



Live more,
Bank less

DBS IDEAL Payment Generator User Guide

Table of Contents

1. Payment Generator	P. 3 – 5
2. File Upload & Approval	P. 6 – 8
3. Appendix: Enabling File Upload & Approval	P. 9 – 11

01 Payment Generator



About Payment Generator

The Excel-based Payment Generator is designed to help IDEAL users easily create proper payment/payroll instructions.

- ✓ User-friendly interface and no additional software is required
- ✓ Field validation to minimize operational risks by ensuring file adherence to system rules
- ✓ Easily create or amend payment/payroll records, enhancing administrative efficiency

Capability	<ul style="list-style-type: none">• Supports up to 9,999 payment/payroll instructions per file• Maximum amount of \$9,999,999,999.99 (HKD/CNY) per transaction
System Requirements	<ul style="list-style-type: none">• Compatible with Microsoft Office 2010 (Service Pack 2) or later versions• Macros in Excel must be enabled (https://support.microsoft.com/en-us/office/enable-or-disable-macros-in-microsoft-365-files-12b036fd-d140-4e74-b45e-16fed1a7e5c6)

Payment Generator

1. Enable macros in Excel and read the tab "ReadMe" before using the Payment Generator
2. Input all the required fields marked with "*"
3. Review the details and click **Output file** to generate the file for uploading to DBS IDEAL

Select the product type that is suitable for your payment/ payroll.

Select the currency. Note that only HKD and CNY are supported.

- Manual input is required.
- Maximum total count is 9,999 transactions per file.

	A	B	C	D	E	F	G	H	I	J	K	
1												
2			Payment/Payroll									
3			Fields with (*) are mandatory									
4			Please double check transaction counts and total value in IDEAL are match									
5												
6												
7												
8			*Product	BPY-Bulk Payment		*Originating Acc	1234567890					
9			*Currency	HKD								
10												
11			*Total Count :	3		Total Value (auto calculate)	10,000.00					
12												
13												
14			Rec No.	Particular / Debtor Reference (140 characters)	*Account Name (140 characters)	*Full Account Number (Bank Code + Branch Code + A/C Number)	Payee Reference (140 characters)	*Amount	*Value Date (DDMMYYYY)	Beneficiary advice message	Beneficiary advice Email 1	Beneficiary advice Email 2
15												
16			1	GA230922AB01	DBS-IDEAL 1	01520000000000	DBS-IDEAL 1	3000.00	25022025			
17			2	GA230922AB01	DBS-IDEAL 2	01520000001111	DBS-IDEAL 2	3000.00	25022025			
18			3	GA230922AB01	DBS-IDEAL 3	01520000002222	DBS-IDEAL 3	4000.00	25022025			

Supports value-dated payments up to 90 days in advance.

This message is optional and is intended to inform your beneficiary that the payment has been made to their account.

Please note:

- Only alphabets and numbers are accepted in this file.

02 File Upload & Approval



File Upload

1. Go to **Files > Files Management Center**
2. Upload the payment file
3. By default, your payment type and file format are set to “All – Universal File Format”
4. Select your **Approval option** (“by transaction amount” is recommended)
5. Click **Confirm upload**

