IDEAL Loan Servicing
User Guide

Live more,
Bank less

Version 4 |
03/02/2023

Table of Contents

Table of Contents

⊠DBS

Accessing IDEAL Loan Servicing

After logging into IDEAL, IDEAL Loan Servicing can be accessed via:
a) "Accounts" → "Loans" OR
b) "Loan Repayments" Widget → "View all loans"
Note that the browser only works on Chrome.

Viewing of Your Facilities

a) You will land on Facilities tab where loan facilities details such as "Payment Due" and "Maturity Date" can be viewed.

b) You can export to pdf/csv to view these details in a fixed format (export to CSV & print is only applicable on web)

Viewing of Your Facilities

Click on "Show more details" to view additional payment details of the loan.

811321204153 - INR

LONG TERM LOAN

5,000.00	42.47	573.04	01-Apr-2019	24-Nov-2021	31 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details ⌄   **View transaction history**   ▣ Action

811321204153 - INR

LONG TERM LOAN

5,000.00	42.47	573.04	01-Apr-2019	24-Nov-2021	31 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Hide details ⌃   **View transaction history**   ▣ Action

0.00	10%	42.47	0.00
Principal Due	Interest Rate	Interest Due	Penal Due

Viewing of Your Facilities

Click on "View transaction history" to view your scheduled payment history.
Note: Any unscheduled payment will not be shown here.

VH001N00019E00 - SGD

VARIABLE HIRE PURCHASE

29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details ⌄   **View transaction history**   ▣ Action

Transaction Details

Filter by Due date or Total Due

Due Date ⇕	Principal Due ⇕	Interest Due ⇕	Penal Due ⇕	Total Due ⇕	Amount Paid ⇕
17-Sep-2017	14,439.46	182.47	0.00	14,621.93	14,621.93
17-Oct-2017	14,461.73	154.63	0.00	14,616.36	14,616.36
17-Nov-2017	14,484.03	137.05	0.00	14,621.08	14,621.08
17-Dec-2017	14,506.36	110.61	0.00	14,616.97	14,616.97
17-Jan-2018	14,528.73	91.51	0.00	14,620.24	14,620.24
17-Feb-2018	14,551.14	68.68	0.00	14,619.82	14,619.82
17-Mar-2018	14,573.57	41.38	93.70	14,708.65	0.00
17-Apr-2018	14,585.03	22.92	249.74	14,857.69	0.00

Sorting Your Facilities

You can also choose to sort how you want to view your loan facilities.

Sorting Your Facilities

You will only see the facility types that you have.

IDEAL Loan Servicing User Guide (Maker)

Accessing IDEAL Loan Servicing

After logging into IDEAL, IDEAL Loan Servicing can be accessed via:
a)   "Accounts" → "Loans" OR
b)   "Loan Repayments" Widget → "View all loans"
Note that the browser only works on Chrome.

Performing a Transaction

a) You can either perform a repayment or rollover for your loan facilities.

b) Click on "Action" button and the 2 options will appear (depending on your product/ facility type).

Make a Repayment

Clicking on "Make a Repayment" will bring you to the make a repayment request screen.
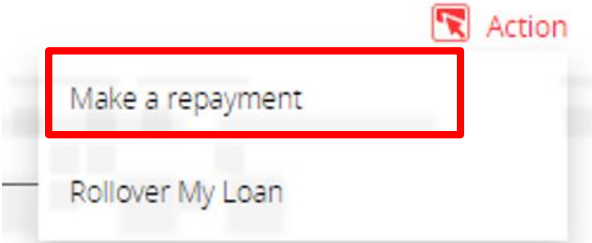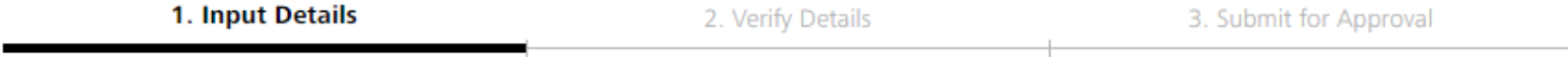
Make a Repayment

Select repayment method

Repayment type

⦿ **Scheduled Payment**
Pay **SGD 83.33** to settle this month's repayment.

Payment breakdown

Principal due	Interest due
SGD 83.33	SGD 0.00

◯ **Full repayment**
Pay **SGD 5,118.00** to fully settle your loan today.

◯ **Other amount**
You can choose to pay less or more than your scheduled payment amount.

Debiting account

ABC Corporation 123-456789-1(SGD) 20000.00 ⌄

New outstanding balance   SGD 4,916.67

a) You can choose to either make a Scheduled repayment (Scheduled Payment), Full repayment (Full payoff), or any Other amount (Unscheduled Payment).
b) Scheduled Payment can be selected up to 7 days in advance of due date of your loan.
c) Breakdown of your payment will be shown.
d) Input your debiting account.
e) Check on your new outstanding balance.

Make a Repayment

Upload supporting documents

There is no repayment account selected. Please indicate clearly in instructions uploaded.

Close

a) You may upload any supporting documents or instructions for your transaction request.

b) If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.

c) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.

Verify Transaction Details

If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.

a) Review the repayment request and click submit.
b) Message will appear after request is submitted successfully.

Rollover My Loan (for Non RFR Loans)

a) Clicking on "Rollover My Loan" will bring you to the rollover my loan request screen.
b) Note that you can submit rollover request up to 7 days in advance of next payment date.
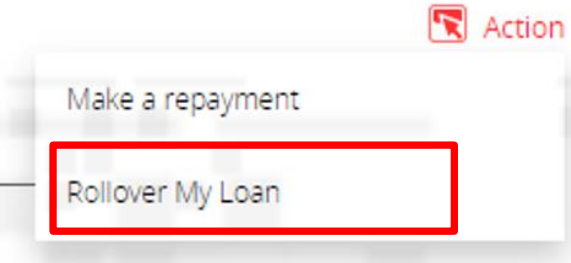
Create a Rollover Loan Request

Use this page to create a rollover loan request

1. Input Details	2. Verify Details	3. Submit for Approval

Current loan details

Organisation	XXXXXXXX XXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)
Maturity Date	02-Jan-2019
Outstanding Principal	SGD 5,000.00
Interest Rate	0%

Action
Make a repayment
Rollover My Loan

Rollover My Loan (for Non RFR Loans)

Step 1: Payment to make

ℹ️ A loan rollover only applies to the outstanding principal. The interest payment must still be made.

Interest payment to make	SGD	100
Principal payment to make	SGD	0
Total payment to make		SGD 100.00
		Interest payment + Principal Payment
Debiting Account		ABC Corporation 123-456789-1(SGD) 20000.00

Step 2: Rollover Details

New outstanding principal	SGD 4,900.00
	Total outstanding - Total payment amount
Tenor	1M
New maturity date	02-Feb-2019 30 days
New Interest rate	10%

a) Depending on whether you want to Rollover P only or Rollover P+I, amend the "interest payment to make" and "principal payment to make" accordingly.

b) For Rollover P only, input the outstanding interest payment to make and input principal payment to make as 0. You can amend the payment amount to be more than the outstanding interest payment to make if you wish to perform only a partial rollover.

c) For Rollover P+I, you may input both fields as 0.

d) Input your debiting account.

e) New outstanding principal will be shown after taking into consideration the payment you selected above.

f) Choose your tenor and the new maturity date will be displayed.

Rollover My Loan (for RFR Loan)

For RFR loan, when you create rollover loan request before lag period, interest rate for the current period will not be available yet. Sample display is as per screenshot above.
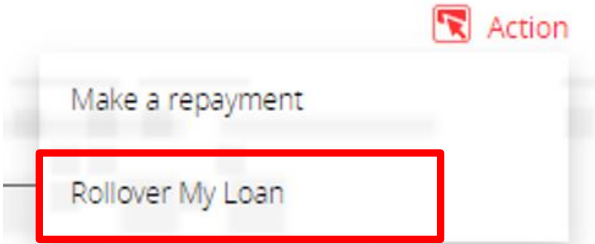
Rollover My Loan (for RFR Loan)

Step 1: Payment to make

ⓘ A loan rollover only applies to the outstanding principal. The interest payment must still be made.

Interest payment to make	SGD	100
Principal payment to make	SGD	0

Total payment to make SGD 100.00
Interest payment + Principal Payment

Debiting Account ABC Corporation 123-456789-1(SGD) 20000.00

a) New interest rate will only be available at the end of the borrowing period depending on the lag period defined for the loan.

