



DBS IDEAL

How to make Telegraphic Transfer Payment



PT Bank DBS Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) dan Bank Indonesia, serta merupakan peserta penjaminan Lembaga Penjamin Simpanan (LPS).
PT Bank DBS Indonesia is licensed and supervised by the Indonesian Financial Services Authority and Bank Indonesia, and an insured member of Indonesia Deposit Insurance Corporation (LPS) guarantee program.

Introduction

DBS Telegraphic Transfer Payments speeds up cross-border payments with real-time tracking.



Traceable real-time

Get notified when your supplier/beneficiary's account has been credited.



Faster

Same-day use of funds for your cross-border payments. Subject to the cut-off time of receiving bank.



Transparent

Credited amount and FX rates applied are readily available.

Unduh aplikasi DBS IDEAL Mobile dari App Store (Apple) atau Play Store (android).



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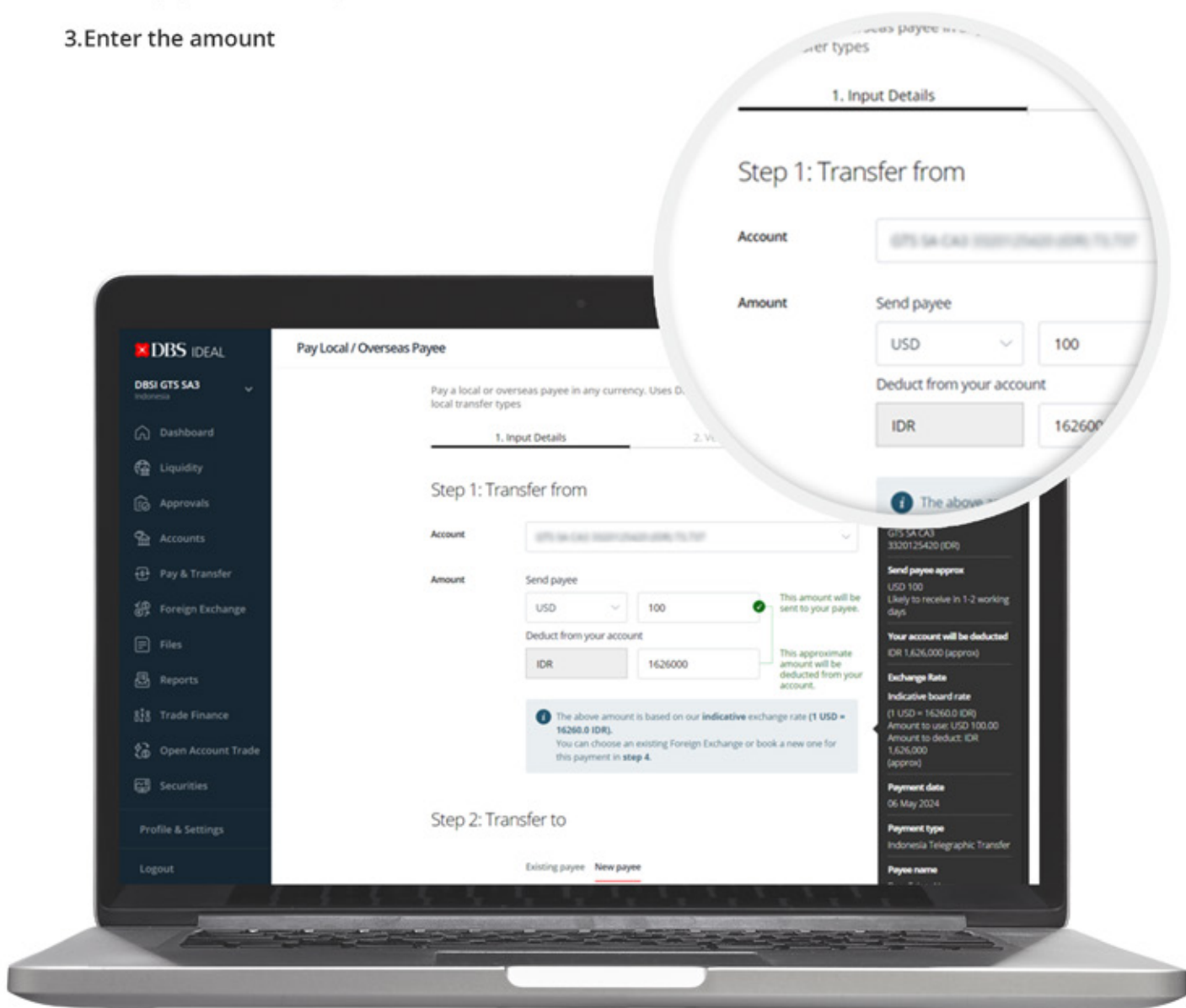
OTT – IDR X Non-IDR

Pay a local or overseas payee from **IDR to Non-IDR** with three steps below. Launch DBS IDEAL website or mobile apps and go to **'Pay & Transfer'** menu, choose **'Pay Local/ Overseas Payee'** tab.

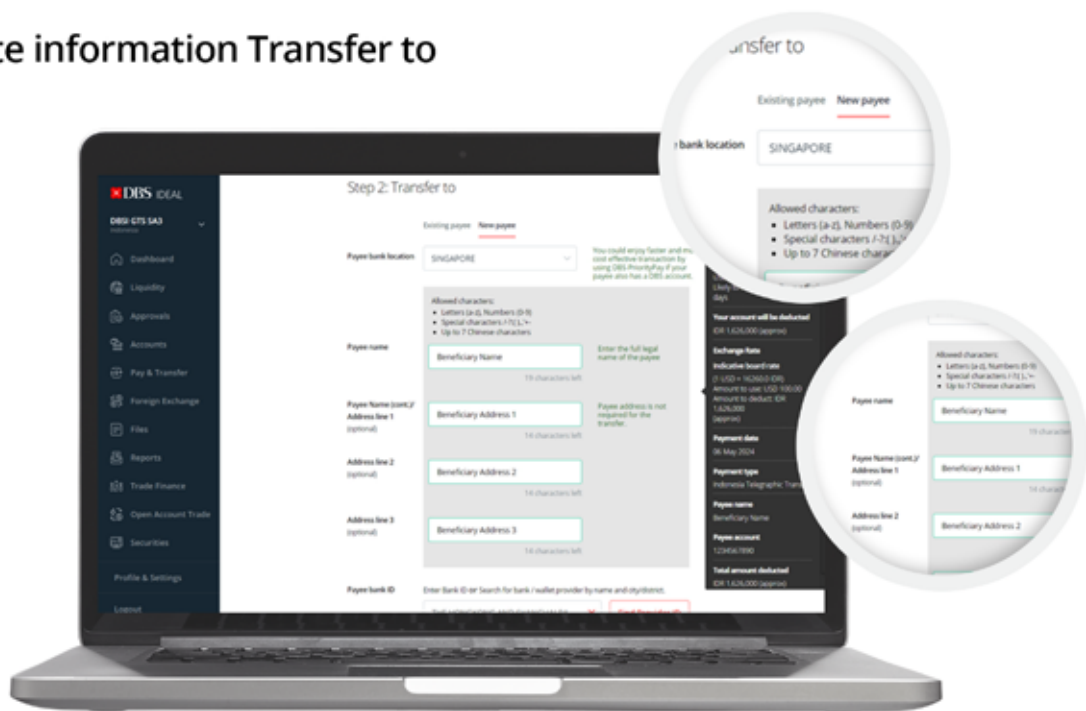
1. Input Details

Complete detail Transfer from

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

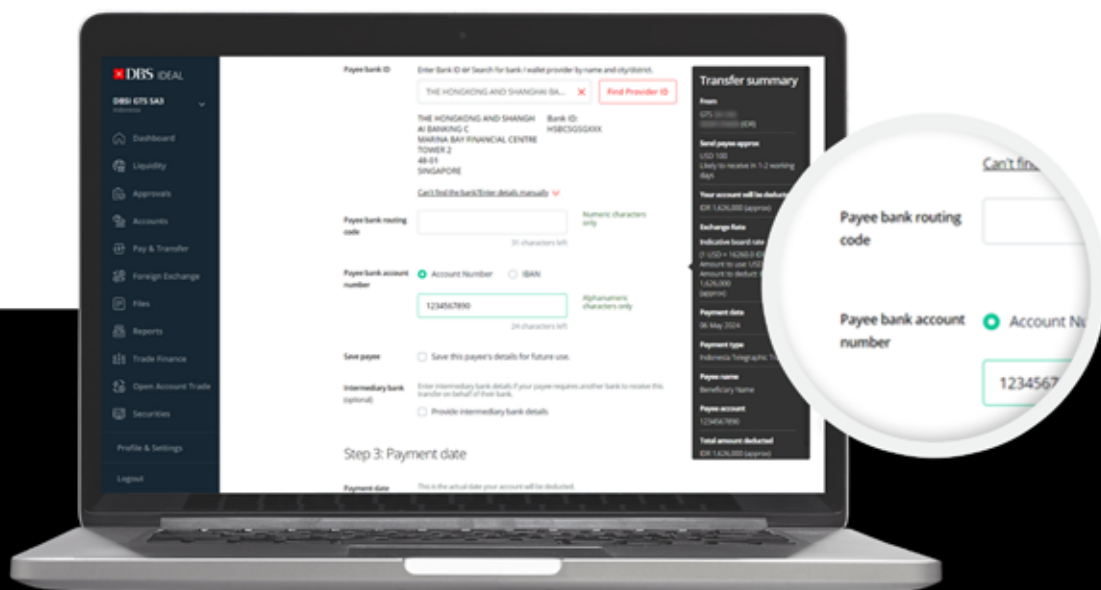


Complete information Transfer to



To manage the beneficiaries, follow below direction:

1. Click New Payee >
2. Select Bank Location >
3. Enter the Beneficiary Name >
4. Enter the Beneficiary Address



Notes

Bank lookup

This function provides you with relevant bank details required for your transfer. Enter the bank name/ swift code and system will display a list of banks based on your input for your selection.

