



How to make Realtime Payment



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BI-FAST

BI-FAST – Quick, Low-Cost, Easy-to-Use, Secure, and Reliable, specialized for instant payment transaction to other BI-FAST bank account and proxy account number participating in BI-FAST.

Your business can perform instant transaction in a more Convenient, Secure, Digital and Affordable way.

BI-FAST Features:

- Real Time Payment 24/7
- Limit Transaction Max IDR 250 mio/trx*
- Fee 2,500/trx**
- Proxy Mobile Number or Email

**limit may change according to Bank Indonesia policy and DBS Bank Indonesia*

***fee may change according to Bank Indonesia policy and DBS Bank Indonesia*

Download DBS IDEAL Mobile from App Store (Apple) or Play Store (android).



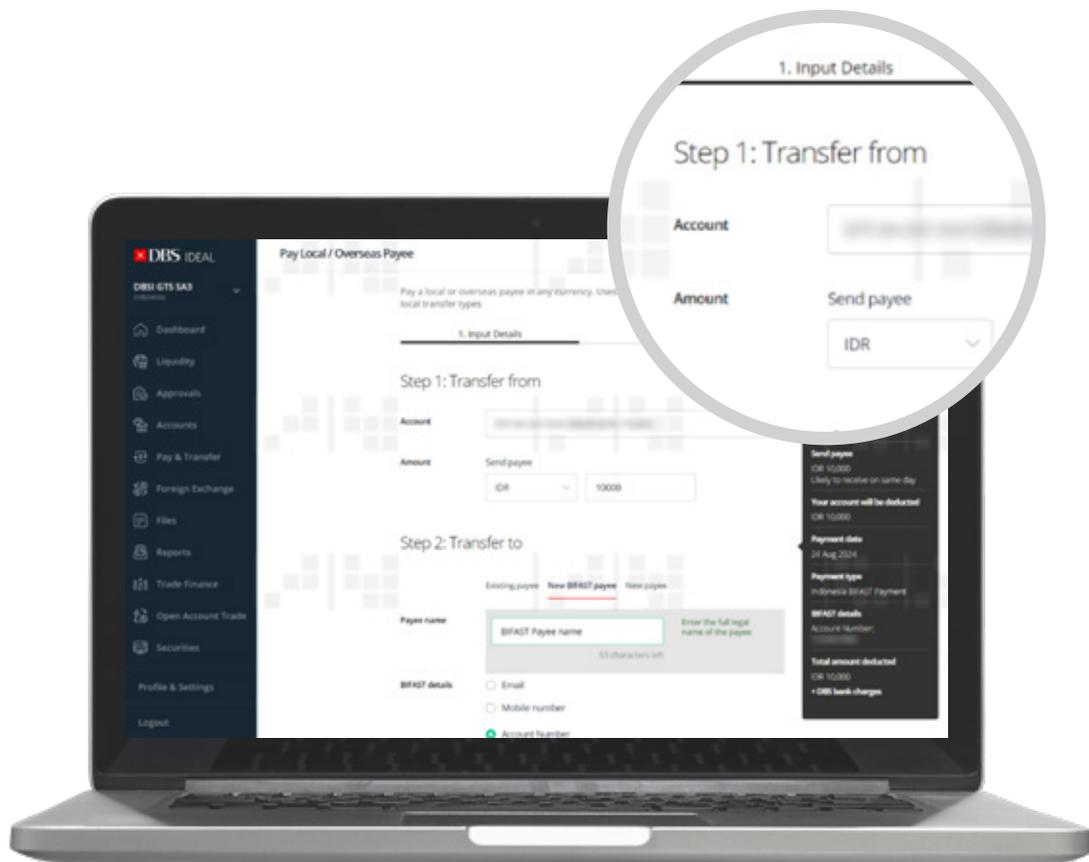
Three **easy** step to make transactions.

Launch DBS IDEAL website or mobile apps and go to '**Pay & Transfer**' menu, choose '**Pay Local/ Overseas Payee**' tab.

1. Input Details

Complete detail Transfer from.

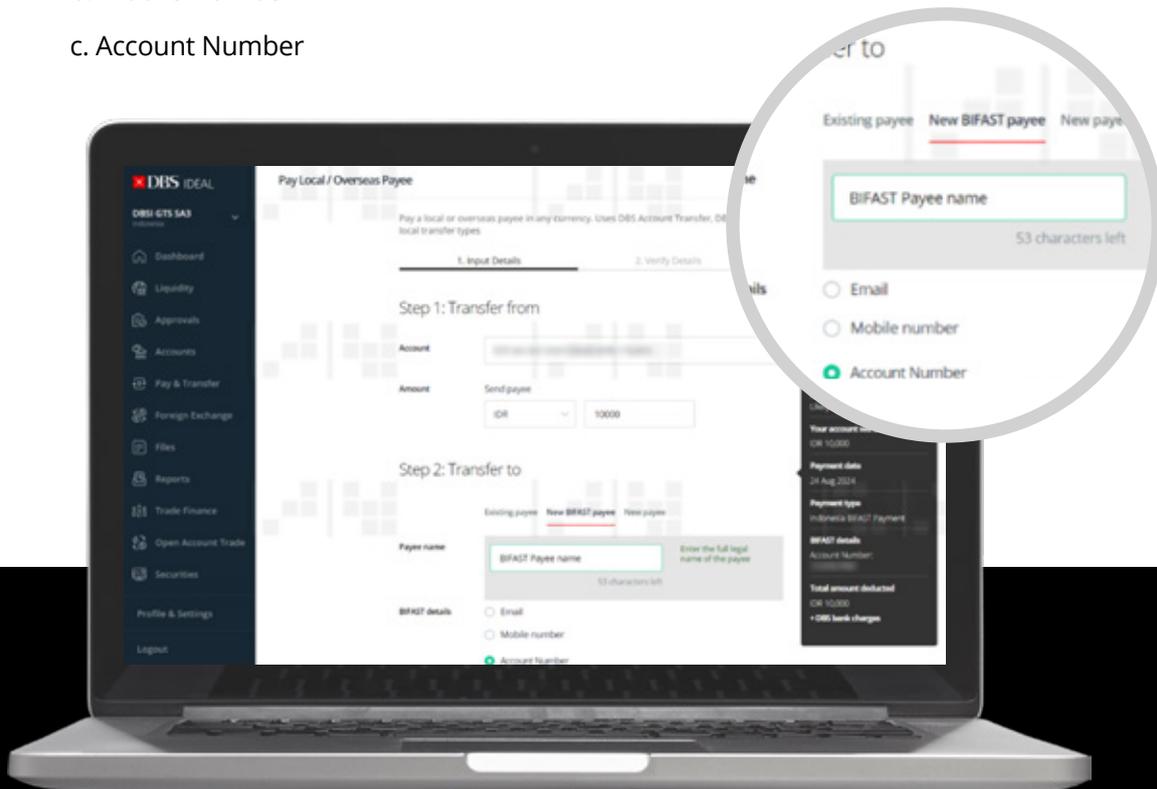
1. Select your bank account to debit from.
2. Select payment currency IDR.
3. Enter the amount.