Step 2: Rollover Details

New outstanding principal SGD 4,900.00
Total outstanding - Total payment amount

Tenor 1M

New maturity date 02-Feb-2019 · 30 days

New Interest rate To be advised*

ⓘ *New interest rate will be available 2 business days before the new payment date

Rollover My Loan/ Verify Transaction Details

a) You may upload any supporting documents or instructions for your transaction request.
b) If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.
c) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
d) Review the rollover request and click submit.
e) Message will appear after request is submitted successfully.

Upload supporting documents

Upload

Drag and drop your files anywhere, or browse for files
Each file is limited to 5MB in PNG, JPG, JPEG, and PDF.

Cancel   Save as draft   Next

There is no repayment account selected. Please indicate clearly in instructions uploaded.

Close

Create a Rollover Loan Request

Use this page to create a rollover loan request

1. Input Details ✓   2. Verify Details

Preview your rollover loan request   ✎ Edit

Organisation	XXXXXXXX XXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)

Interest payment to make	SGD 0.00
Principal payment to make	SGD 100.00
Total payment to make	SGD 100.00

If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.

Get New Loan from Existing Credit Limit (New Drawdown)

Clicking on "Get new loan from existing credit limit" at the top of the Facilities tab will bring you to the Get new loan from existing credit limit request screen.

Facilities

View loan balance for current month

📄 Export to Pdf   📄 Export to CSV   🖨 Print

Get new loan from existing credit limit

Show All Facilities, sort by Account Number ⇕

Get a new loan from Existing Credit Limit

Request for a new loan from your existing credit limit

1. Input Details   2. Verify Details   3. Submit for Approval

Organisation

Get New Loan from Existing Credit Limit (New Drawdown)

Step 1: Credit limit and loan details

Facility type and available limit
Long Term Loan (SGD) 100,000,000

Loan amount
SGD | 100000

Purpose of loan
xxx xxx

133 characters left

Step 2: Disburse loan to

Receiving account
ABC Corporation 123-456789-1(SGD) 20000.00

Step 3: Loan duration

Limit expiry date
31-Dec-2099

Loan start date
When do you want your loan to be disbursed?
● Choose date | 01-May-2020

This request must be approved by **16 Apr 2020** by Approver

Tenor
36 | Months
Tenor may change upon review from the bank.

Step 4 : Repay loan from

Servicing account
ABC Corporation 123-456789-1(SGD) 20000.00

a) Select your Facility. Only activated limit with available amount will be displayed for selection.
b) Input your loan currency and loan amount. Note that loan amount cannot exceed available limit.
c) You may input the purpose of loan.
d) Input your receiving account.
e) Select your loan start date/ date of disbursement.
   • Blocked dates
      • Saturdays and Sundays.
      • Note that the bank will also check if date selected is a Holiday.
f) Input your Tenor. Tenor (Loan end date) selected cannot exceed Limit Expiry Date.
g) Input the servicing account.

Please approve this request on the same day.

DBS

Get New Loan from Existing Credit Limit/ Verify Transaction Details

Upload supporting documents

Upload

Drag and drop your files anywhere, or browse for files
Each file is limited to 5MB in PNG, JPG, JPEG, and PDF.

File name	Document Type	🗑
BI1313CC7_DOC1.pdf	New Drawdown ⌄	

ℹ The information submitted will be reviewed by the bank before the completion of this request.
Notice of Drawdown must be given up to 3 working days prior or as per stated in the Letter of Offer

Cancel   Save as draft   Next

a) You may upload any supporting documents or instructions for your transaction request.
b) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
d) Review the new drawdown request and click Submit.
e) Message will appear after request is submitted successfully.

---

1. Input Details ✓   2. Verify Details   3.

Preview your new loan request   ✏ Edit

Organisation	

Facility type	Long Term Loan (SGD) 100,000,000

Loan amount	SGD 100,000.00

Purpose of loan	XXX XXX

If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.

Your new loan request has been submitted   🖨 Print

✓ New loan request LNOSDD460281642020 on Thu Apr 16 2020 has been created successfully with status Pending Approval.
After final approval, you will be contacted within 3 working days to follow up on this request.

Want to be notified by SMS or Email when this transaction is approved? Set it up in Alerts and Reminders

❌ DBS

IDEAL Loan Servicing User Guide (Checker)

Accessing IDEAL Loan Servicing

After logging into IDEAL, IDEAL Loan Servicing can be accessed via:

a)   "Accounts" → "Loans" OR

b)   "Loan Repayments" Widget → "View all loans"

c)   "My Approvals" widget → Click on Loan servicing request count → you will be navigated to Loan Servicing Requests.

Note that the browser only works on Chrome.

Accessing IDEAL Loan Servicing

a) Find the case in Loan Servicing Requests tab and click on the reference number.
b) Take note of the approval count.

Approve Own Transaction

a) For users with **Approve Own access**, you may approve your own transaction immediately in maker screen.
b) Under verify details, tick on checkbox "Approve now" and submit immediately.
c) **Approve via IDEAL mobile authentication** OR enter the challenge in your digital token or security device and input the response returned accordingly.
d) Click submit.

Mobile Authentication

Challenge Response

Approving a Transaction

a) Verify the details of the request.
b) Click on Approve now, Authentication will be sent to mobile device installed with Digital Token for approval.
c) Upon approval, the status will reflect as Received and will be processed by the bank.
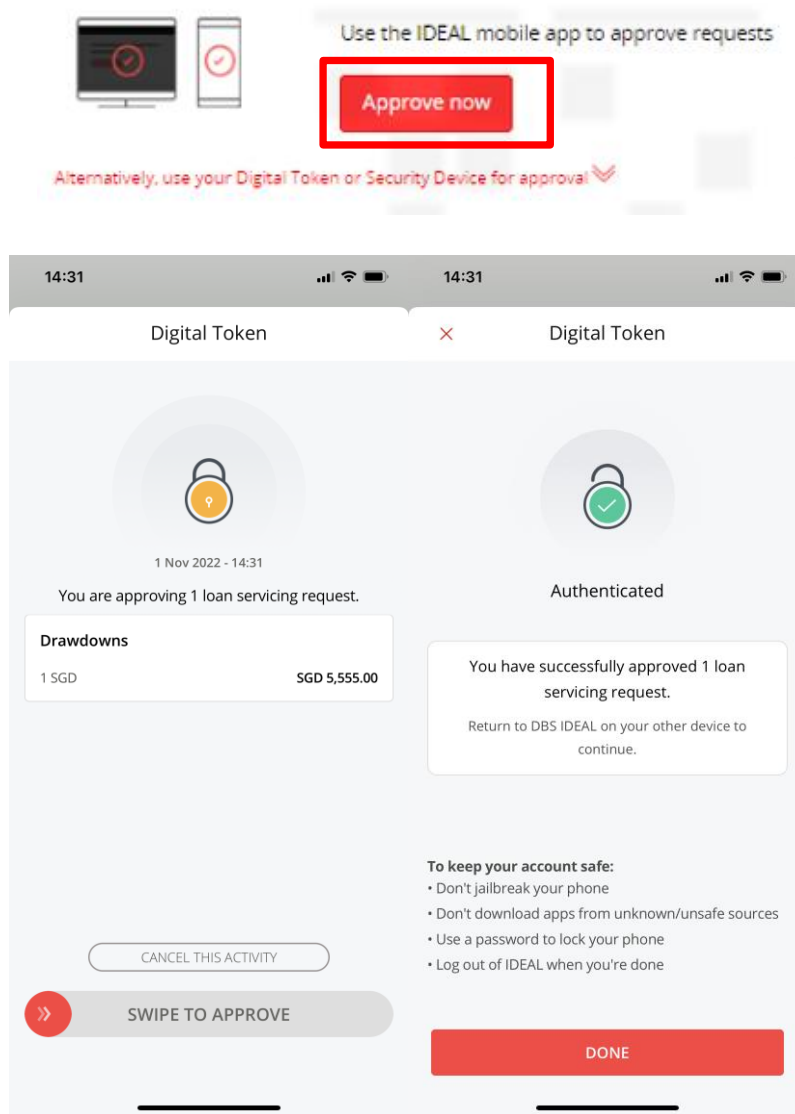
View New Drawdown Request

Details of this new drawdown request. Actions you may perform depend on you role and the status of this transfer.