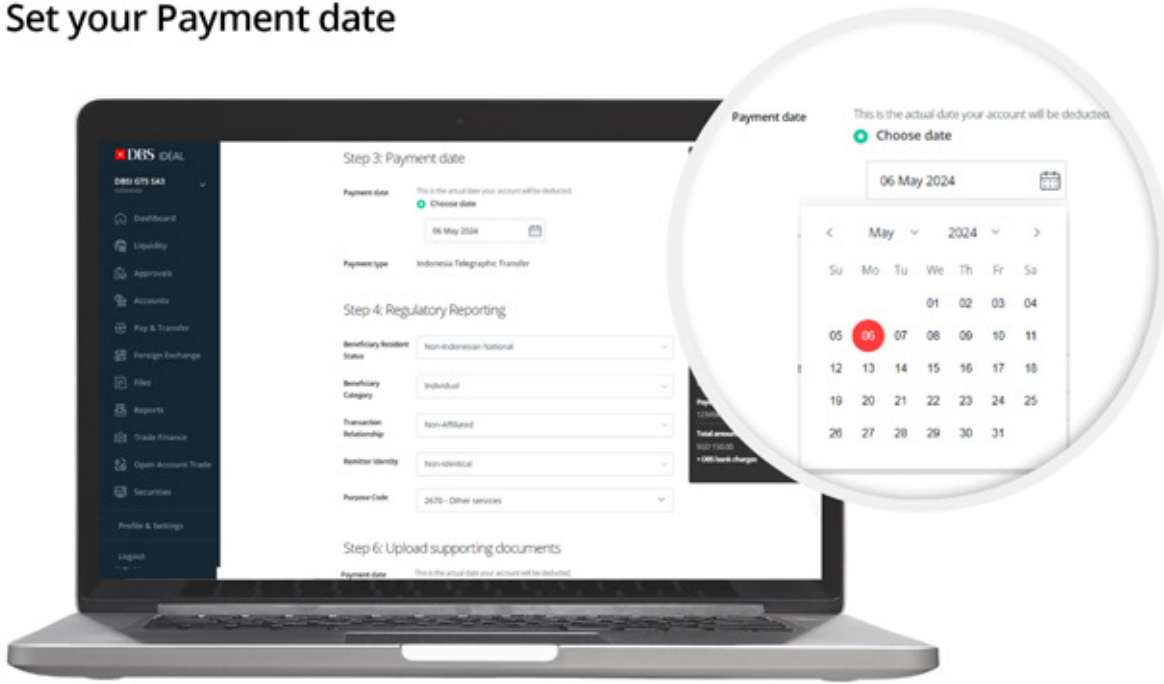
Payee bank routing code

The routing number (sometimes referred to as an ABA routing number, short for the American Bankers Association) is a sequence of nine digits used by banks to identify specific financial institutions within the U.S.

IBAN

An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The IBAN consists of a two-letter country code, followed by two check digits, and up to thirty-five alphanumeric characters. Note that an IBAN does not replace a bank's own account numbering, an IBAN will be used when sending money from one bank to another, especially banks across Europe.

