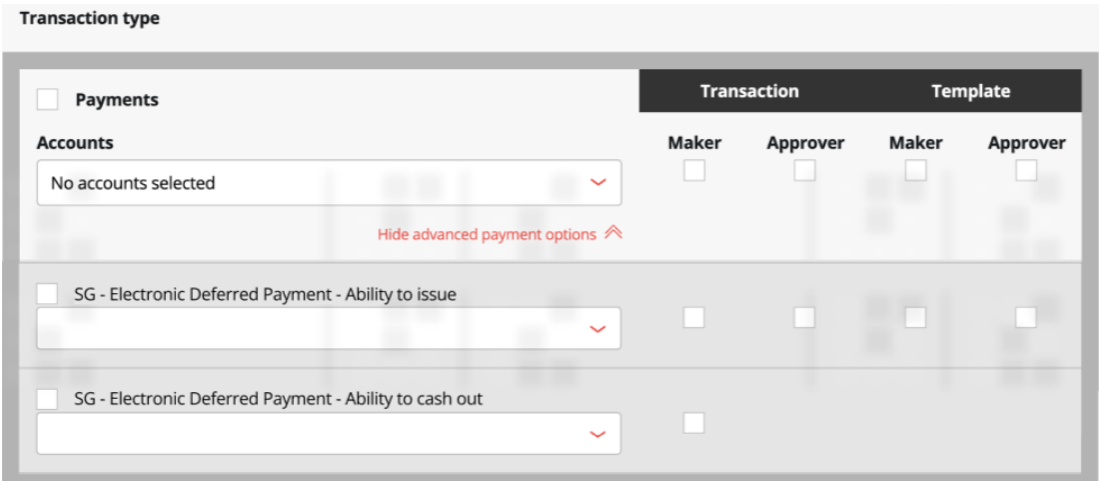
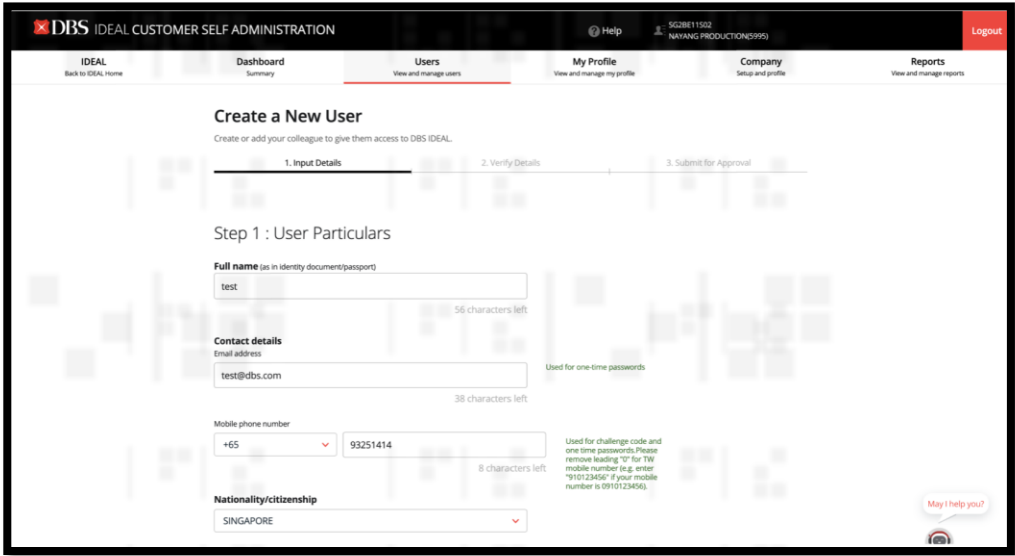
EDP/EDP+ Statuses and Descriptions