Reference: LNOSDD460281642020

Status: Pending Approval

🖨 Print

Organisation	XXXXXXXX XXXXXXXXXX XXX XXX
Facility type	Long Term Loan (SGD) 100,000,000
Loan amount	SGD 100,000.00
Purpose of loan	XXX XXX
Disburse To	**123-456789-1 (SGD)** **ABC Corporation**

Use the IDEAL mobile app to approve requests

Approve now

Alternatively, use your Digital Token or Security Device for approval ⩔

14:31

Digital Token

🔒

1 Nov 2022 - 14:31

You are approving 1 loan servicing request.

Drawdowns

1 SGD   SGD 5,555.00

CANCEL THIS ACTIVITY

» SWIPE TO APPROVE

14:31   ✕   Digital Token

🔓

Authenticated

You have successfully approved 1 loan servicing request.

Return to DBS IDEAL on your other device to continue.

To keep your account safe:
• Don't jailbreak your phone
• Don't download apps from unknown/unsafe sources
• Use a password to lock your phone
• Log out of IDEAL when you're done

DONE

✅ **Request approved**

Prepayment loan request LNOSPP20102622020 has been successfully approved.

Dismiss

Loan Servicing Request Status

Go to Loan Servicing Requests tab to check on the status of your transaction request.

IDEAL Loan Servicing on IDEAL Mobile App (Maker)

Accessing IDEAL Loan Servicing on IDEAL Mobile App

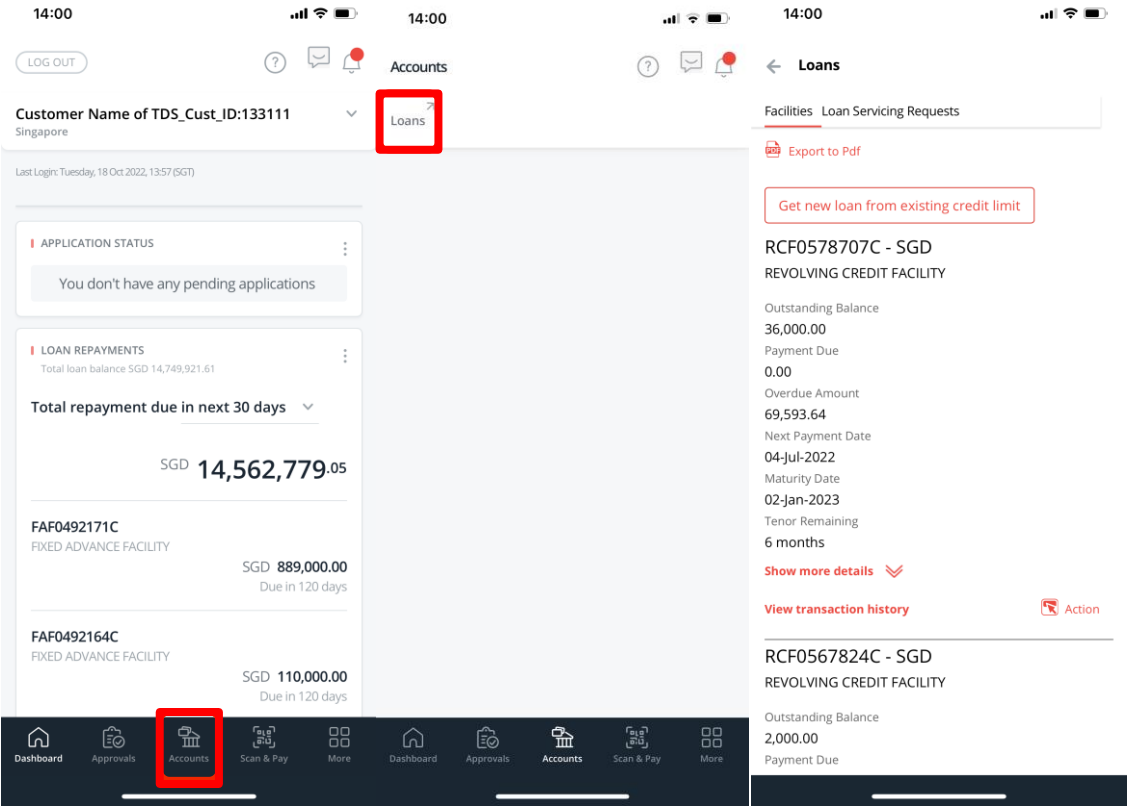Loan Servicing module is now made available on IDEAL mobile app.
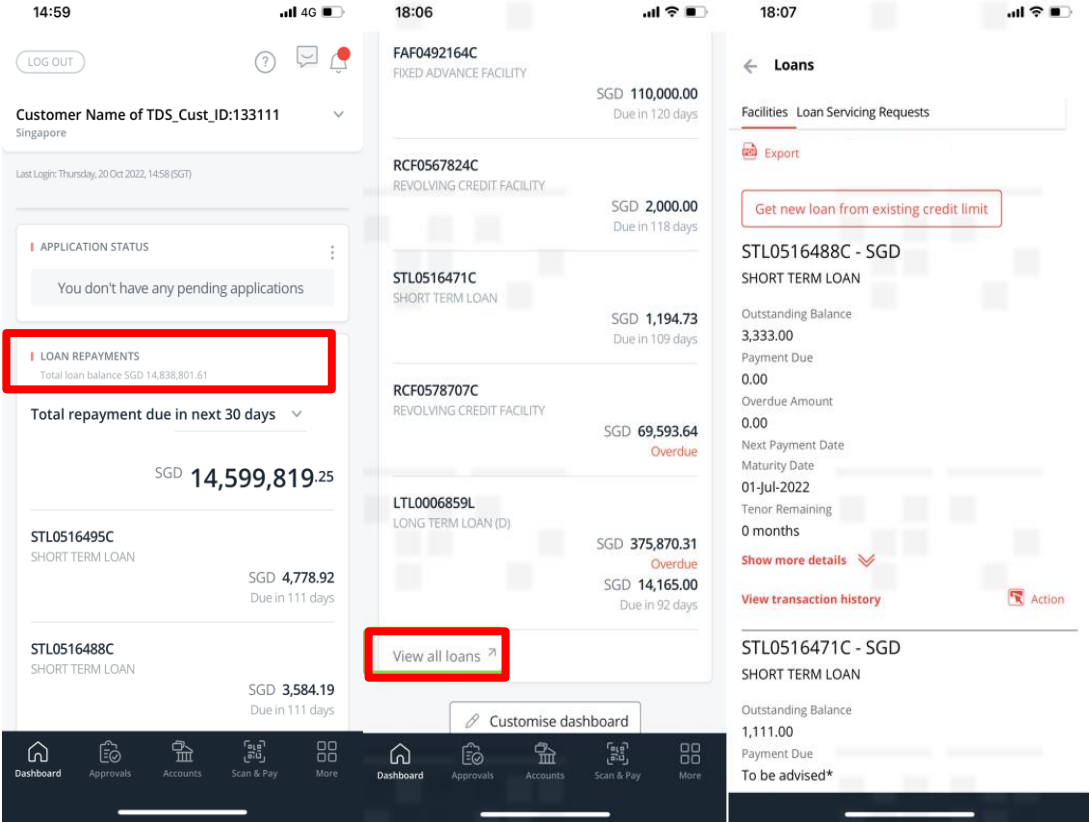

Figure 1 – "Accounts" → "Loans"

Figure 2 – Loan Repayments" Widget → View all loans

After logging in to IDEAL mobile app, IDEAL Loan Servicing can be accessed via:
a) "Accounts" → "Loans" OR
b) "Loan Repayments" Widget → "View all loans"