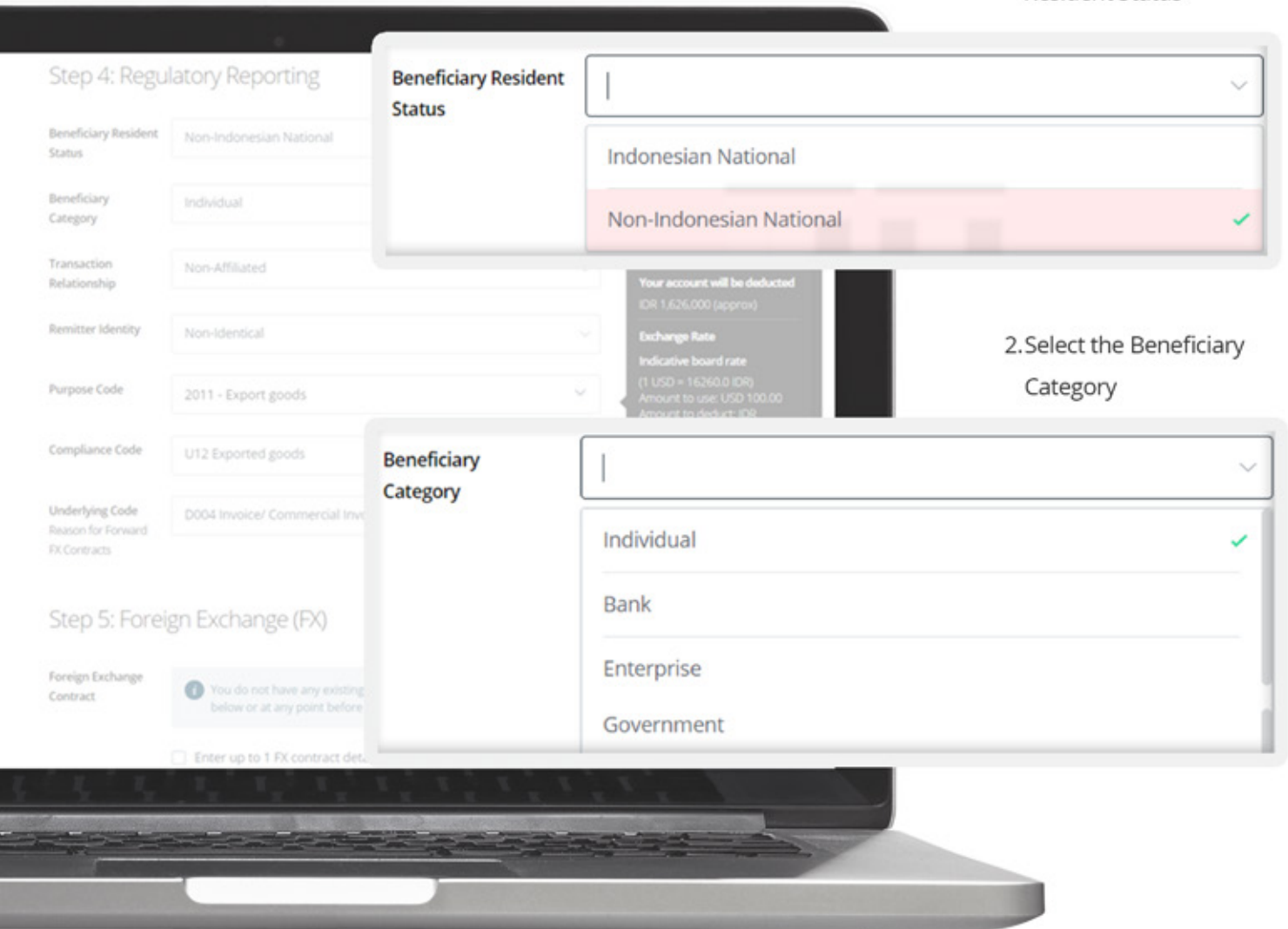
Set your Payment date



Complete Regulatory Reporting information

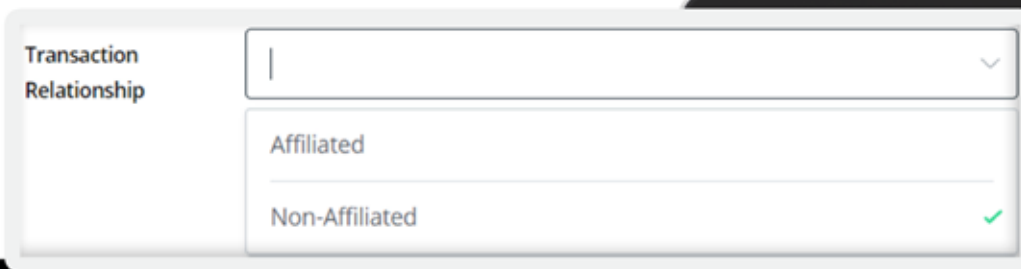
Regulatory Reporting

1. Select the Beneficiary Resident Status



2. Select the Beneficiary Category

3. Select the Transaction Relationship



Transaction Relationship

Affiliated

Non-Affiliated ✓

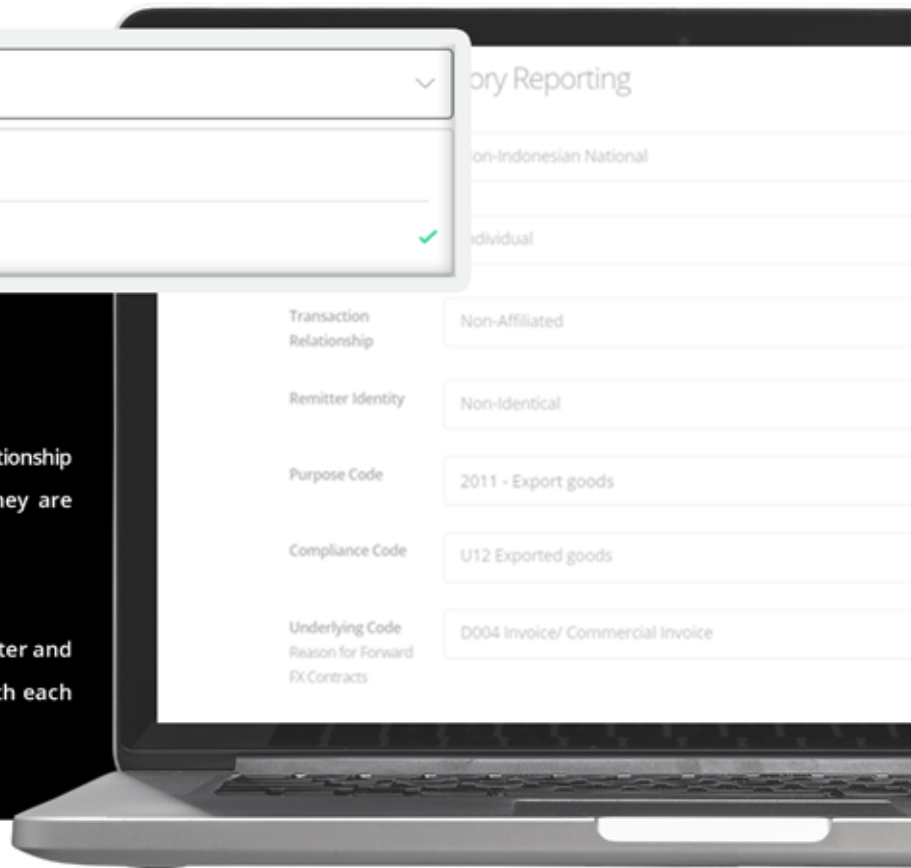
Notes

Affiliated

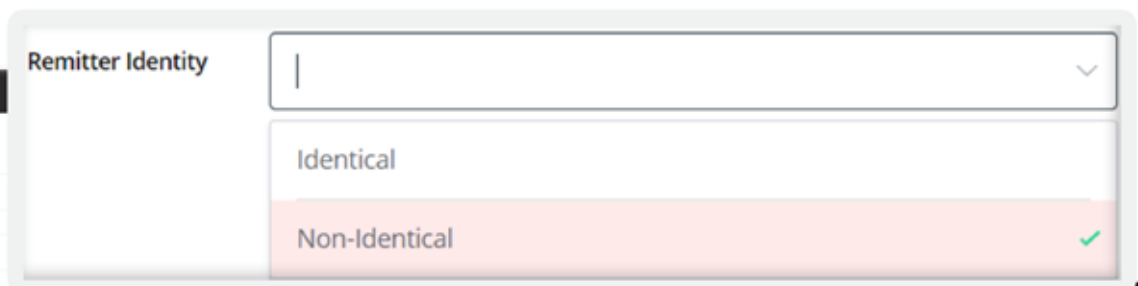
Refers to the current state of a business or financial relationship between the remitter and the beneficiary when they are connected or associated with each other in some way.

Non-Affiliated

Refers to the state of a relationship where the remitter and the beneficiary are not connected or associated with each other.



4. Select the Remitter Identity



Remitter Identity

Identical

Non-Identical ✓

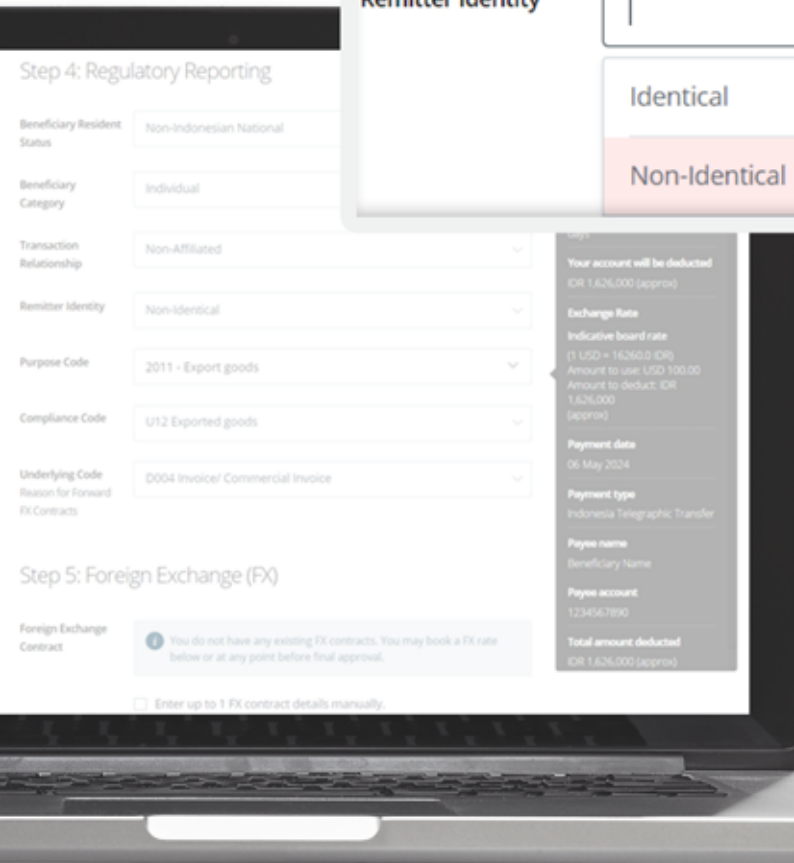
Notes

Identical

Means that the identity of the person or entity sending the funds (the remitter) matches or is the same as another specified identity in the transaction (the remitter is also the beneficiary).

Non-Identical

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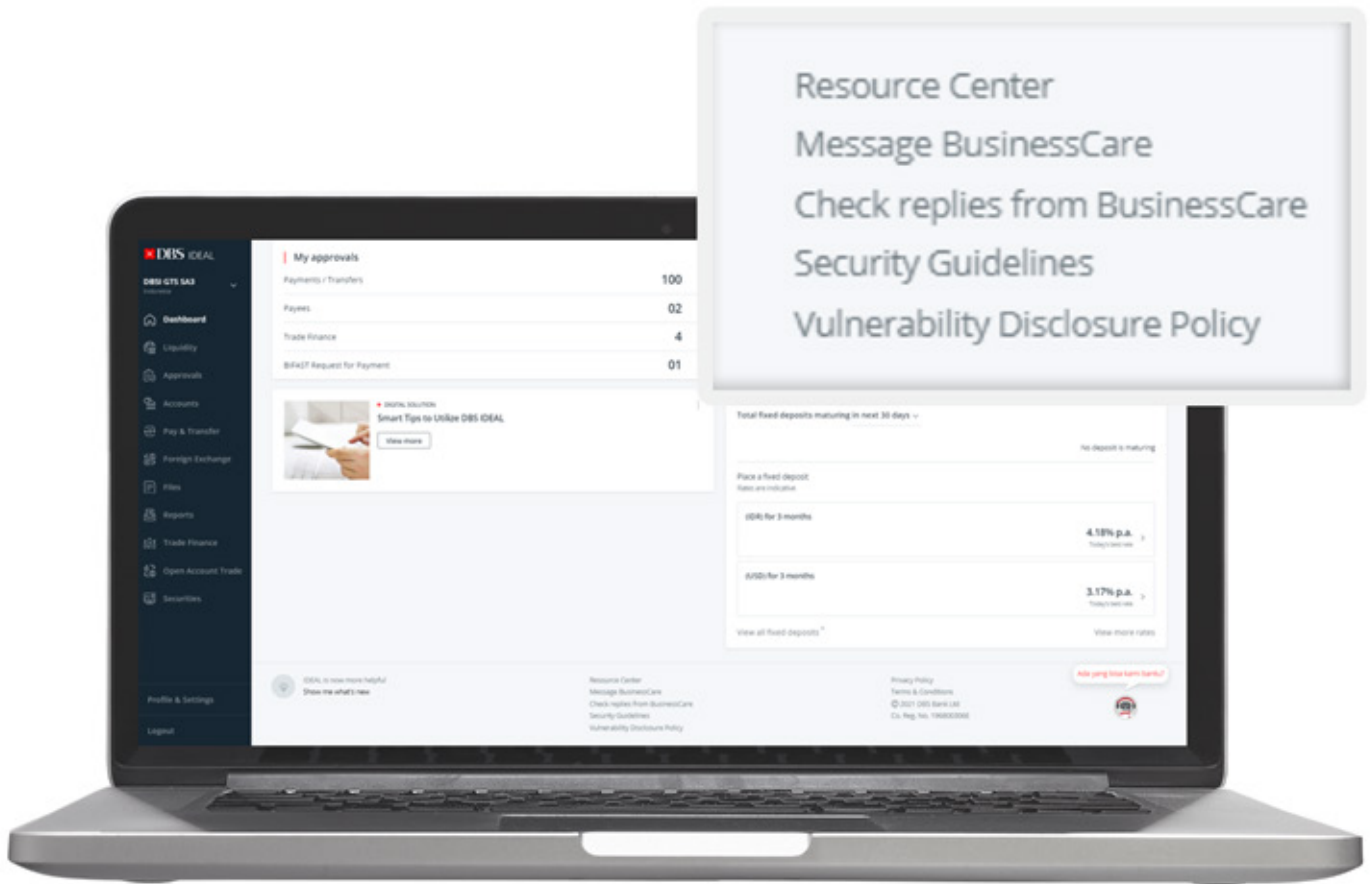
5. Select the Purpose Code that corresponds to the intent of your transaction.