	Payor Status	Payee Status	Description	
	Issued	Pending cash out	Payor has issued an EDP/EDP+, pending for Payee to cash out	
		Cash out Scheduled	The EDP/EDP+ has been scheduled for cash out on the effective date	
		Cash out in progress	DBS has processed the Payee's cash out request, pending for Payor's Bank to confirm the status of the EDP/EDP+ cash out	
	Cashed Out	Cashed Out	EDP/EDP+ has been successfully cashed out and funds are expected to be settled within 1-2 business days	
	Cash out failed ¹	Cash out failed	EDP/EDP+ cash out has failed and is no longer valid. Payor will need to issue a new EDP/EDP+ or fulfil the payment via Paynow, FAST or GIRO	
		Payee rejection in progress	DBS has processed the Payee's rejection request, pending for Payor's Bank to confirm the status of the EDP/EDP+ rejection	
	Payee rejected ¹	Payee rejected	Payee has rejected the EDP/EDP+	
	Pending approval for cancellation		The Payor's maker has initiated an EDP cancellation request, pending the company's authoriser to approve	
	Cancellation in progress		DBS has processed the Payor's cancellation request, pending for Payee's Bank to confirm the status of the EDP cancellation	
	Payor Cancelled	Payor Cancelled	Payor has cancelled the EDP	
	Expired ¹	Expired	The EDP/EDP+ has expired and is no longer valid. Payor will need to issue a new EDP/EDP+ or fulfil the payment via Paynow, FAST or GIRO	

¹Funds that were originally debited from the Payor during EDP+ issuance will be returned to the Payor

Configuring IDEAL Users with the Presentment entitlement

Customer Self-Administration



Transaction		Template	
Maker	Approver	Maker	Approver
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Step 1:
Log into IDEAL CUSTOMER SELF ADMINISTRATION

Step 2:
Select “Users” from the options at the top of the screen

Step 3:
Select the appropriate action

Step 4:
Configure the user access by selecting or unselecting the EDP entitlements as shown in the screenshot to the left.

Configuring IDEAL Users with the Presentment entitlement Form Submission

1

Let's start by getting your business info

Which account do I use?

Retrieve business info

Save time and pre-fill your business info, by logging in with an existing DBS IDEAL account.

Login with DBS IDEAL

Use ACRA Search to prefill

OR

Manually input

To login, please ensure your web browser allows pop-up windows to appear.
[How do I enable pop-ups on my browser?](#)

2

2. Select action(s) you need to complete today

You can select more than one.

Update User Information

- ☒ Add / manage existing users' services and roles ⓘ
- ☐ Remove user(s) ⓘ
- ☐ Update personal details for existing user(s) ⓘ
- ☐ Nominate an administrator to manage your company's DBS IDEAL (Customer Self Administration) ⓘ



User 1 Clear

Name (as in NRIC/Passport)

Do you want to add user or edit existing users' services and roles?

☐ Add new user

☐ Add new service / role to existing user

☐ Remove user's services and roles
 Removing a user removes user's entitlement from IDEAL. Existing access to other modules FX Online, OCOE, eDS, etc remains. If you would like delete a user, go to **Delete Existing User** section.

☐ Supersede user's services and roles
 All existing services and roles will be replaced with the following details

3



Add user role(s) for services

- ☐ Enquiry
- ☐ Account Enquiry ⓘ
- ☐ Trade Enquiry ⓘ
- ☐ Loan enquiry ⓘ
- ☒ Transaction Maker ⓘ
- ☐ Transaction Authoriser ⓘ

4



Add service(s)

- ☐ Cash and Trade services
- File Transfer facility will automatically be enabled. ⓘ
- ☐ Payment ⓘ
- ☐ Payroll ⓘ
- ☐ Collection ⓘ
- ☐ Fixed Deposit Placement
- ☐ Trade ⓘ
- ☐ Loan ⓘ
- ☐ FX Online ⓘ
- ☒ Others

EDP - ABILITY TO PRESENT

5

Step 1:

Access the [IDEAL Maintenance Form](#) and log in using your IDEAL credentials

Step 2:

Under "Update User Information", select "Add/Manage existing user's services and roles"

Step 3:

Select the relevant options to add or edit existing user's services and roles

Step 4:

Select "Transaction Maker"

Step 5:

Select "Others" and type "EDP – Ability to Present" into the free text field provided

Step 6:

Complete the form and submit

Brought to you by
DBS Global Transaction Services