Viewing of Your Facilities on IDEAL Mobile App

a) You will land on Facilities tab where loan facilities details such as Payment Due and Maturity Date can be viewed.
b) You can tap on "Export to Pdf" to view these details in a fixed format.
c) Tap on "Show more details" to view additional payment details of the loan.
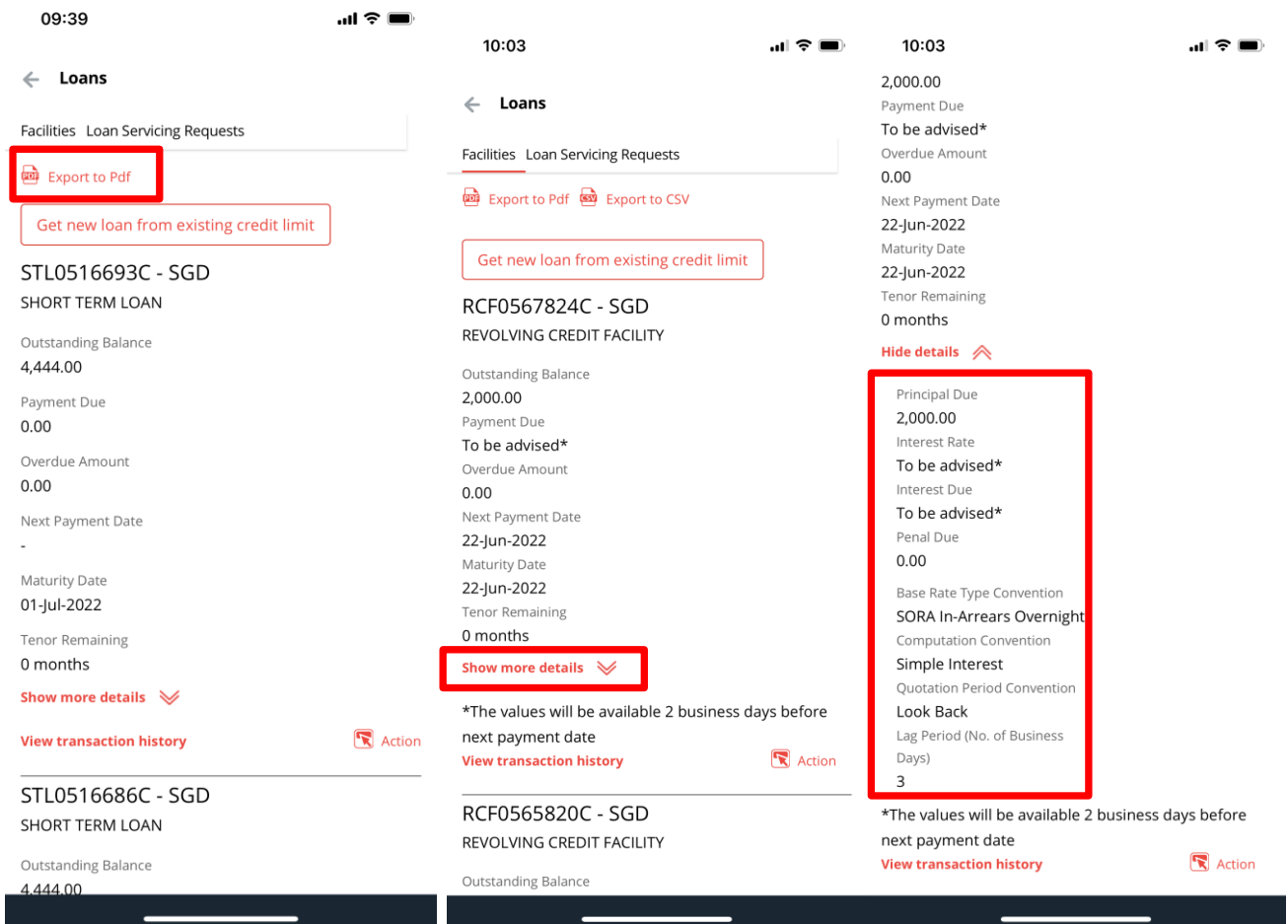
Viewing of Your Facilities on IDEAL Mobile App

Tap on "View transaction history" to view your scheduled payment history.
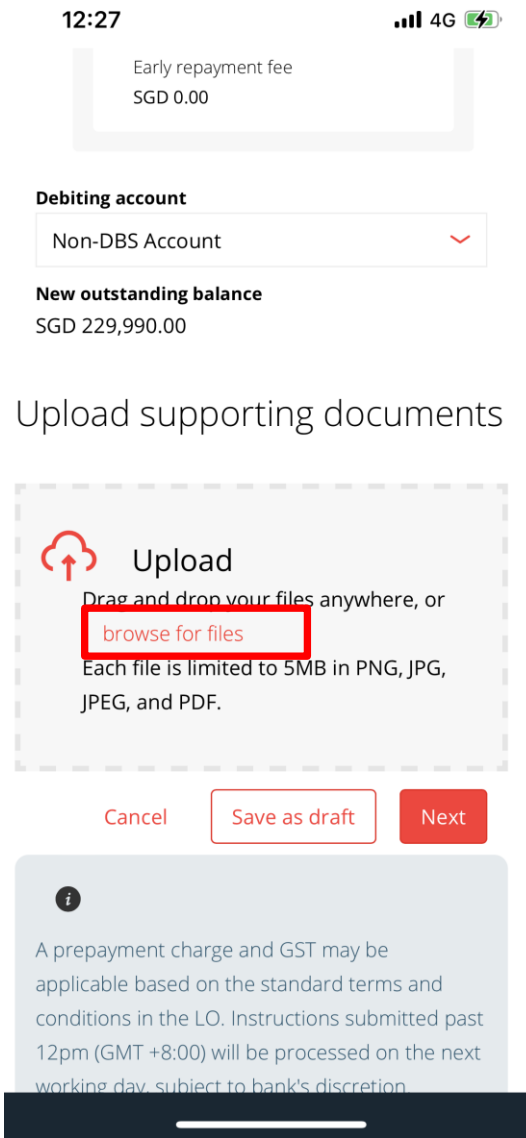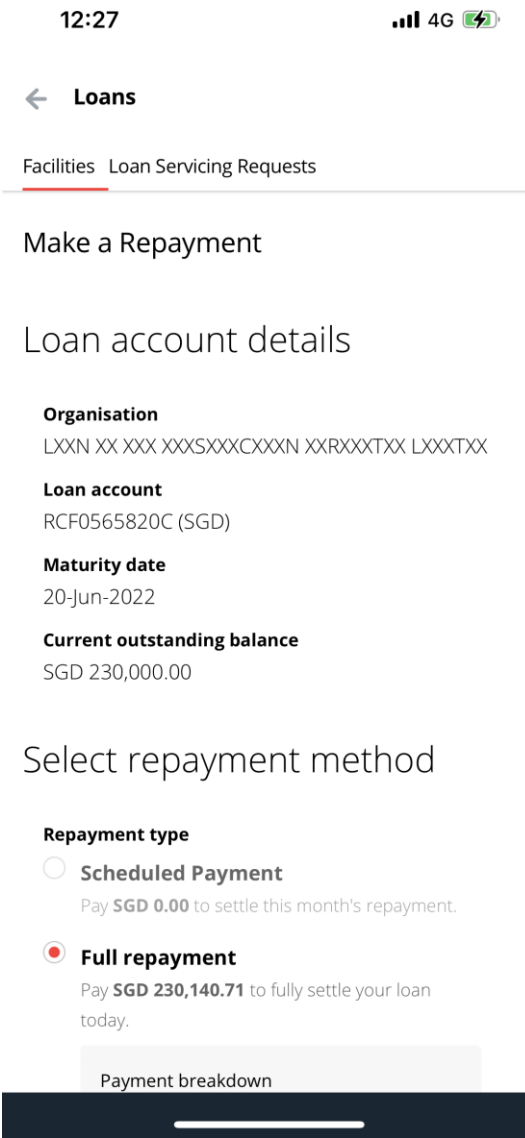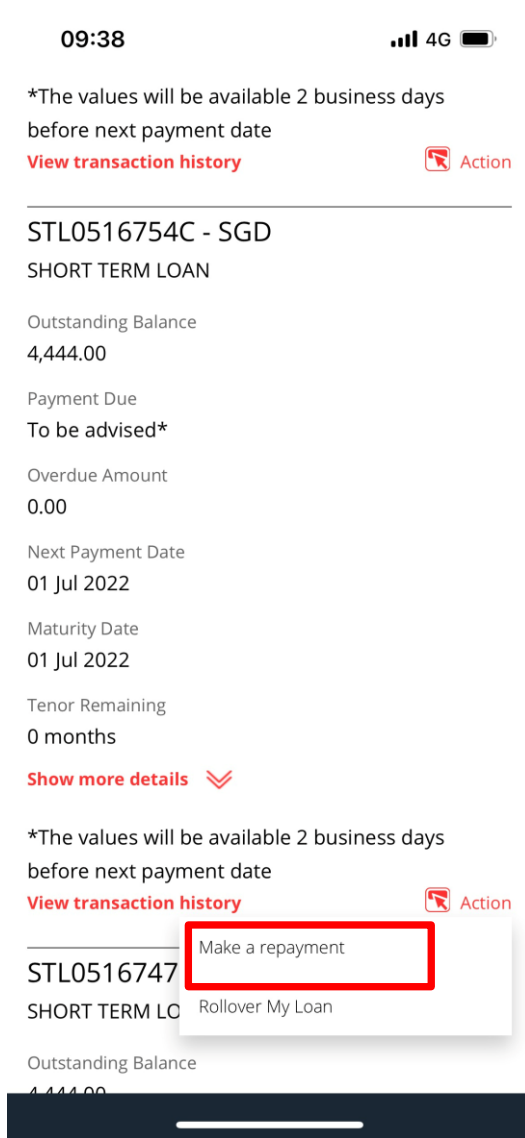Note, any unscheduled payment will not be shown here.