The screenshot shows a web form titled "Step 4: Regulatory Reporting". The form includes several input fields: "Beneficiary Resident Status" (Non-Indonesian National), "Beneficiary Category" (Individual), "Transaction Relationship" (Non-Affiliated), "Remitter Identity" (Non-Identical), "Purpose Code" (2011 - Export goods), "Compliance Code" (U12 Exported goods), and "Underlying Code Reason for Forward FX Contracts" (D004 Invoice/ Commercial Invoice). A dropdown menu for "Purpose Code" is open, showing a list of options: "GOOD TRANSACTIONS", "SERVICES TRANSACTION", "INCOME", "CAPITAL/FINANCIAL TRANSACTION", "SPECIAL TRANSACTION FOR DHE SPECIAL ACCOUNT AND DHE DEPOSIT", and "SPECIAL TRANSACTION".

6. Select one of the Compliance Code.

The screenshot shows a web form titled "Step 5: Foreign Exchange (FX)". The form includes a "Foreign Exchange Contract" section with a message: "You do not have any existing FX contracts. You may book a FX rate below or at any point before final approval." and a "Payee account" field with the value "1234567890". A "Total amount deducted" field shows "IDR 1.626.000 (approx)". A dropdown menu for "Compliance Code" is open, showing a list of options: "777 Forex transaction between the bank and cust w/o underlying", "U11 Imported goods", "U12 Exported goods" (which is selected with a green checkmark), and "U13 Domestic sales of goods".

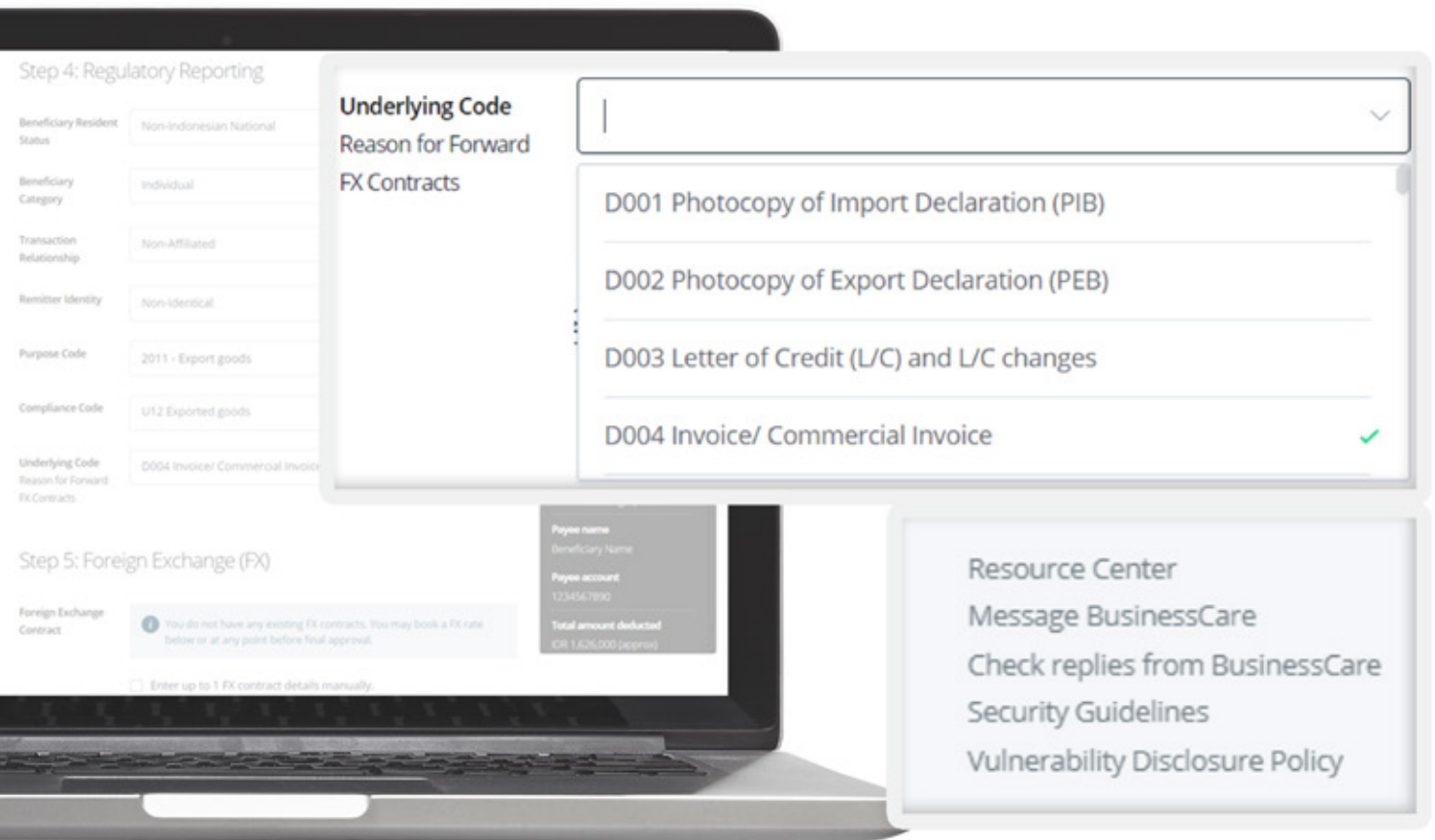
This is mandatory when there is Foreign Exchange.
Download the list of Compliance Code at **IDEAL resource centre**.



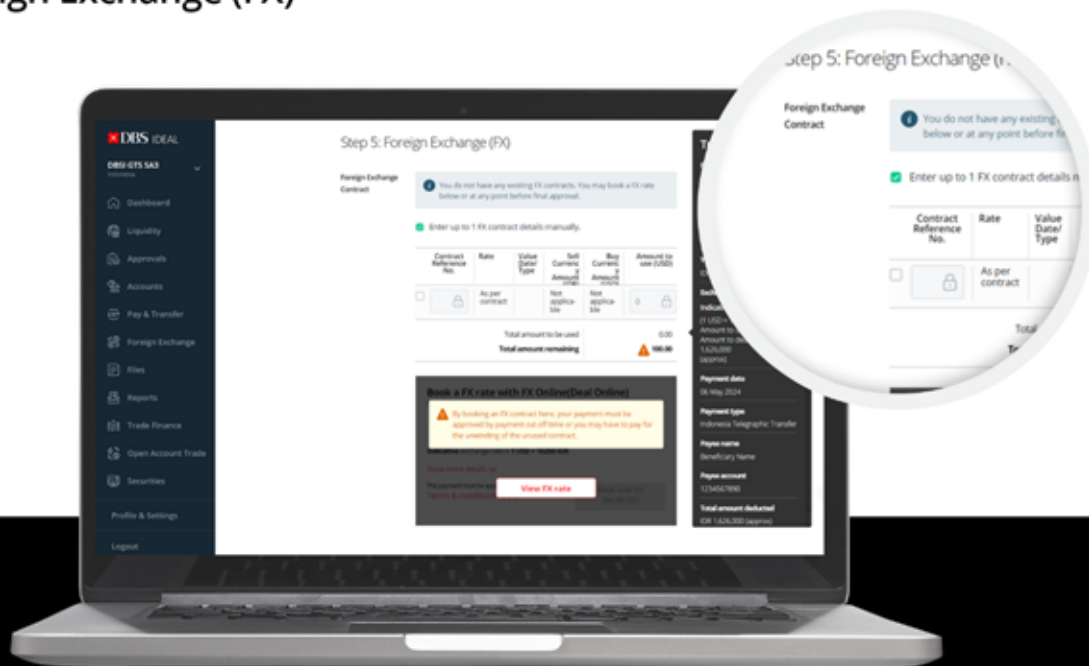
7. Select the Underlying Code

This is mandatory when there is FCY involved with amount > eq USD 100,000 OR when the debit currency for FX is IDR.