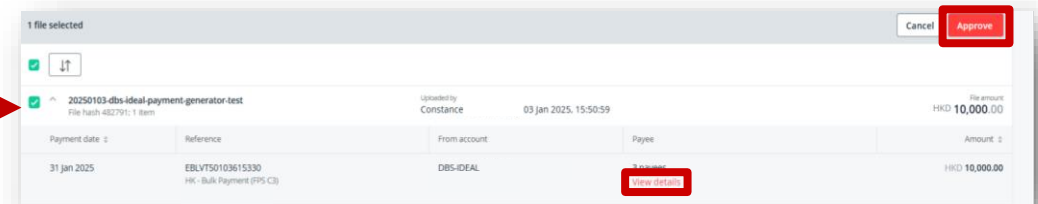
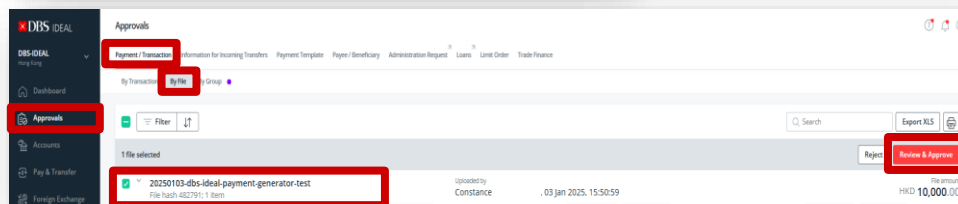
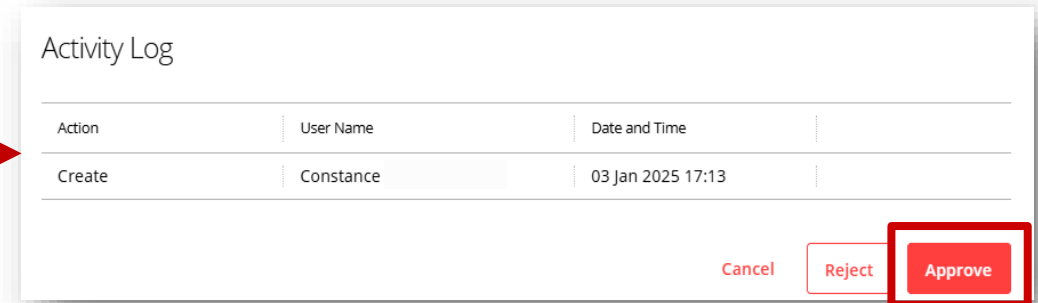
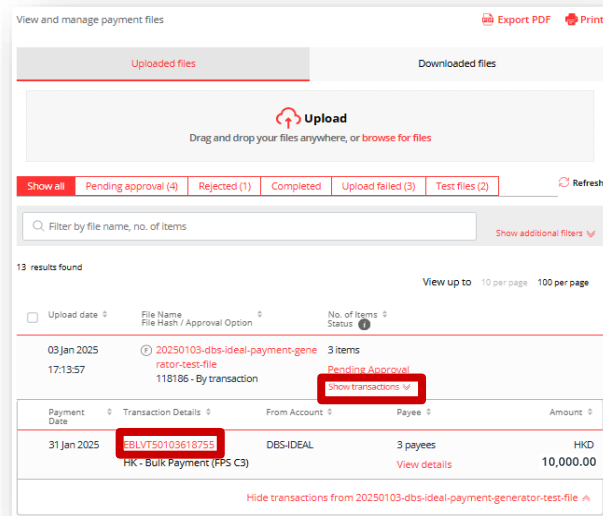
Make sure you have **enabled the file services** for your DBS IDEAL online banking account.

For step-by-step instructions, please refer to the Appendix (slides 9-11).

The screenshot displays the DBS IDEAL Files Management Center interface. On the left is a dark sidebar with navigation options: Dashboard, Approvals, Accounts, Pay & Transfer, Foreign Exchange, Merchant Services, **Files** (highlighted with a red box), Reports, Trade Finance, and Administration. The main content area is titled 'Files' and has a sub-tab 'Files Management Center' (also highlighted with a red box). Below the sub-tab, there's a section for 'View and manage payment files' with 'Export PDF' and 'Print' icons. A tabbed interface shows 'Uploaded files' and 'Downloaded files'. The 'Uploaded files' tab is active, showing a large 'Upload' button with a cloud icon and the text 'Drag and drop your files anywhere, or browse for files' (this area is highlighted with a red box). Below this, a file entry is shown with 'File Name' '20250103-dbs-ideal-payment-generator-test-file'. Underneath, there are three main sections: 'Payment type and file format' (set to 'ALL - Universal File Format', highlighted with a red box), 'Approval option' (set to 'By transaction amount', highlighted with a red box), and 'Amend payment date' (set to 'DD MMM YYYY' with a calendar icon). To the right of these are checkboxes for 'Confidential file' and 'Test file'. At the bottom right, there are 'Cancel' and 'Confirm upload' buttons (the latter is highlighted with a red box).

File Approval

Once the file has been successfully uploaded, your file will be marked as “Pending Approval”.