Performing a Transaction on IDEAL Mobile App

a) You can either perform a repayment or rollover for your loan facilities.
b) Tap on "Action" button and the 2 options will appear (depending on your product/ facility type).
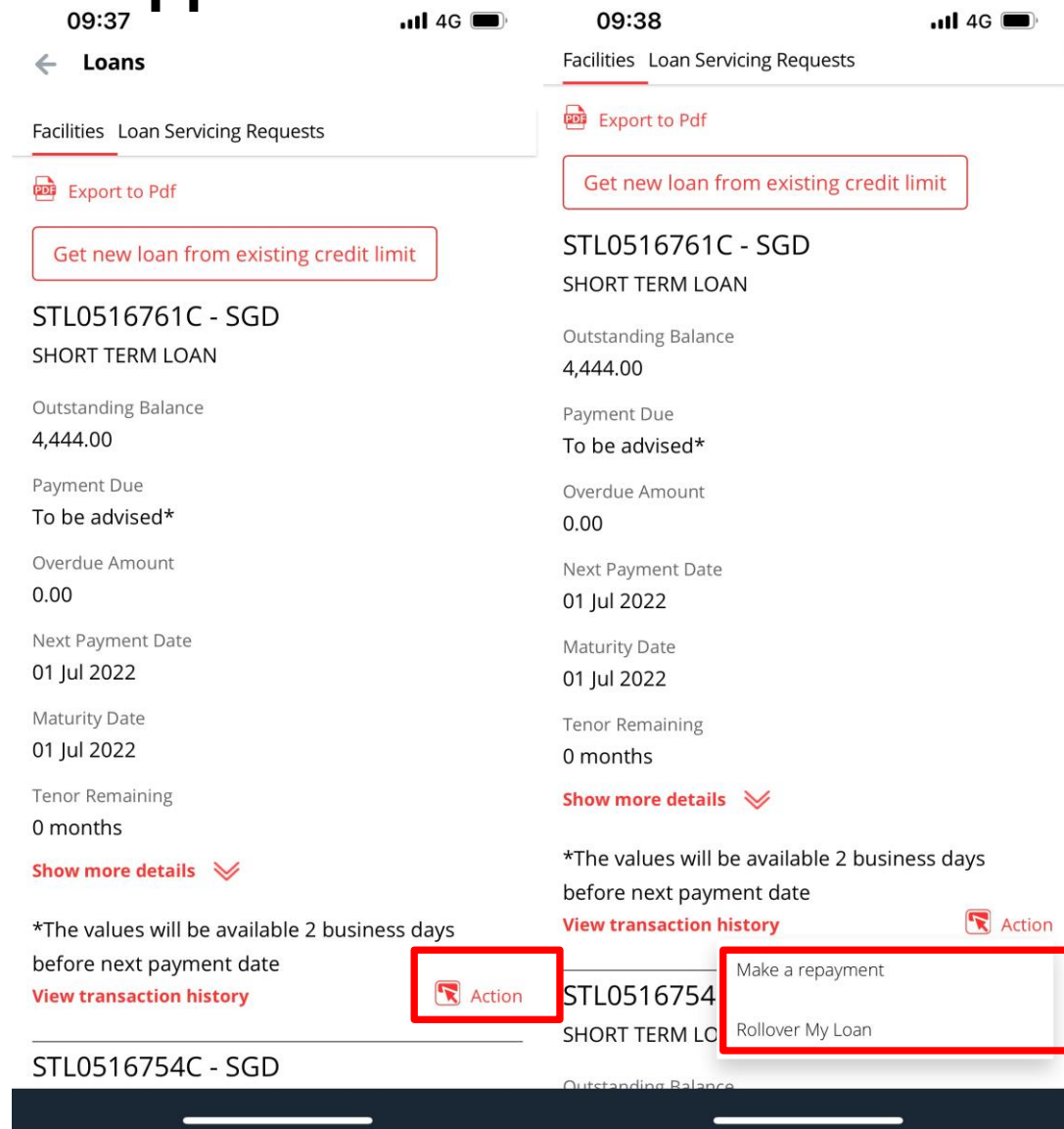
Make a Repayment on IDEAL Mobile App

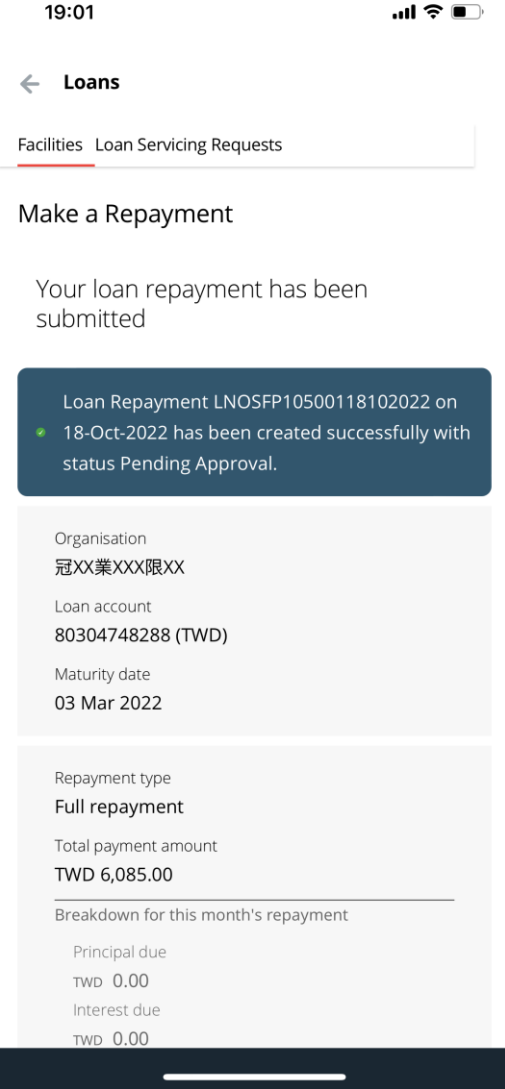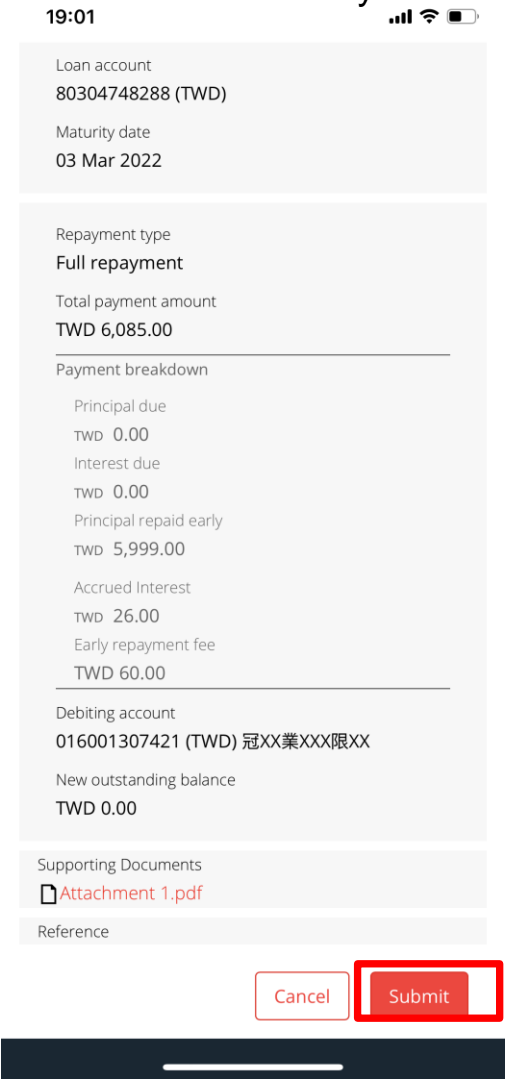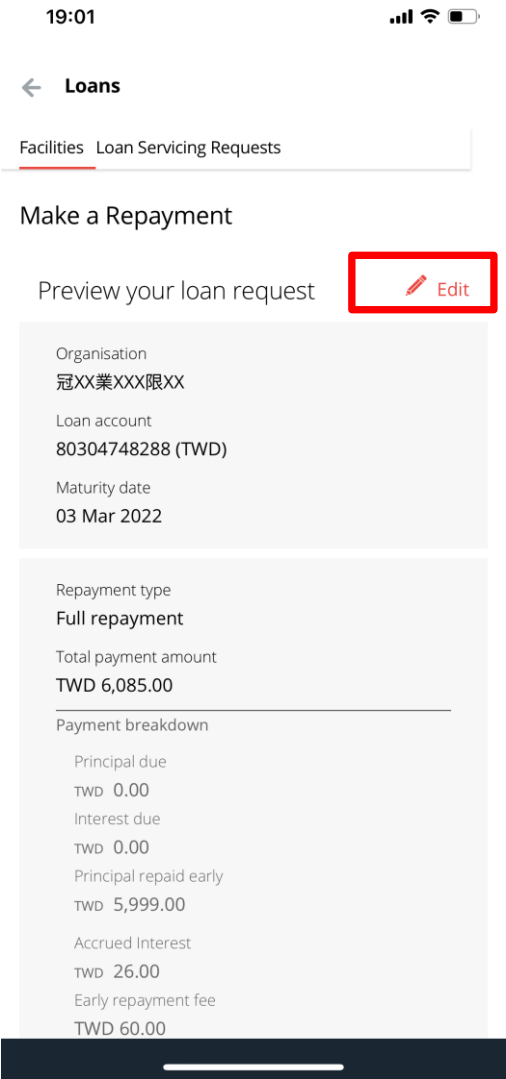Repayment can also be performed on IDEAL mobile app.