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Foreign Exchange (FX)



Notes

Foreign Exchange Contract

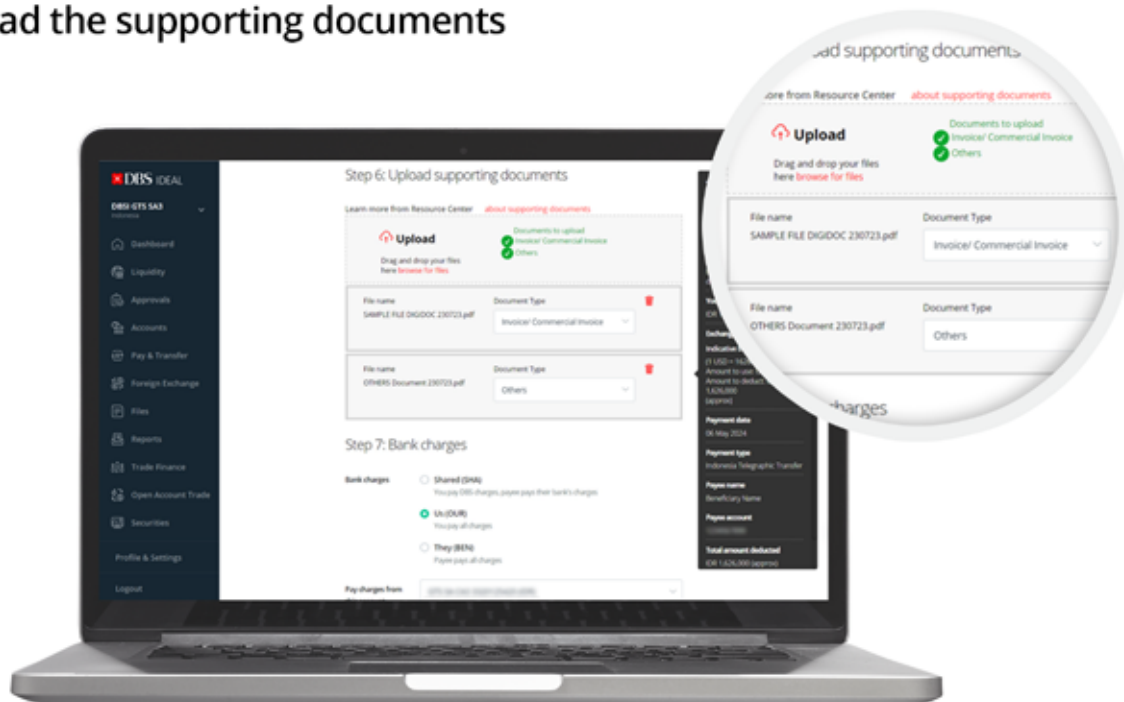
FX contracts are a type of over-the-counter (OTC) foreign currency (forex) transaction.

The contract is an agreement between you and the bank to exchange a certain amount of a currency for another currency at a fixed exchange rate on a fixed date or over a period.

In essence, booking FX contracts allow you to effectively lock-in the exchange rate for a transaction today or in the future, which protects you (the buyer) from fluctuations in currency prices.

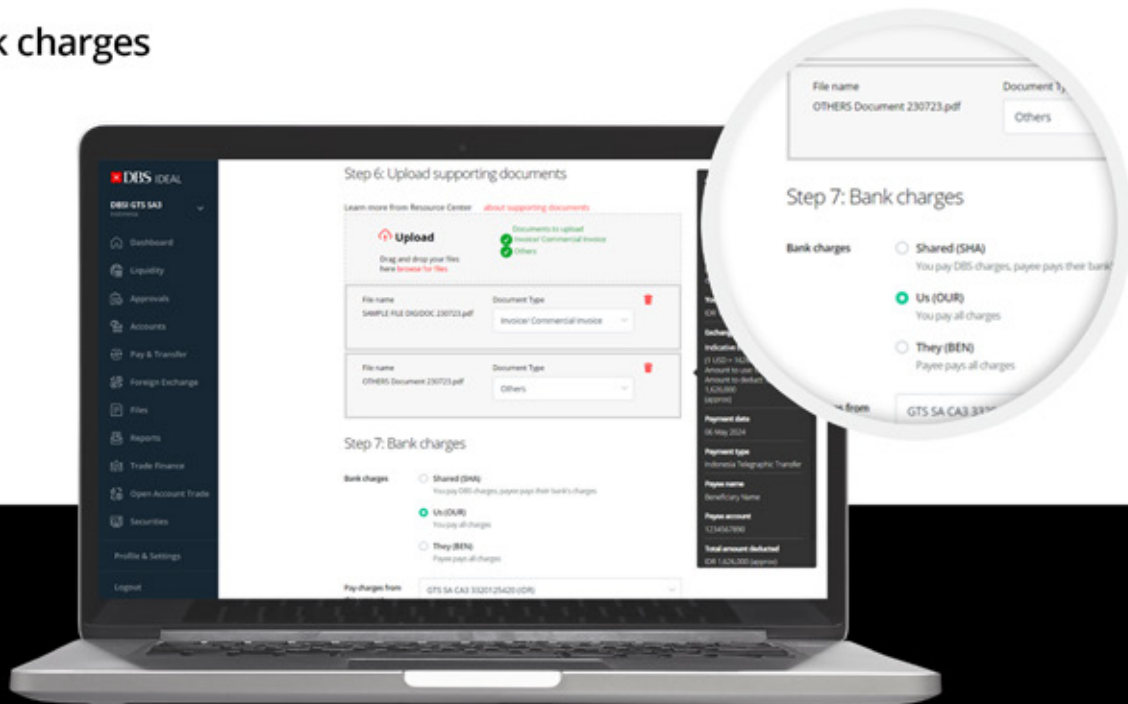
Customer could either use existing FX contract OR book new rate (View FX rate).

Upload the supporting documents



Browse for your supporting document and upload it using the 'Upload supporting document' feature.

Bank charges



Select one of available bank charges.

Notes

• Shared

You pay DBS charge, payee pays their bank's charges.

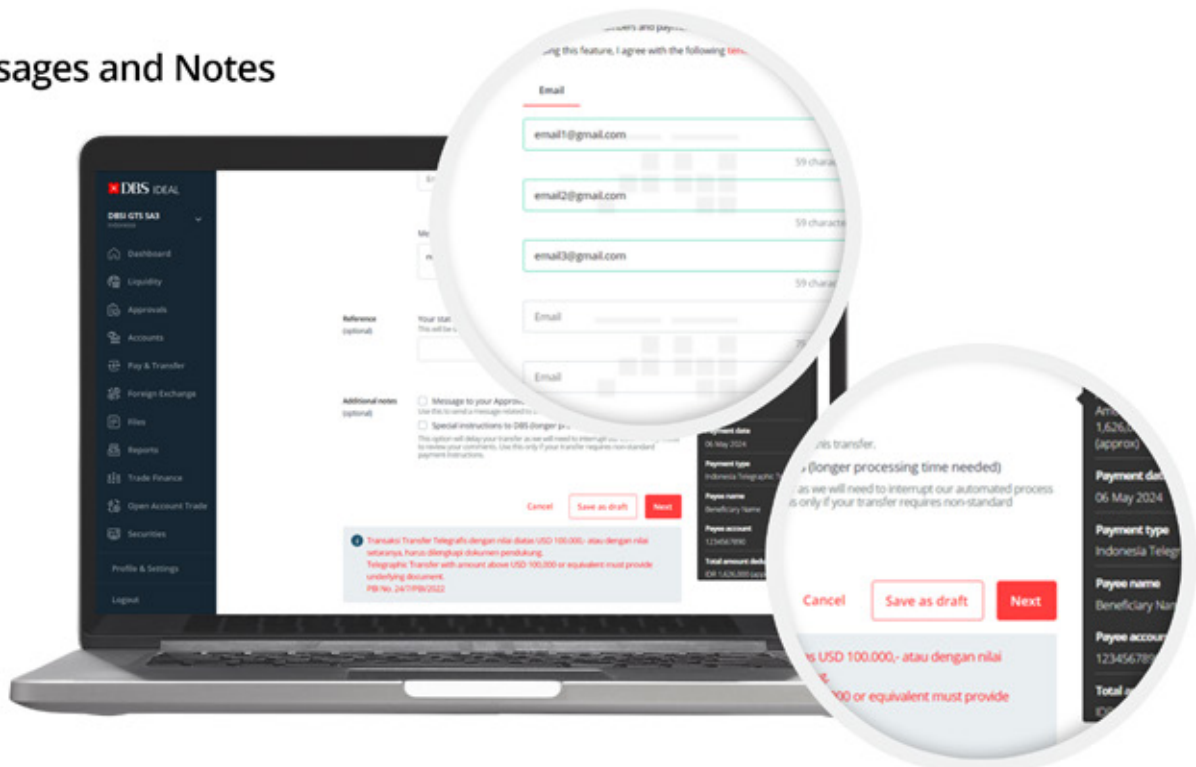
• Us

You pay all the charges.