Complete information Transfer to.

To manage the beneficiaries, follow below direction.

1. Click New BIFAST Payee tab
2. Enter the Beneficiary Name
3. Select BIFAST details
 - a. Email
 - b. Mobile Number
 - c. Account Number



Notes

Email

A fund transfer directed to an email address associated with a proxy, rather than a direct bank account number. This is used in BI-FAST payment where an email address acts as a proxy or identifier for the recipient's account. The email address is linked to the recipient's bank account, and the funds are transferred accordingly.

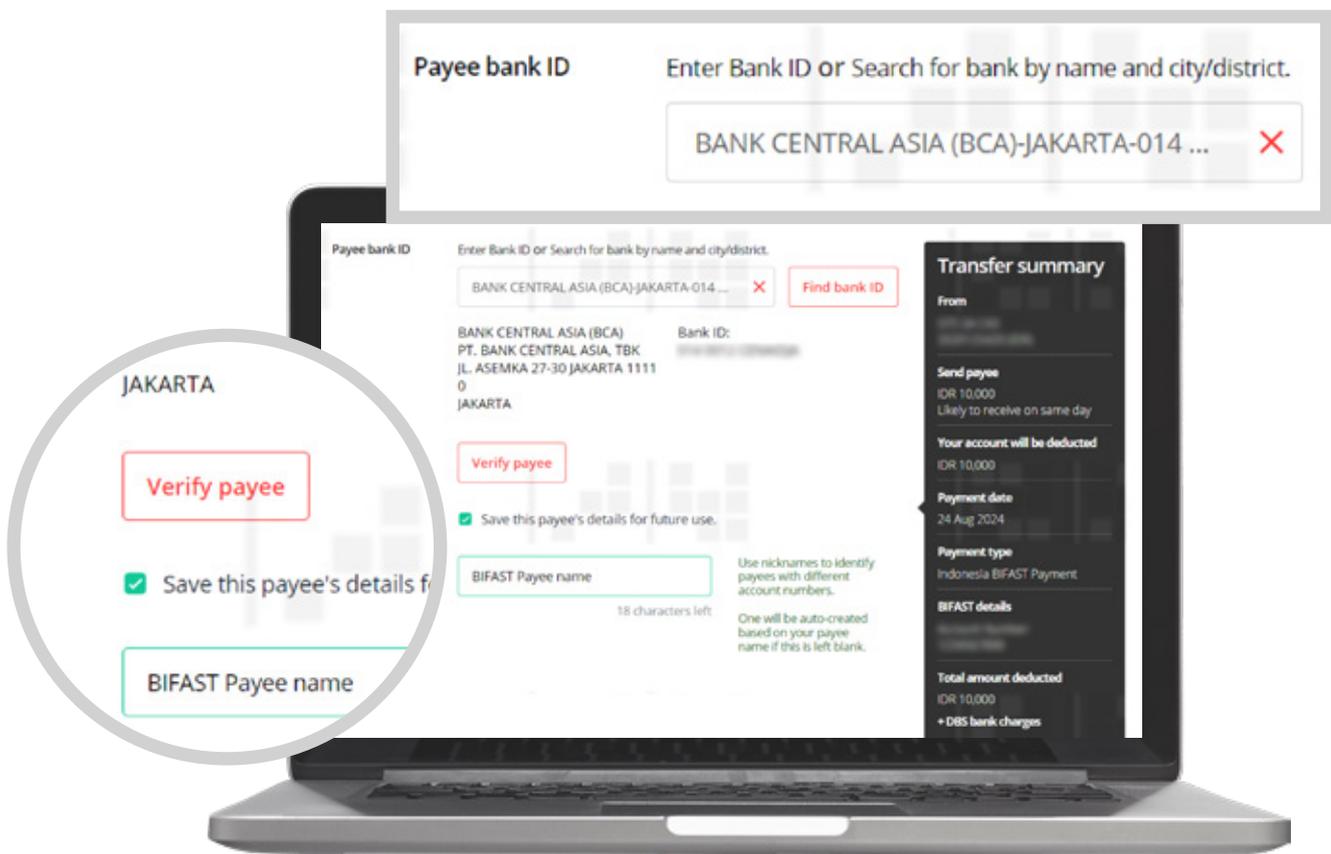
Mobile Number

When a mobile number is used as a proxy for BI-FAST transactions, it functions similarly to using an email address as a proxy. The mobile number serves as a unique identifier linked to the recipient's bank account.