You may upload any supporting documents or instructions for your transaction request on your mobile

Verify Transaction Details on IDEAL Mobile App

a) Review the repayment request and tap Submit.
b) Message will appear after request is submitted successfully.

If you need to make any amendments, tap on Edit and you will go back to the previous screen to make any amendments.

Rollover My Loan/ Verify Transaction Details on **IDEAL Mobile App**

Rollover can also be performed on IDEAL mobile app.

Get New Loan from Existing Credit Limit/ Verify Transaction Details on IDEAL Mobile App

Get new loan from existing credit limit can also be performed on IDEAL mobile app.

Uploading of Supporting Documents on **IDEAL Mobile App (iOS)**

You may upload any supporting documents or instructions for your transaction request.

Tap on "Browse for files"
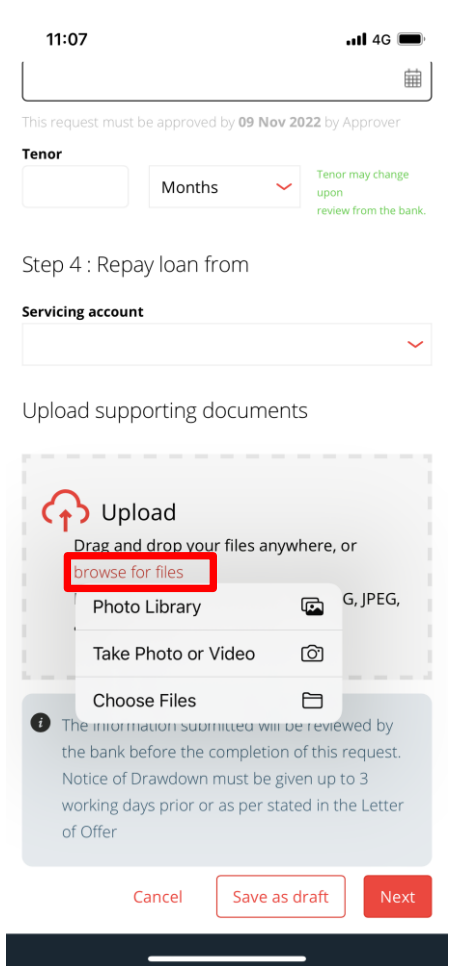
If "Photo library" is selected
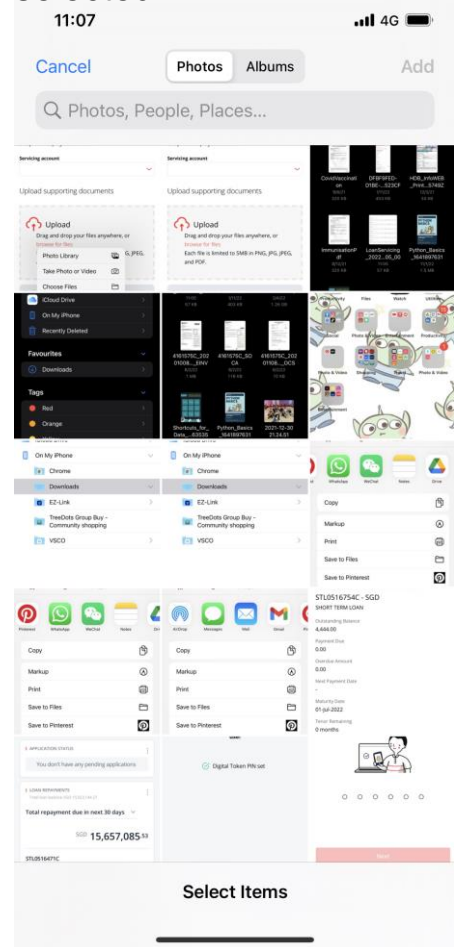
If "Take Photo or Video" is selected
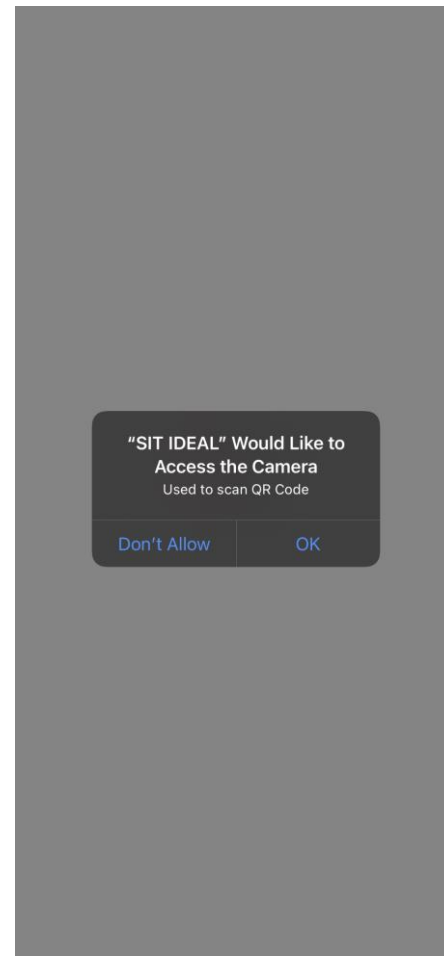
If "Choose Files" is selected

Uploading of Supporting Documents on IDEAL Mobile App (Android)

You may upload any supporting documents or instructions for your transaction request.