• They

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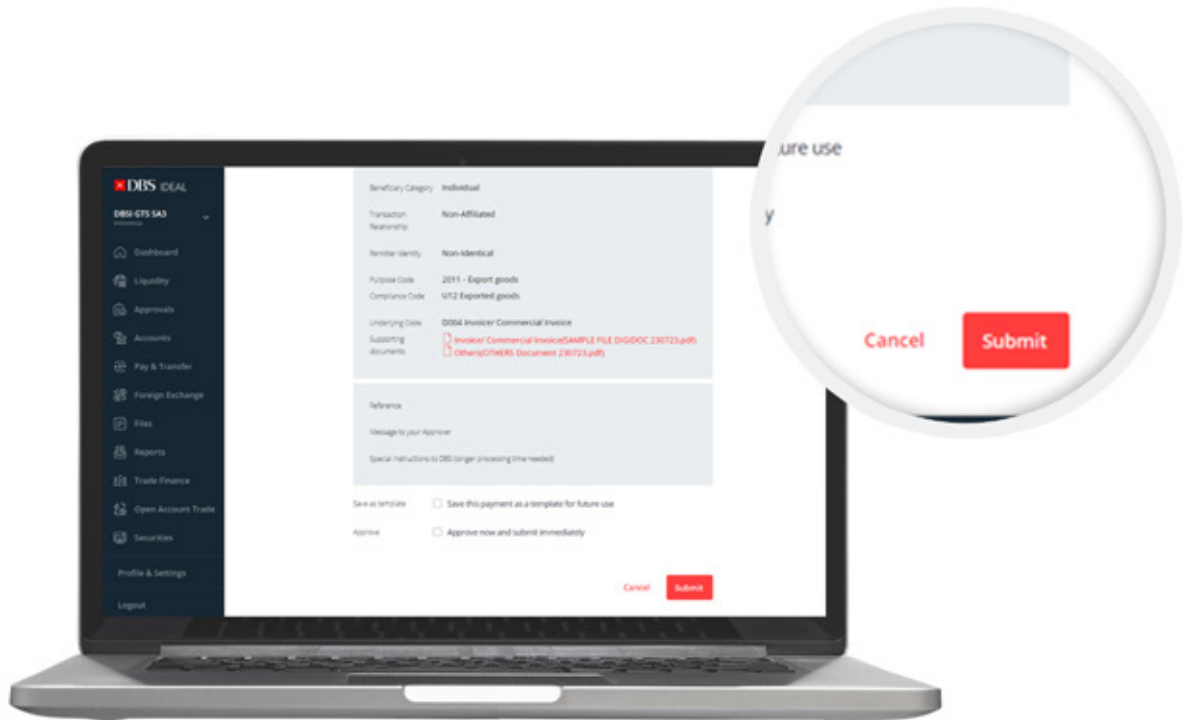
Messages and Notes



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

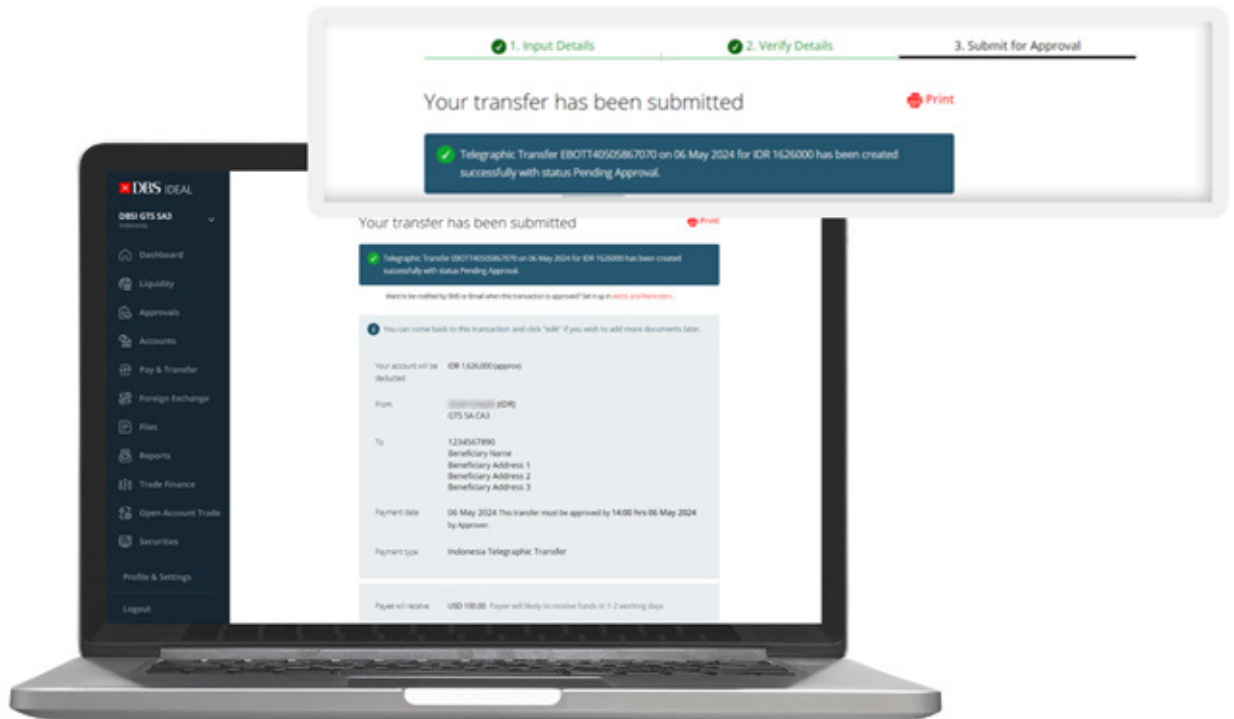
1. Enter the email address, up to 5 email address.
2. Enter the message, it can be your reference/ invoice number and payment details.
3. Click Next to verify the details.

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.

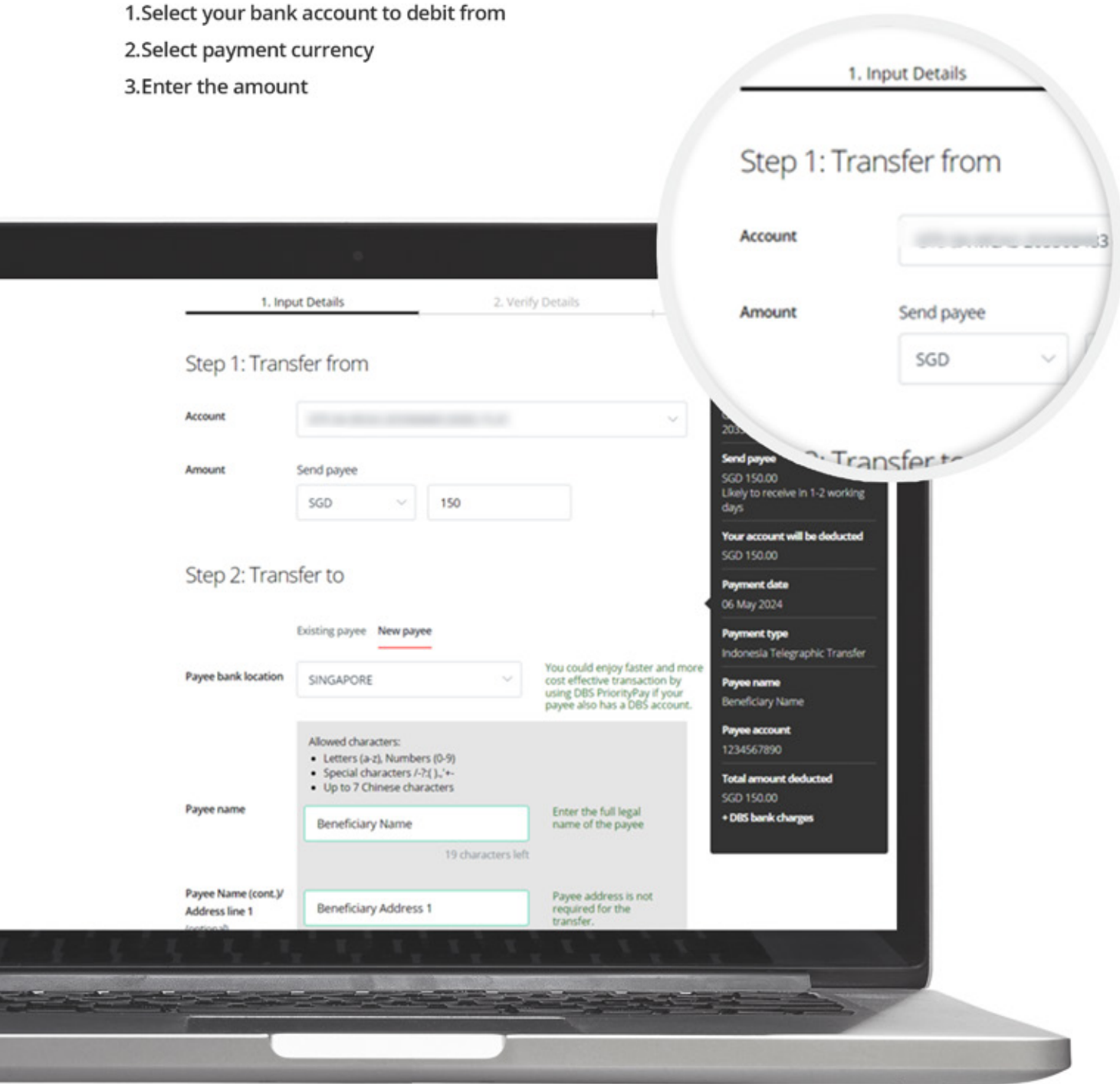
OTT for Non-IDR X Non-IDR (same currency)