1. Click **Show transactions** under “Pending Approval”, then click on the transaction to view the details.

Alternatively, go to the Approvals page. Select **Payment/Transaction** and **By File**, and tick the file you want to review and approve.

2. Review the transactions details and amount carefully before clicking **Approve**.
3. Use the IDEAL Mobile app (alternatively, a digital token or security device) to approve the transaction.

03 Appendix: Enabling File Upload & Approval



Enabling File Upload & Approval (via Online IDEAL Maintenance Form)

You only need to activate the file upload and approval service **once**. No reapplication is necessary.

For the user guide to the online IDEAL Maintenance Form, please visit [here](#).

For users without Customer Self Administration (CSA) on DBS IDEAL:

What I would like to do with this form

Accounts

☐ Add / remove account(s) from IDEAL

Users

☐ Nominate Customer Self Administrator(s) (CSA)

☐ Update existing users' details

☒ Add user(s) or edit existing users' services and roles

☐ Delete existing user(s)

Authorisation Policy

☐ Add / update Cash Trade Authorisation Policy(ies)

☐ Add / update Customer Self Administrator (CSA) Policy

☐ Add / update Loan Authorisation Policy

☐ Add / update Open Account Trade (OAT) Authorisation Policy

Others

☐ Add Risk Disclosure for single control

☐ Add / update Parent - Subsidiary Linkage(s)

☐ Special instructions

☐ Mandate / Board Resolution for CSA

Next

Step 1:

- Create a new application (click [here](#))
- Check the box "Add user(s) or edit existing users' services and roles"

Add User(s) or Edit Existing Users' Services and Roles

As part of our enhanced security process, we require you to provide us with a valid mobile number & email address. An invalid mobile number or email address may result in the inability to authenticate you and affect your login.

User 1

Name (as per HKID / Passport)

Name is required

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

☐ Add new user

☒ Update existing user's services and roles

☒ Add specific services and roles only, other existing ones remain unchanged

☐ Replace all existing services and roles

☐ Remove user's services and roles

Removing a user removes user's entitlement from IDEAL. If you would like delete a user, go to [Delete existing user\(s\)](#) section.

Clear

Step 2:

- Select "Add new user" or "Update existing user's services and roles" based on your needs. For existing users, choose "Add specific services and roles only".

Add service(s)

☐ Cash and Trade services

☐ Payment

☐ Payroll ^①

☐ Collection ^①

☐ Fixed Deposit ^①

☐ Trade Finance ^①

☐ Open Account Trade (OAT) ^①

☐ Open Account Trade-Supplier Finance (OAT SF) ^①

☐ Open Account Trade-Accounts Receivable Purchase (OAT ARP) ^①

☐ Loan ^①

☐ FX Online ^①

☒ Others

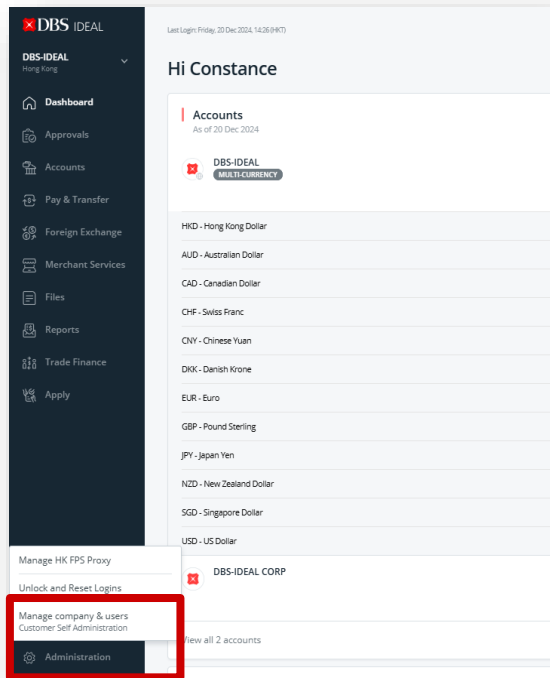
Enable file upload and approval

Step 3:

- Scroll down to the "Add service(s)" section, check the box "Others", and specify "Enable file upload and approval"