Select "Browse for files"
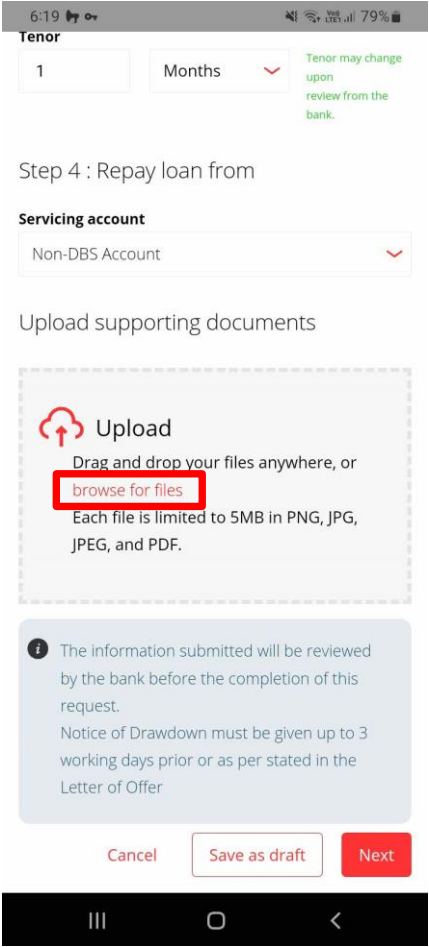
Customer will be prompt to select file from their mobile folder.
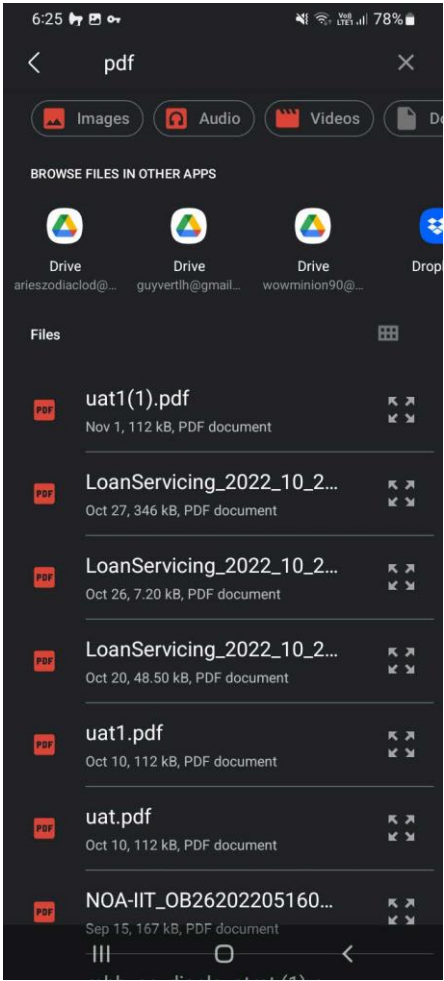
Once file is selected, select the document type accordingly
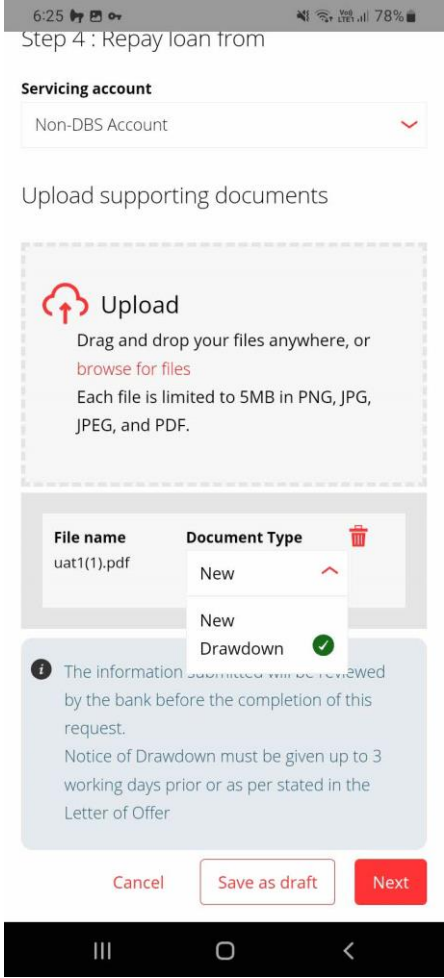
IDEAL Loan Servicing on IDEAL Mobile App (Checker)

Accessing IDEAL Loan Servicing on **IDEAL Mobile App**
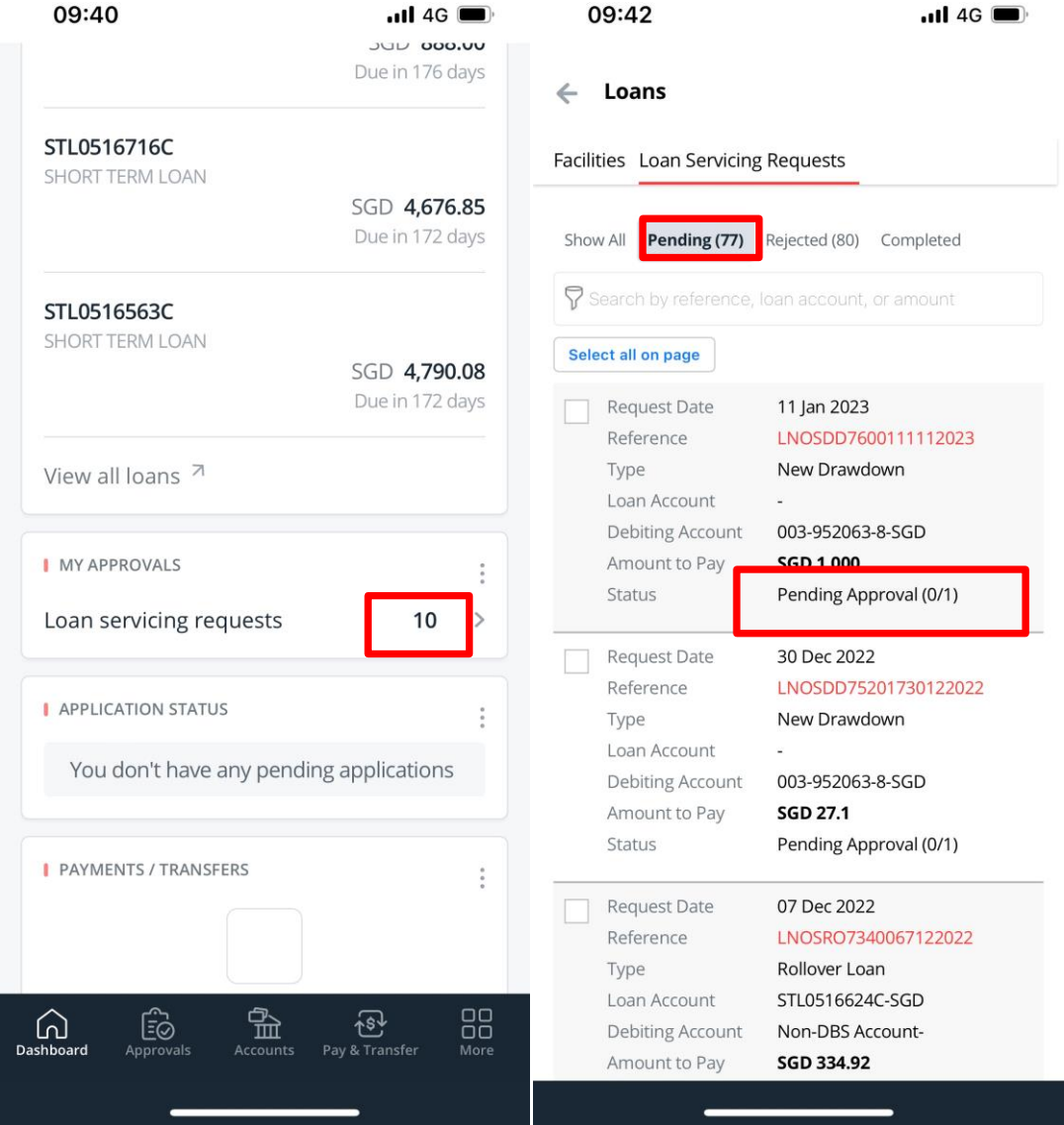
a) As an approver, you can access Loan Serving Request on mobile via the "My Approval" widget, Loan Serving Request count.
b) Tap on the count, you will be navigated to Loan Servicing Requests.
c) "Pending Approval" request will be shown

Approving a Transaction on IDEAL Mobile App

For approving request via mobile, you will tap on "Approve" -> "Approve Now":

1. If digital token is on same mobile device:
   - User will be prompted for biometric authentication (if enabled), or enter digital token approval PIN