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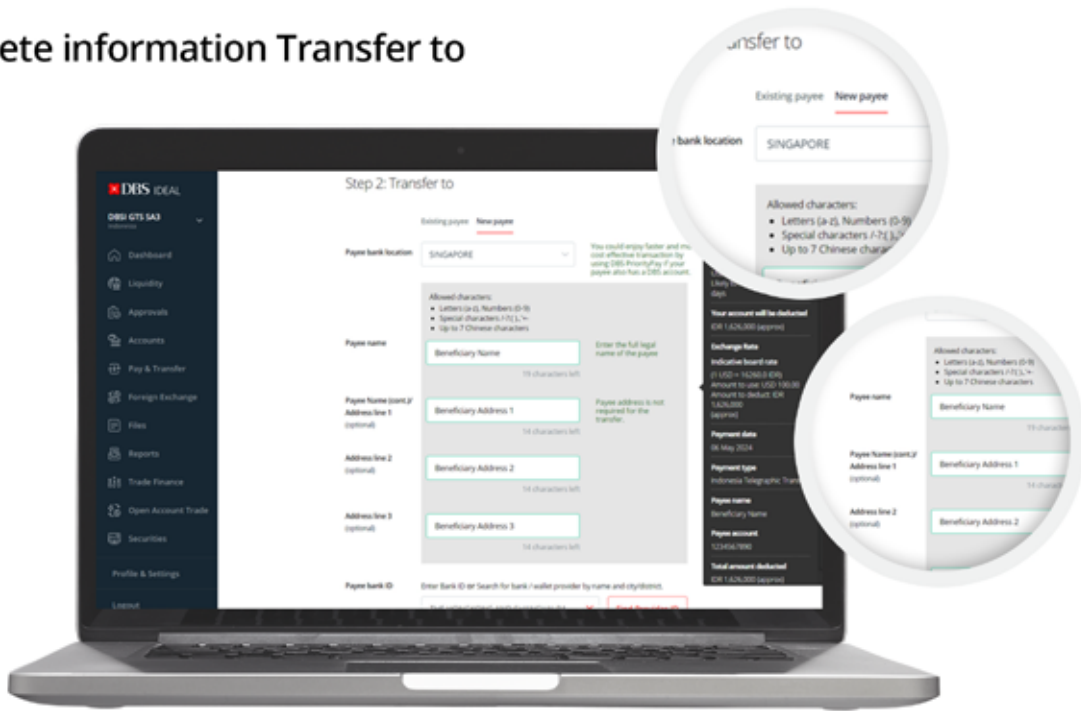
1. Input Details

Complete detail Transfer from

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

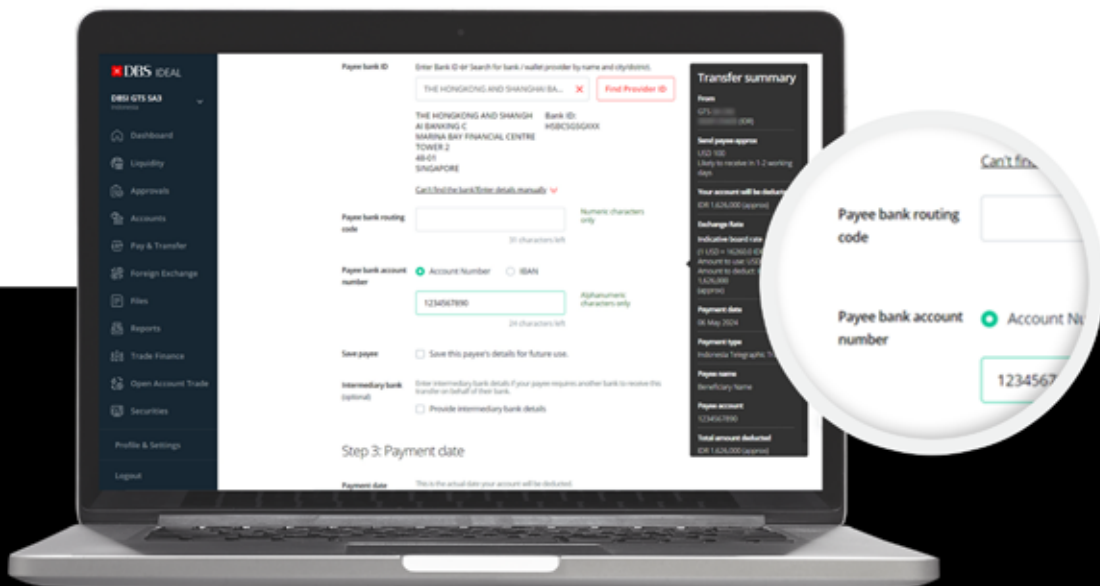


Complete information Transfer to



To manage the beneficiaries, follow below direction:

1. Click New Payee >
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Notes

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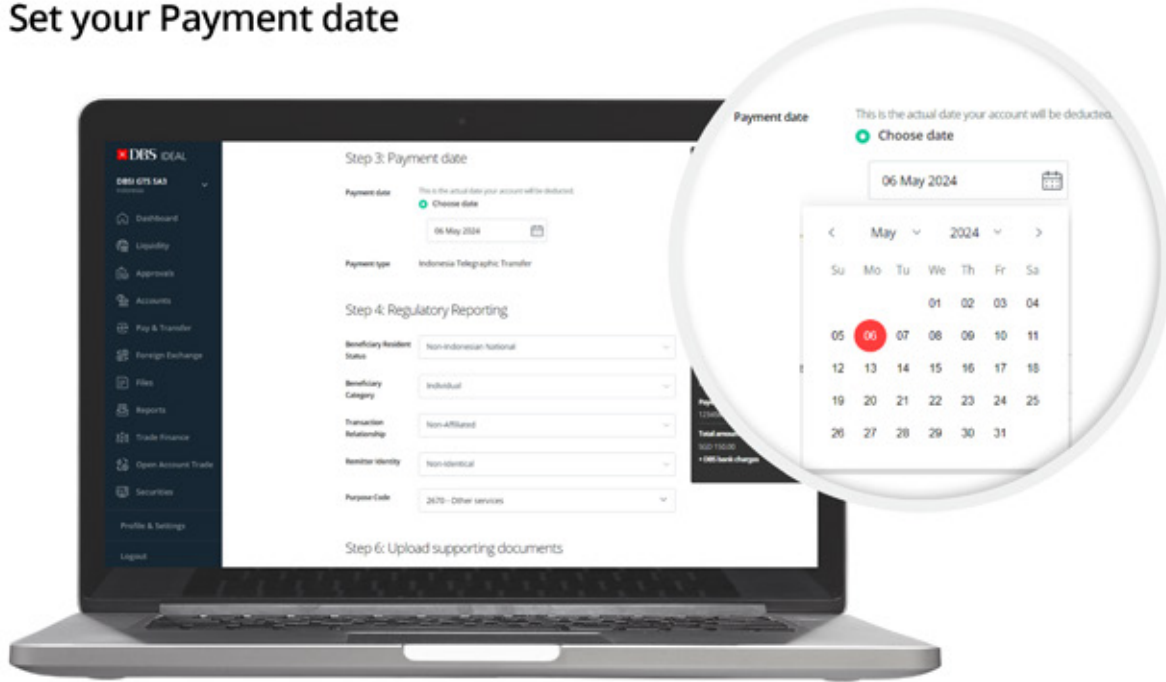
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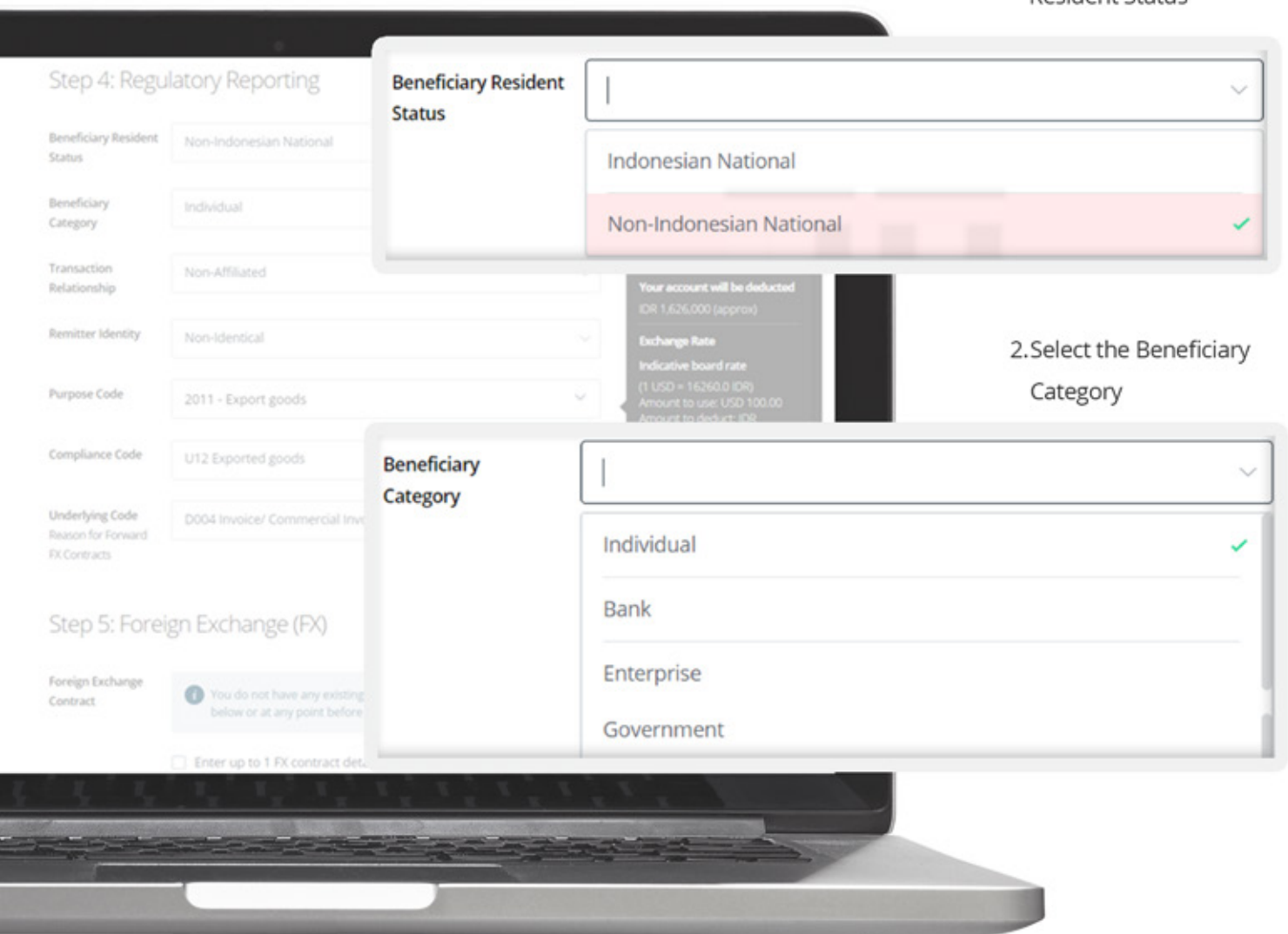
Set your Payment date