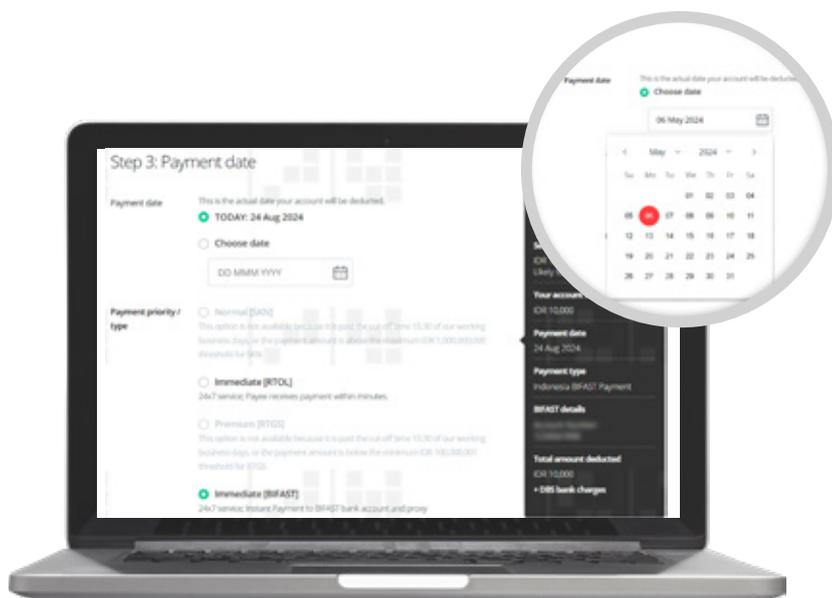
Account Number

When using a normal account number for financial transactions, you're directly addressing the specific bank account where the funds should be transferred.

4. Enter the Beneficiary Bank for BIFAST Details with Account Number in the Payee bank ID field.
5. Click Verify Payee to confirm that the account number and bank details provided match those of the intended recipient. If the information is valid, the beneficiary's name will be retrieved. This step ensures that the beneficiary's details are accurate before proceeding with the transaction.
6. Save payee to save the beneficiary's details for future use.



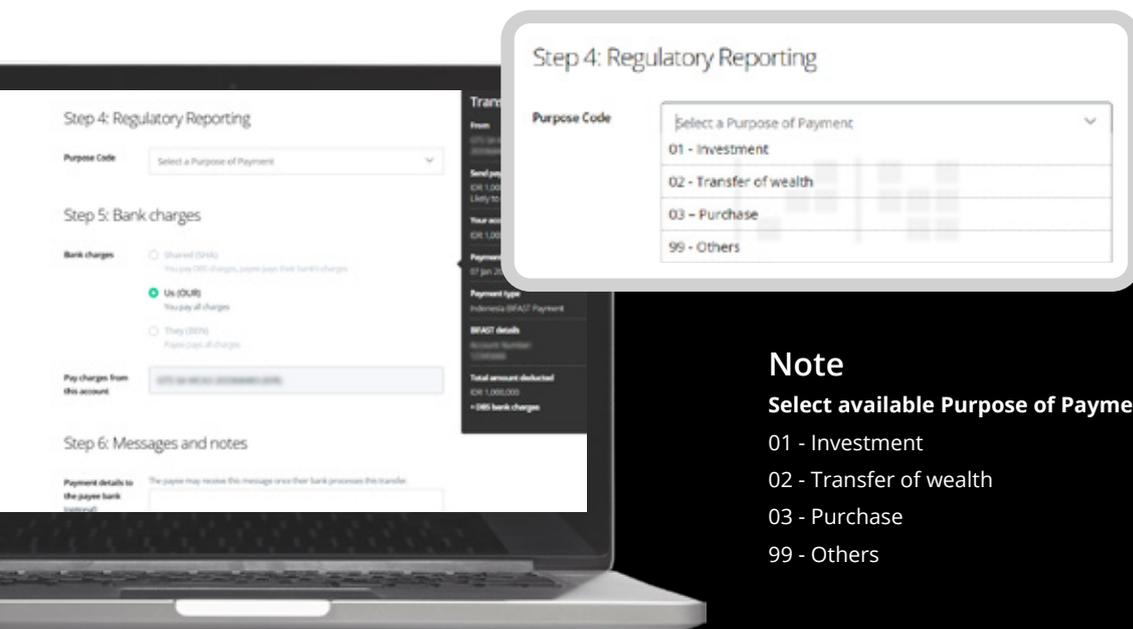
Set your Payment date.



1. Payment date can be Today's date or future dated with maximum 90 days.
2. For BI-Fast transaction select the Payment priority/ type with **Immediate [BIFAST]**.

Complete Regulatory Reporting information.

Select the Purpose Code that corresponds to the intent of your transaction.

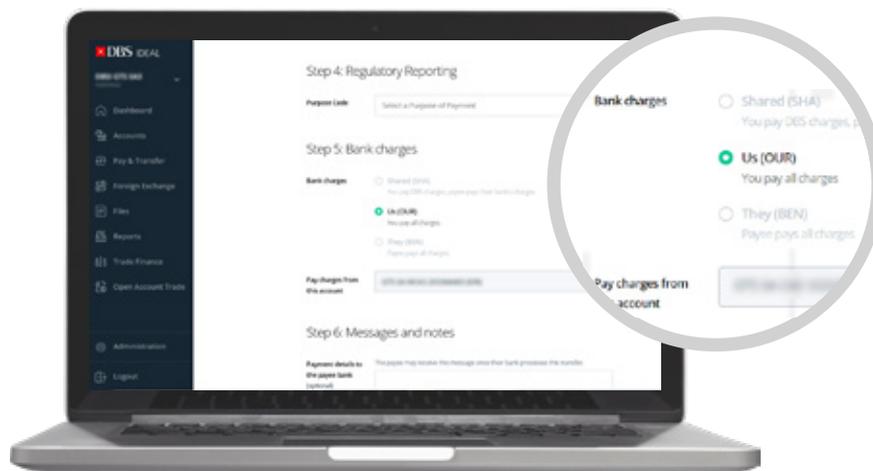


Note

Select available Purpose of Payment below.

