

Payment (Local/Overseas Payee)

1 — Input Debiting Account, Select existing payee or create a new payee

Looks different, doesn't it?
Say hello to a brand new way to send money that's easy to use, and works better on your phone
[Switch to older interface for now](#)

IBG GTS TRANSACTION SVS - (BP/FP) SGD 59.83 >

Select or add payee >

Search by name, nickname, or account number
Search by name, nickname, or account number

434 payees found

+ Add new payee

Type in your account/payee name to search or select from the drop down list

You'll be able to add a new payee by clicking here

2 — Input payment date

Payment date Today ▾

Payment date Today ▾

You're sending CCY ▾

Calendar view for June 2023. The date 09 is highlighted in red.

Click on the drop-down button to select the date.

Select the payment date. You can select the earliest available date, or a future date.

×

Add new payee

Transfer Details

Organisation
GLOBAL TRANSACTION SERVICES - DO NOT PROCEED 01

Payee location
SINGAPORE ▾

Transfer using
☒ Bank Account
☐ PayNow
UEN, Mobile number, NRIC/FIN or VPA

Bank details

Provider
☐ DBS Bank SINGAPORE
☒ Other banks/wallet providers

Transfer to payee in
☒ Local currency payment in Singapore
☐ Foreign currency / overseas payment

Bank ID
Bank name, branch or SWIFT BIC
eg: 'DBS Singapore' or 'DBSSSGSG'

Account number / IBAN 0/34
Add account number / IBAN
Eg: '11097676716161' (no hyphens)

Review

Payment (Local/Overseas Payee)

3 Input Transaction Amount and Currency

This amount will be sent to your payee.

This approximate amount will be deducted from your account.

You're sending

USD 0.01

We'll deduct (approx)

SGD 0.01

☒ USD 1 >> SGD 1.353537

Indicative: you'll know the exact rate after the transfer

☐ Book FX Online rate

Locked-in rate: secure the rate now via FX contract

If you do not have existing FX contract with the bank, can always book with us online. Otherwise, you'll be able to manually key in the existing contract.

Book FX Online rate

Have an existing contract? Add it manually

You're sending

USD 0.01

FX Online rate

USD 1 >> SGD 1.347251 00:47

We'll deduct

SGD 0.01

Terms and conditions

- You're locking in this rate with a FX Online contract
- Before you can use this contract, this transaction must be approved by the approval cut-off time stated
- If you miss the approval cut-off time, you'll have to pay a fee to unwind the contract
- You can use this contract for any other transactions initiated on IDEAL with the same debit currency and remit currency before the approval cut-off time
- You agree to these [terms of use](#)

☐ I agree to the above terms and conditions

Book this rate

FX contracts

Select up to 2

☐ Contract reference

USD | Contract amount

☐ Contract reference

USD | Contract amount

Remaining amount

Indicative rate will be applied

USD 0.01

Done

2

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4 Payment Type

Immediate
Account Transfer

⚠️ Approve by 09 Jun 2023. Accurate cut-off time will be shown in the next step

1-2 working days
Telegraphic transfer

⚠️ Approve by 19 Jun 2023. Accurate cut-off time will be shown in the next step

☒ Immediate
FAST • 24/7 service

⚠️ Approve by 21 Jun 2023. Accurate cut-off time will be shown in the next step

☐ Same day
RTGS

☐ Next day
GIRO

When selected payee bank is DBS, IDEAL will route the payment through **Account Transfer** payment type.

When selected payee bank is registered in different country or the payee bank is a domestic bank but the payment currency is not SGD, IDEAL will route the payment through **Telegraphic Transfer** payment type.

When selected payee bank is a domestic bank (not DBS) and the payment currency is SGD, then you can select from one of the applicable **local** payment types.

5 Input additional details

Optional information

Reference on bank statements
Use it to remember what this payment is for. We will add one if left blank

e.g. INV000123

0/16

Details to payee
Shared with the payee when the payment is processed, if supported by their bank

Include invoice number or other payment details

0/140

Notify payees or other parties
Add their emails, and we'll notify them when we send out your payment

Your message

Add a message

0/70000

Add up to 5 emails separated by a semi-colon or tab

Add emails

You can input any reference number of your choice here. This is for your ease of month end conciliation. Please note that this reference may appear on your payee's statement as well.

You can input any details to your payee here

You can email notifications to your payee or to yourself. This service is free of charge, and allows for a maximum of 5 email addresses per transaction.

Payment (Local/Overseas Payee)

6 Verify Transaction Details

⚠️ Approve before 19:00 today

To make sure your payment is processed on time. We will notify the approvers via email.

You're sending

USD

0.01

Indicative rate

USD 1 >> SGD 1.346249

We'll deduct (approx)

SGD

0.01

Account Transfer

Speed
Immediate

From

IRG GTS TRANSACTION SVS - (BP/FP)

To

CMI IVTFST

TESTCHANGE TESTCHANGE TESTCHANGE

Payment date

19 Jun 2023

Payment cutoff time

19 Jun 2023 before 19:00

Be aware of the approval cut-off time if you want to make this payment on the date indicated here

Other details

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.

Message

eg. Payment for invoice 12345

Attachments

Drag and drop any supporting documents here

Or click to browse

Upload up to 5 .pdf, .jpg, .jpeg, or .png files below 10MB.

Save as template

Edit

Submit

You can indicate message to your approver, if any.

You may also attach any supporting documents, if any.

Turn this on if you would like to save this as a template for future use.

Click here to change your inputs

Payment (Local/Overseas Payee)

✓

Payment pending approval

⚠️ Approve before 23:59 today

To make sure your payment is processed on time. We will notify the approvers via email.

Make another transfer

You're sending

SGD

0.01

Account Transfer

Speed
Immediate

Reference

EBACT30609244124

Copy

From

IBG GTS TRANSACTION SVS - (BP/FP)

To

CMLIVESTEST

TESTCHANGE TESTCHANGE TESTCHANGE

Payment date

09 Jun 2023

Payment cutoff time

09 Jun 2023 before 23:59

Workflow

✓ Created

09 Jun 2023, 03:14 PM by Lee Sew Phin Maker

● Pending approval

Cut off: 09 Jun 2023, 11:59 PM

1 Approver
Group B

↓

1 Approver
Group A

OR

1 Approver
Group A

● Payment date

09 Jun 2023

The approval workflow allows the user to easily see who needs to approve this transaction.