2. If digital token is on a different mobile OR no digital token:
   - User will be prompted to authenticate on their registered IDEAL mobile device
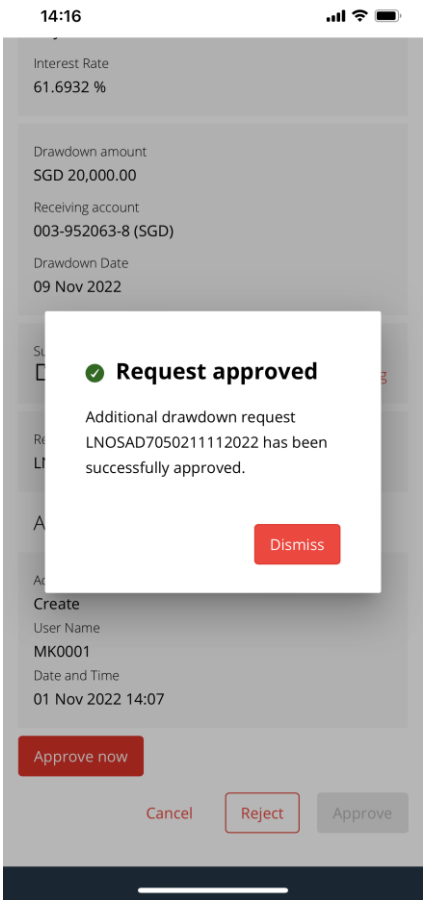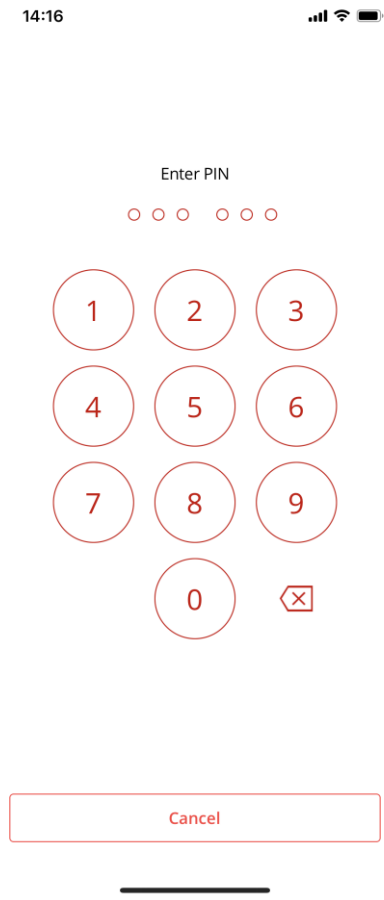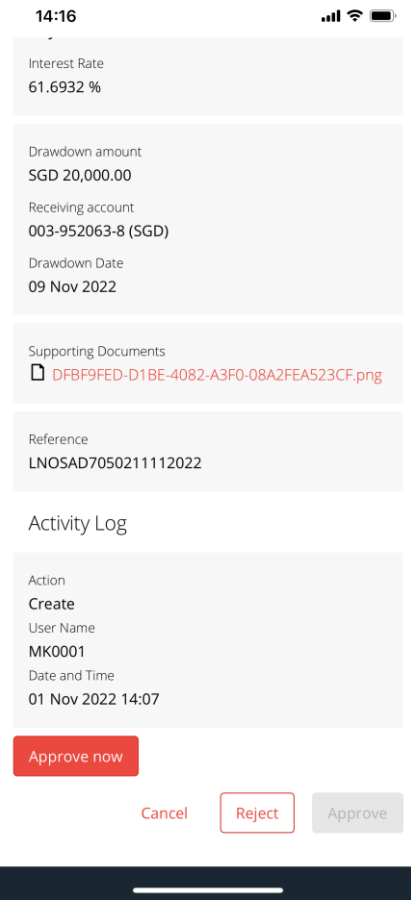
Loan Servicing Request Status

Loan Servicing Request Status

Loan Servicing Status	Description
Pending Approval	A user has created a Loan Servicing Request, and it awaits approval.
Approved	The instruction has received all the required approvals and is ready to be sent to the back office for processing.
Saved	A user has saved instruction details (possibly with incomplete information) without submitting the instruction for processing; the user can access the instruction at a later time to complete the details and submit it for approval and processing.
Rejected	The approver has rejected the Loan Servicing request.
Received	The Loan Servicing request is getting processed at the bank and is waiting for processing at the bank.
Completed	This Loan Servicing request is completed processing successfully at the back office.
Bank Rejected	Bank has rejected the Loan Servicing request.

Viewing of Transaction Requests

Click on the tab loan servicing requests and you will be able to see all the requests that have been submitted.

You can search via reference number, loan account number, or amount.

Log Out

You can either log out to IDEAL Main (click on the triangle) or log out completely.

SMS & Email Notifications

<DBS BANK>
The loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 has been created and is pending approval.

<DBS BANK>
We have received your approval for loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 on 15-Apr-2020 17:43.

<DBS BANK>
The loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 has been sent to the Bank.

<DBS BANK>
The loan Drawdown request with Ref LNOSDD37003542020 of SGD 1234.46 has been rejected by the Approver.

<DBS BANK>
The loan Prepayment request with Ref LNOSFP41023942020 of SGD 5118.00 has been rejected by the Bank.

<DBS BANK>
The loan Drawdown request with Ref LNOSDD40013842020 of AUD 5454.00 has been successfully processed by the Bank.

SMS Samples

Makers and/or Checkers subscribed to notifications will receive SMS & Email when:
a)   Request is pending approval
b)   Request is approved
c)   Request is rejected by Checker
d)   Request is sent to the bank for processing
e)   Request is rejected by the bank
f)   Request is successfully processed by the bank

SMS & Email Notifications

The loan Drawdown request with Ref LNOSDD460281642020 of SGD 100000.00 has been created and is pending approval.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

Please do not reply to this email as it is auto-generated.

CONFIDENTIAL NOTE: The information contained in this email is intended only for the use of the individual or entity named above and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this message in error, please immediately notify the sender and delete the mail. Thank you.

The loan Additional Drawdown request with Ref LNOSAD460141642020 of SGD 400.00 has been sent to the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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We have received your approval for loan Scheduled Payment request with Ref LNOSRP460221642020 of SGD 8588.12 on 16-Apr-2020 18:25.

Should you require any clarification, please do no hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Prepayment request with Ref LNOSFP41023942020 of SGD 5118.00 has been rejected by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Rollover request with Ref LNOSRO230131932020 of SGD .00 has been rejected by the Approver.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Prepayment request with Ref LNOSFP34007342020 of SGD 1003287.67 has been successfully processed by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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Email Samples

DBS

Version 4 | 03/02/2023

Loan eStatement & eAdvice on IDEAL

Loan eStatement & eAdvice on IDEAL

To provide convenience to our Customers for easy online access to their loan statements/advices store up to 7 years
- RFR Loan eAdvices will be available on IDEAL for 7 years from Jun 2021
- Non-RFR Loan eAdvices will be available on IDEAL for 7 years from Sep 2021

Loan eStatement & eAdvice on IDEAL

Click Download to view your Loan eStatements/eAdvices

eStatement Delivery via Email

Allow IDEAL users to schedule alerts and opt-in to deliver PDF eStatement to their email addresses

Manage alerts

Create a eStatement Alert

Notify me when my eStatement/s is ready for viewing

Step 1: Alert criteria

Statement type
☐ Account eStatements
☑ Loan eStatements and advices
    ☑ Attach eStatement/advice (pdf) to the email notification

User is able to opt-in eStatement to be attached in email

Step 2: Notification options

Password required to open document
...... 2 characters left

Password must be between 6 to 8 characters. Password is case sensitive.

Confirm password
...... 2 characters left

Send notifications — You can view all notifications in IDEAL

☑ Send mobile app notification — Send alert via IDEAL Mobile push notification. You can install and log into IDEAL Mobile app to finish the setup.

☑ Send email notifications
    test (test123@gmail.com) ✕ ⌄

    Add new email — Create new contacts to people that are currently not in your existing contacts.

    May I help you?

☐ Send SMS notifications

User will be prompted to set up a password required to open the PDF eStatement -> 6-8 alphanumeric characters

eStatement Delivery via Email

Once setup, IDEAL users will receive PDF eStatements to their email addresses when they are ready.

Loan eStatements

Once user receives eStatement alert, .zip file containing all the statements online are attached

eStatement Delivery via Email

User will be prompted to enter the password they have set in the eStatement alert screen to extract all the statements

DBS Global Transaction Services

Committed | Agile | Digital | Insight-led | Safe