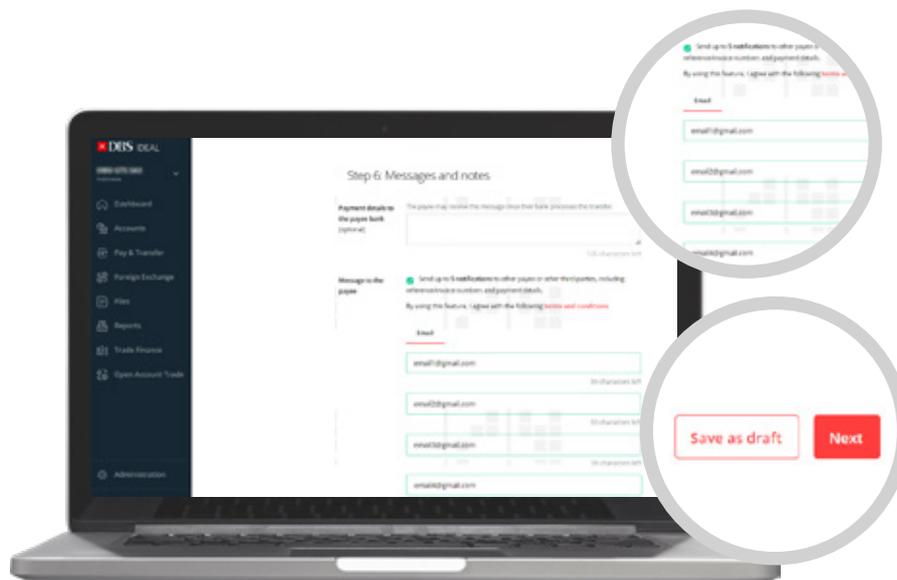
- 01 - Investment
- 02 - Transfer of wealth
- 03 - Purchase
- 99 - Others

Bank charges.



For BIFAST only one bank charges type available, US (OUR).
US (OUR) means you pay for all charges.

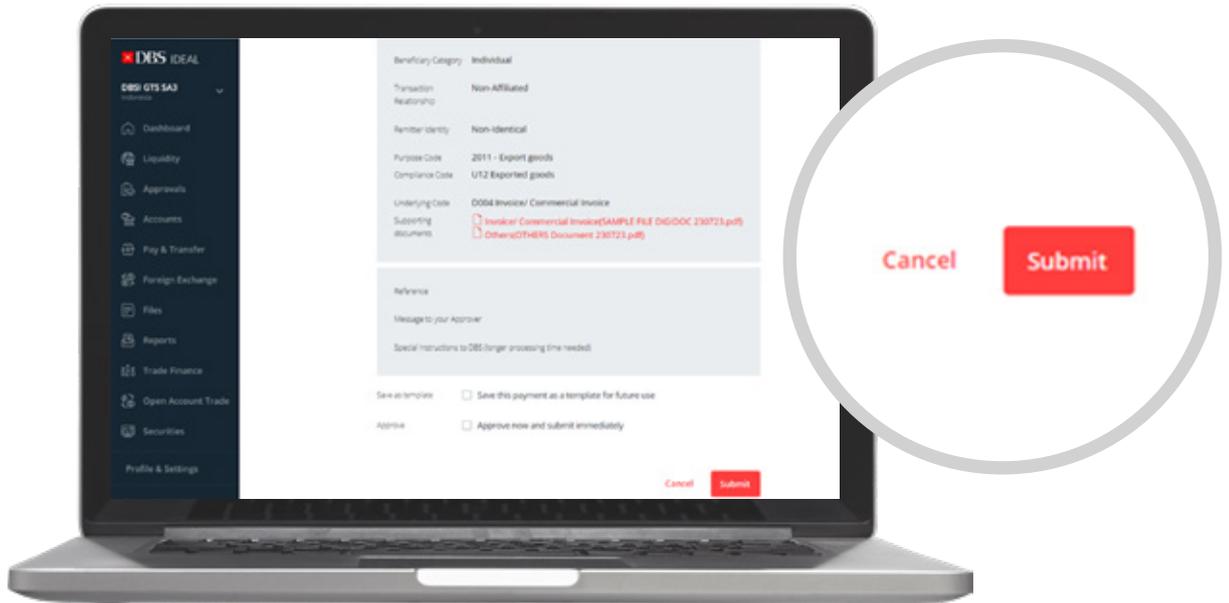
Messages and Notes.



Send payment advice to your beneficiaries upon successful transaction via email:

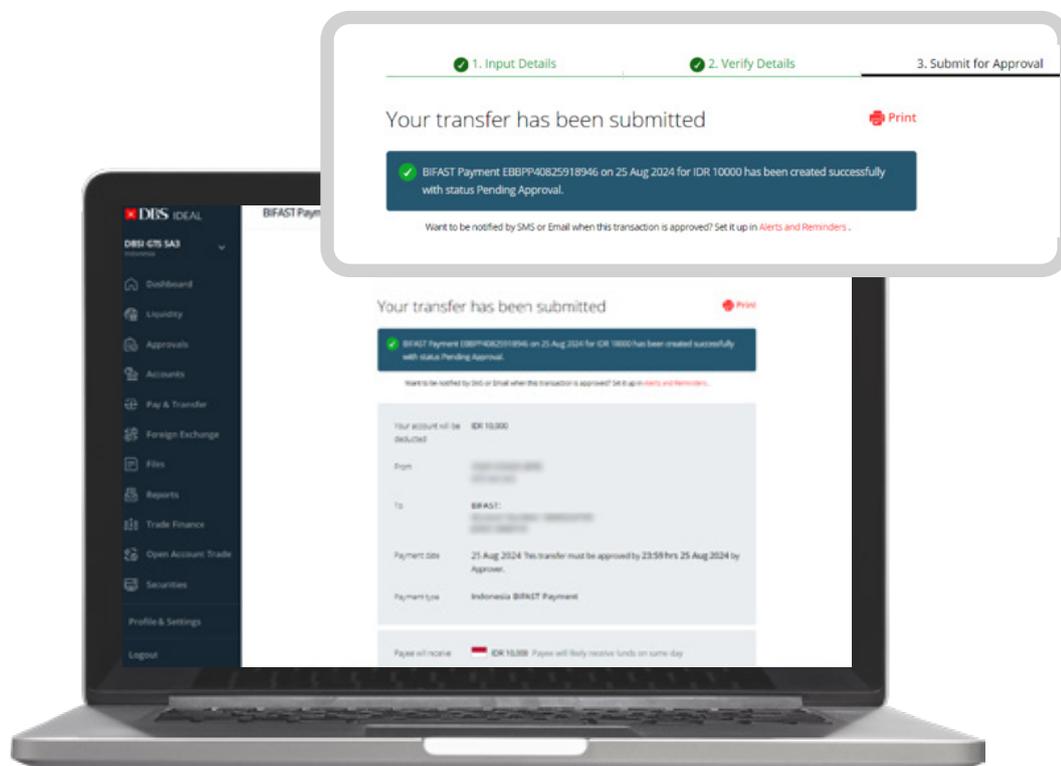
1. Enter the email address, up to 5 email address.
2. Enter the message, it can be your reference/ invoice number and payment details.
3. Click Next to verify the details.

2. Verify Details



Click submit once you have verified the details.

3. Submit for Approval



Now the transaction is submitted and waiting for approval, transaction status is Pending Approval.

RTOL

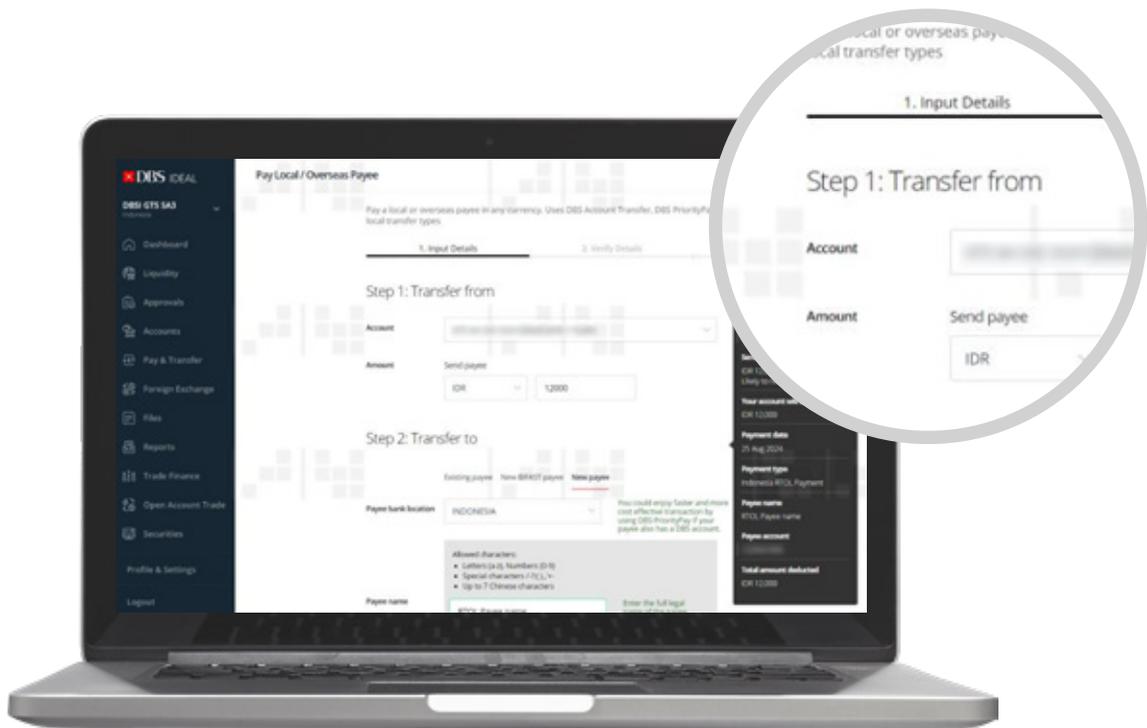
DBS RTOL provides the suitable solution designed specifically for your corporate instant payment needs up to IDR 50 Mio per transaction, round the clock; Make instant IDR payments any time, any day. Pay a local payee for RTOL payment with three steps below.

Launch DBS IDEAL website or mobile apps and go to **'Pay & Transfer'** menu, choose **'Pay Local/ Overseas Payee'** tab.

1. Input Details

Complete detail Transfer from.

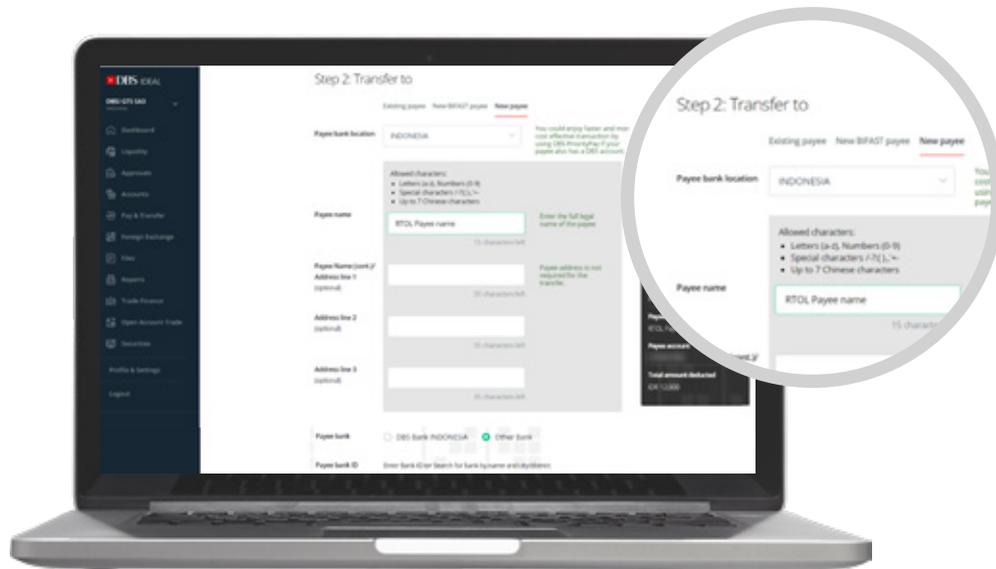
1. Select your bank account to debit from.
2. Select payment currency IDR.
3. Enter the amount.