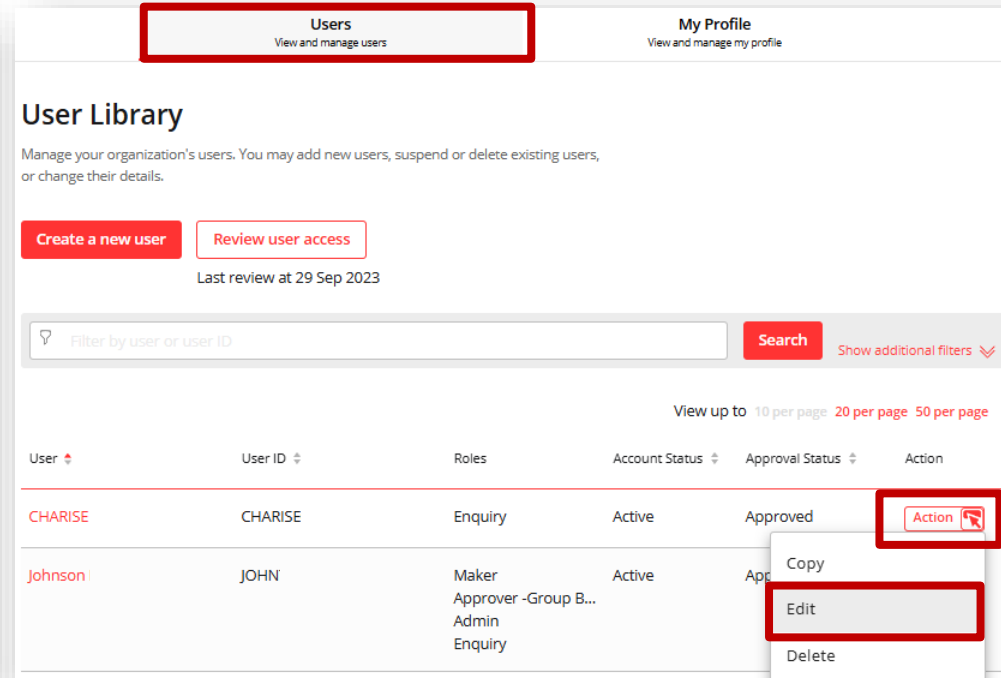
Enabling File Upload & Approval (via Customer Self Administration)

For users with Customer Self Administration (CSA) on DBS IDEAL:



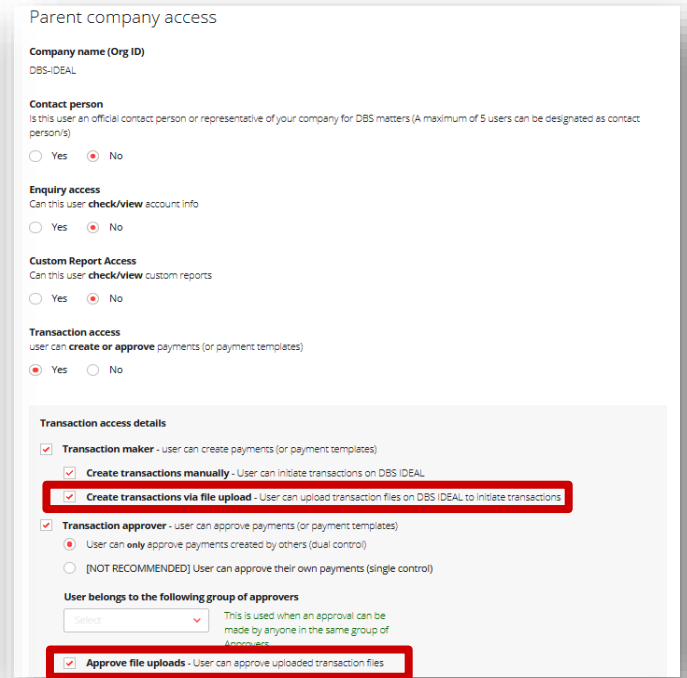
Step 1:

- Click **Manage company & users** under **Administration** in the main menu



Step 2:

- Click **Users: View and manage users > Action > Edit**



Step 3:

- Check the boxes for **Create transactions via file upload** and **Approve file uploads** under Transaction access details. This will enable the file upload and approval service.