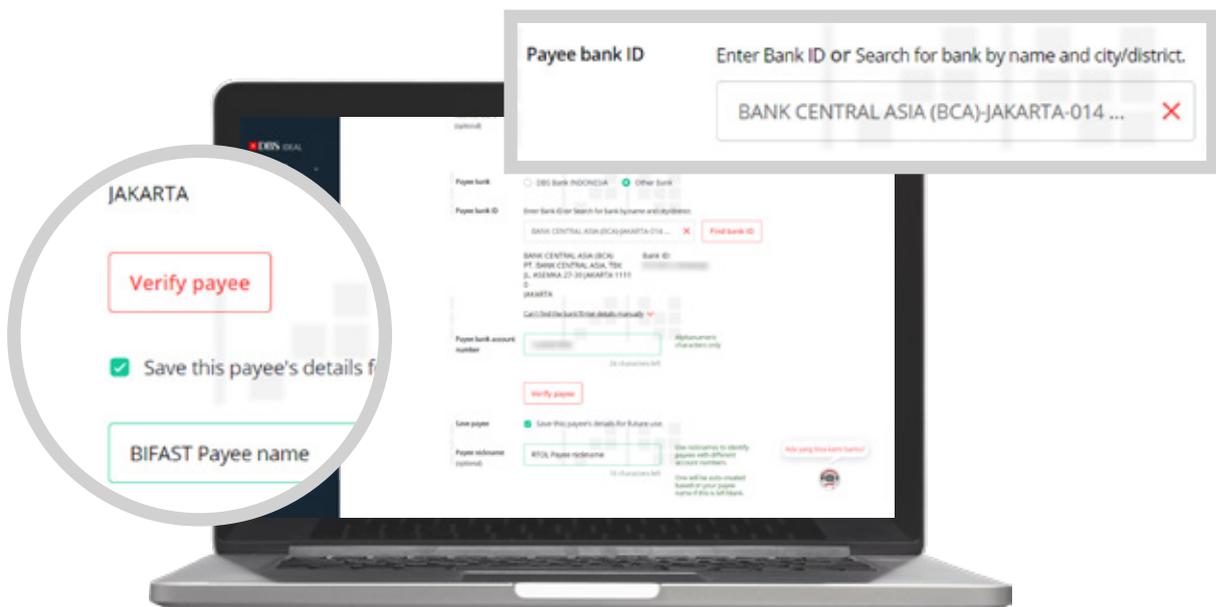
Complete information Transfer to.

To manage the beneficiaries, follow below direction

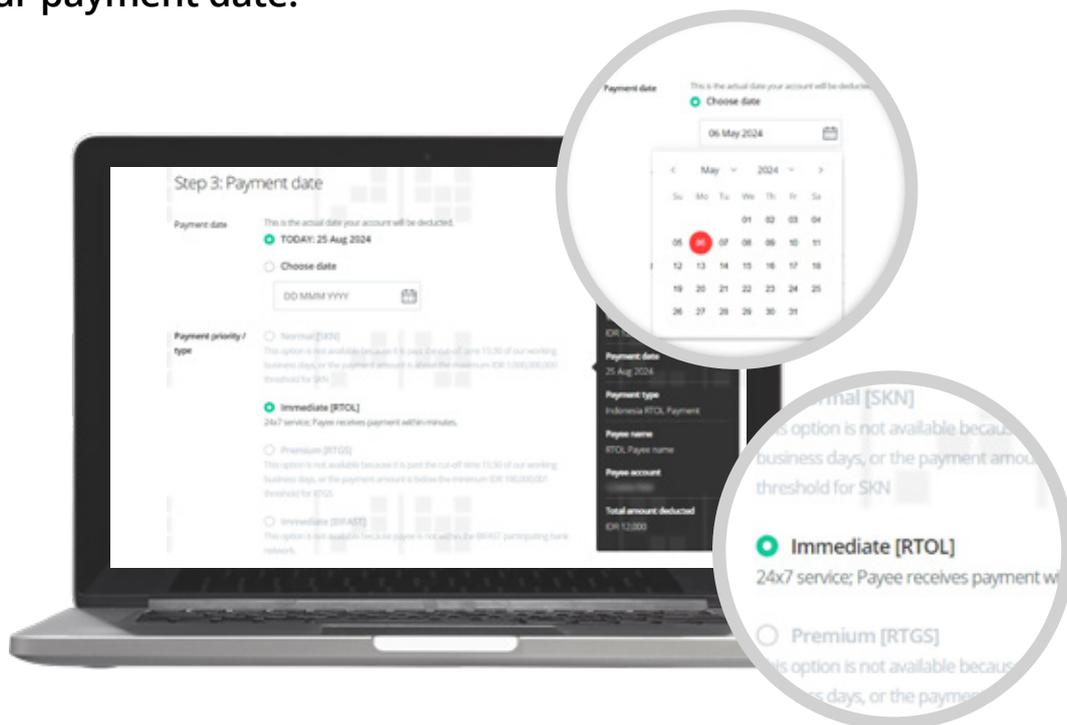
1. Click New Payee tab.
2. Payee bank location is Indonesia.
3. Enter the Beneficiary Name.



4. Enter the Beneficiary Bank and Beneficiary Account Number.
5. Click Verify Payee to confirm that the account number and bank details provided match those of the intended recipient. If the information is valid, the beneficiary's name will be retrieved. This step ensures that the beneficiary's details are accurate before proceeding with the transaction.
6. Save payee to save the beneficiary's details for future use.

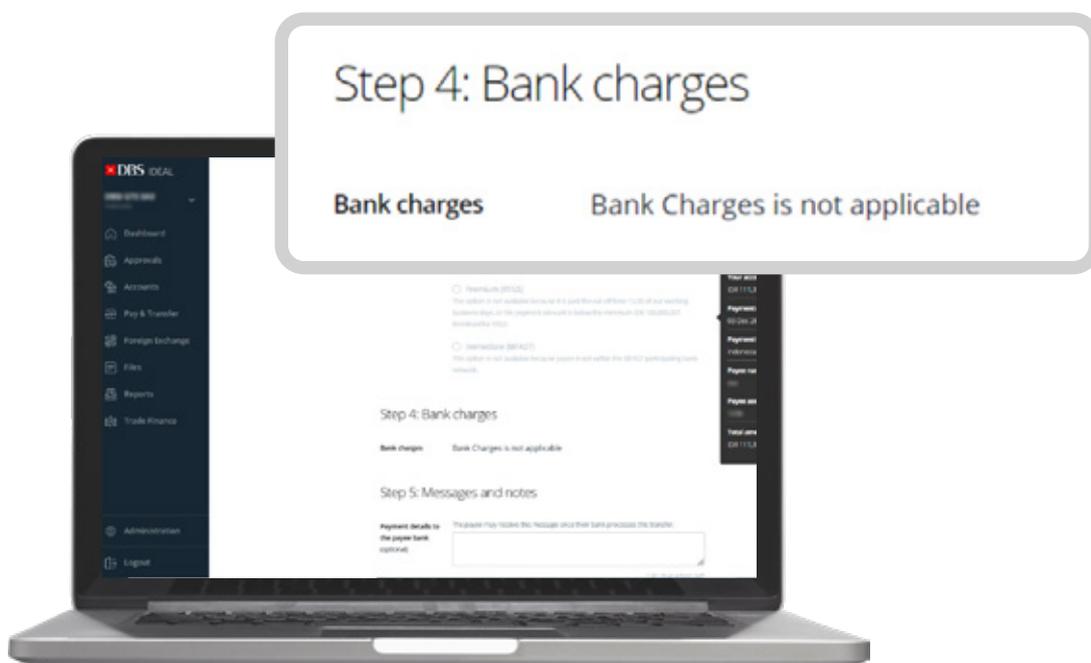


Set your payment date.



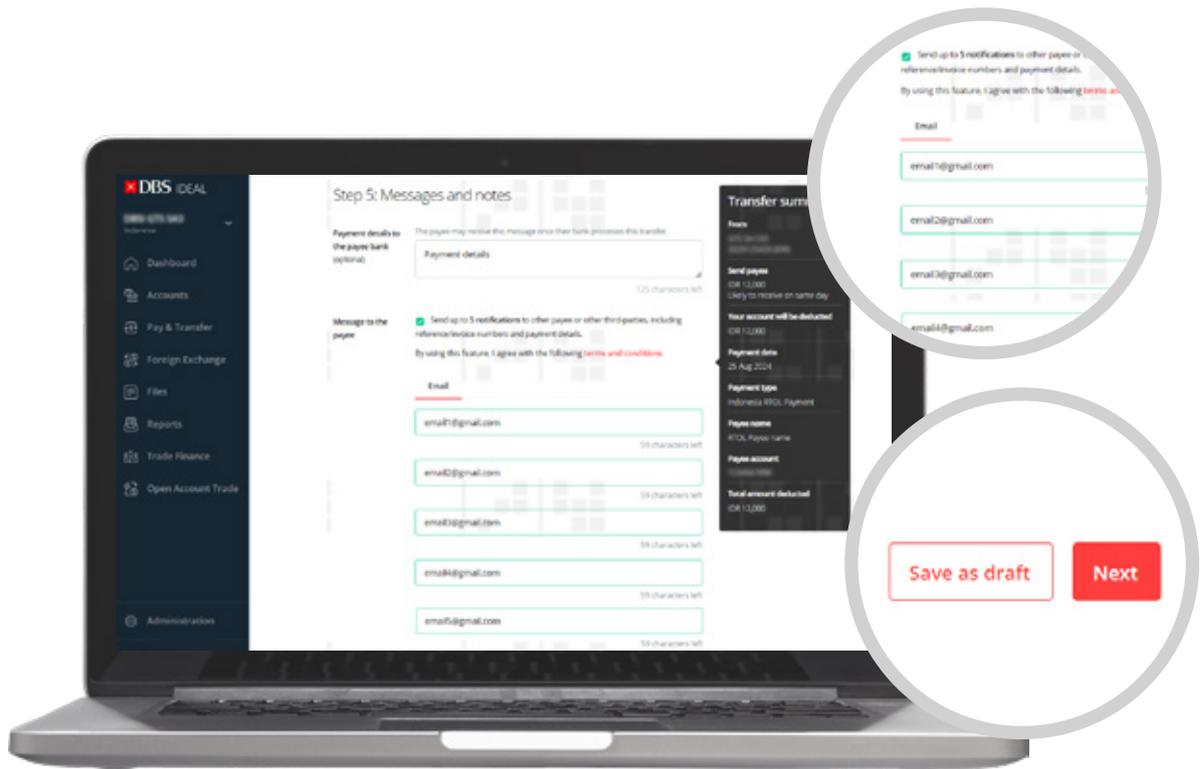
1. Payment date can be Today's date or future dated with maximum 90 days.
2. For RTOL transaction select the Payment priority/ type with **Immediate [RTOL]**

Bank charges.



For RTOL bank charges is not applicable, by default it will be Us (OUR).
US (OUR) means you pay for all charges

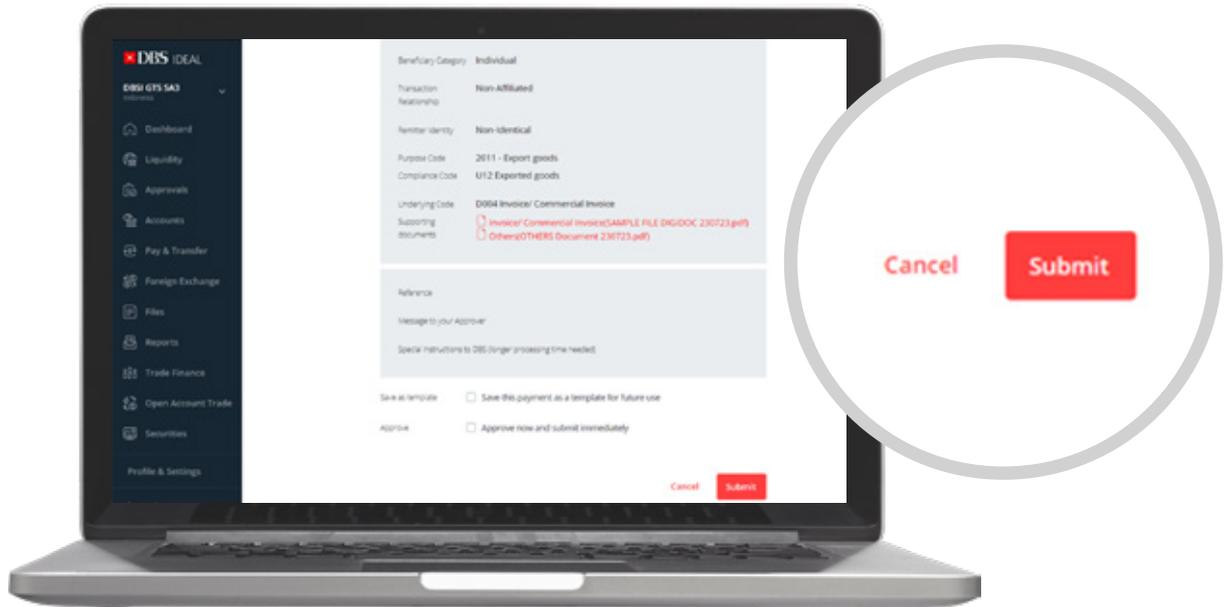
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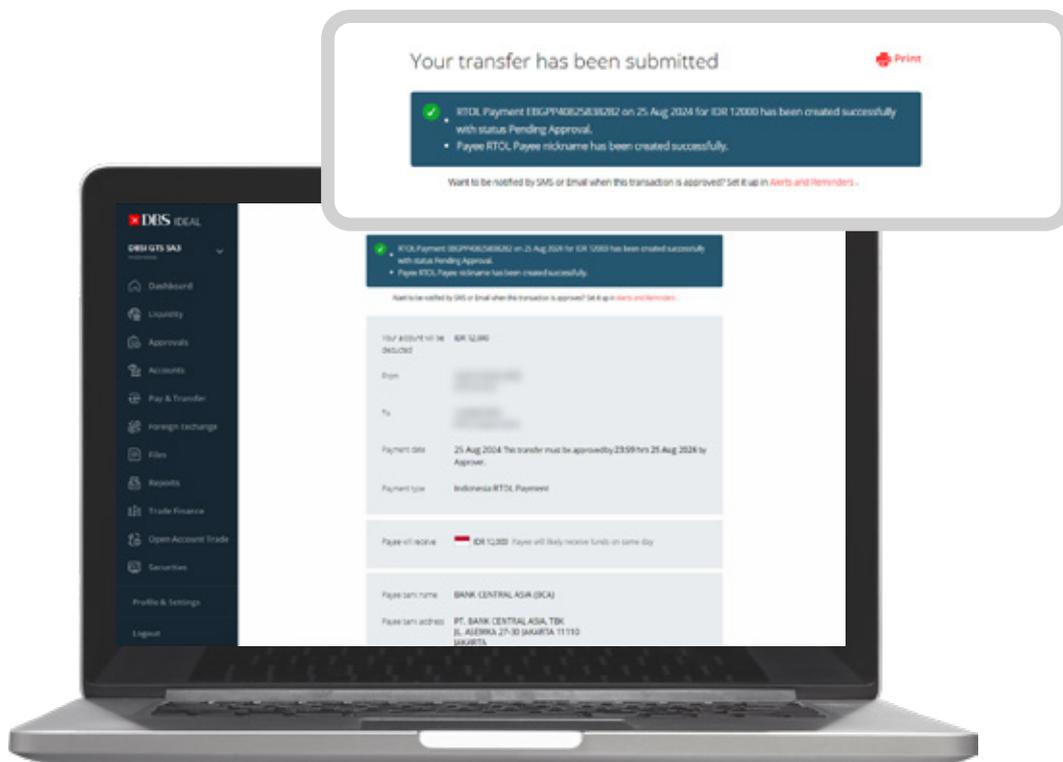
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2025 January

Find out more today!

Partner with DBS today so you can live more, bank less. Please call DBS *BusinessCare* at 1500380 (in Indonesia) or +6221 8082 6902 (overseas) on weekdays, excluding public holidays, 8.00 am to 5.00 pm or via email businesscareid@dbs.com for more information on our products and services. Our team is here to assist you.