Complete Regulatory Reporting information

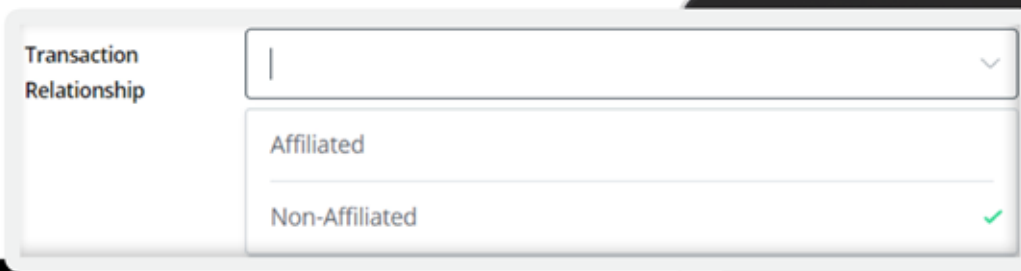
Regulatory Reporting

1. Select the Beneficiary Resident Status



2. Select the Beneficiary Category

3. Select the Transaction Relationship



Transaction Relationship

Affiliated

Non-Affiliated ✓

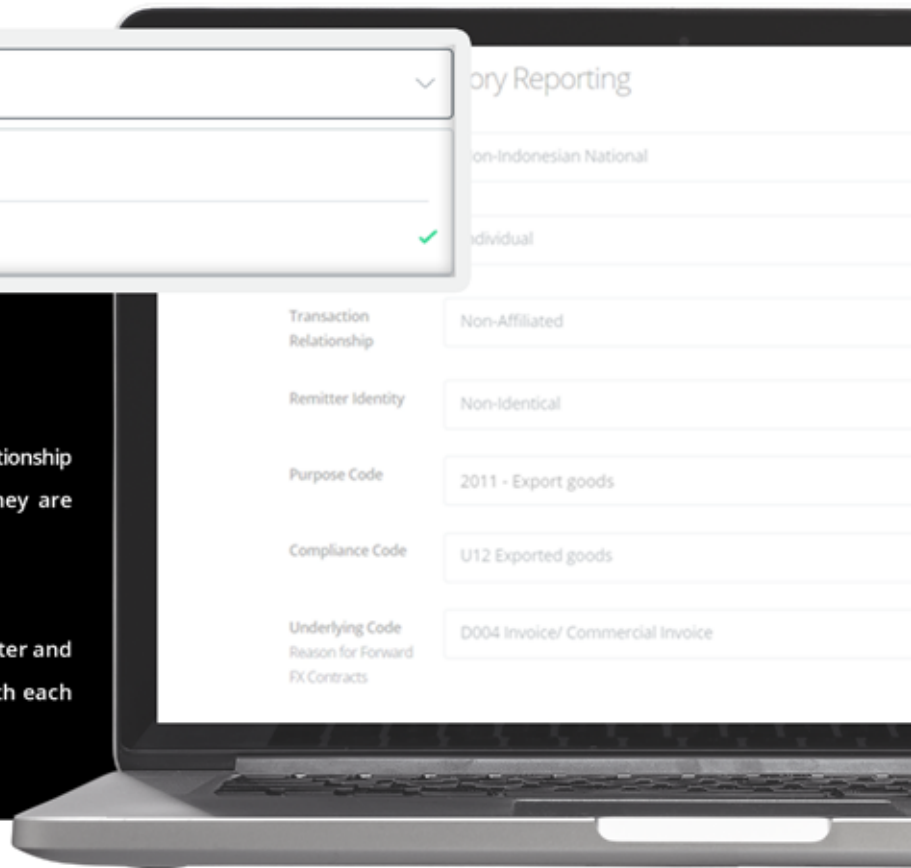
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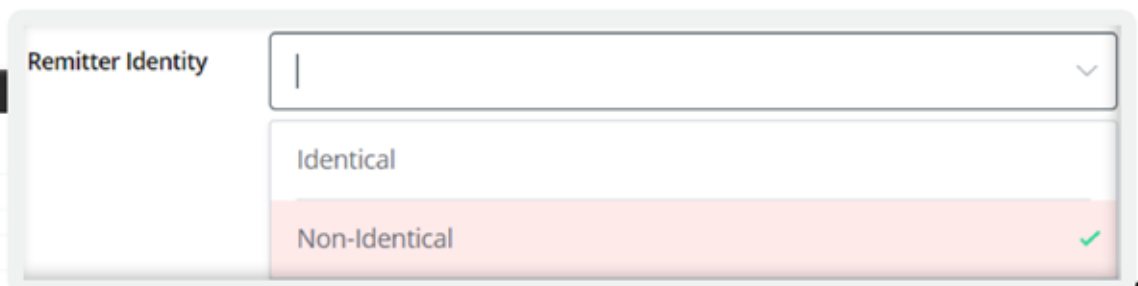
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4. Select the Remitter Identity



Remitter Identity

Identical

Non-Identical ✓

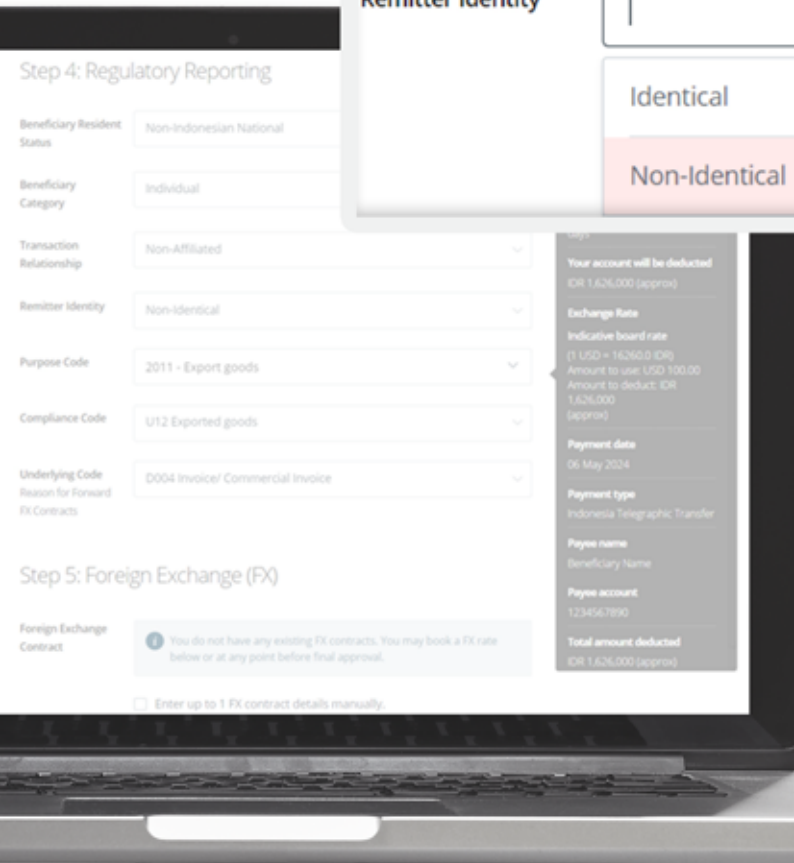
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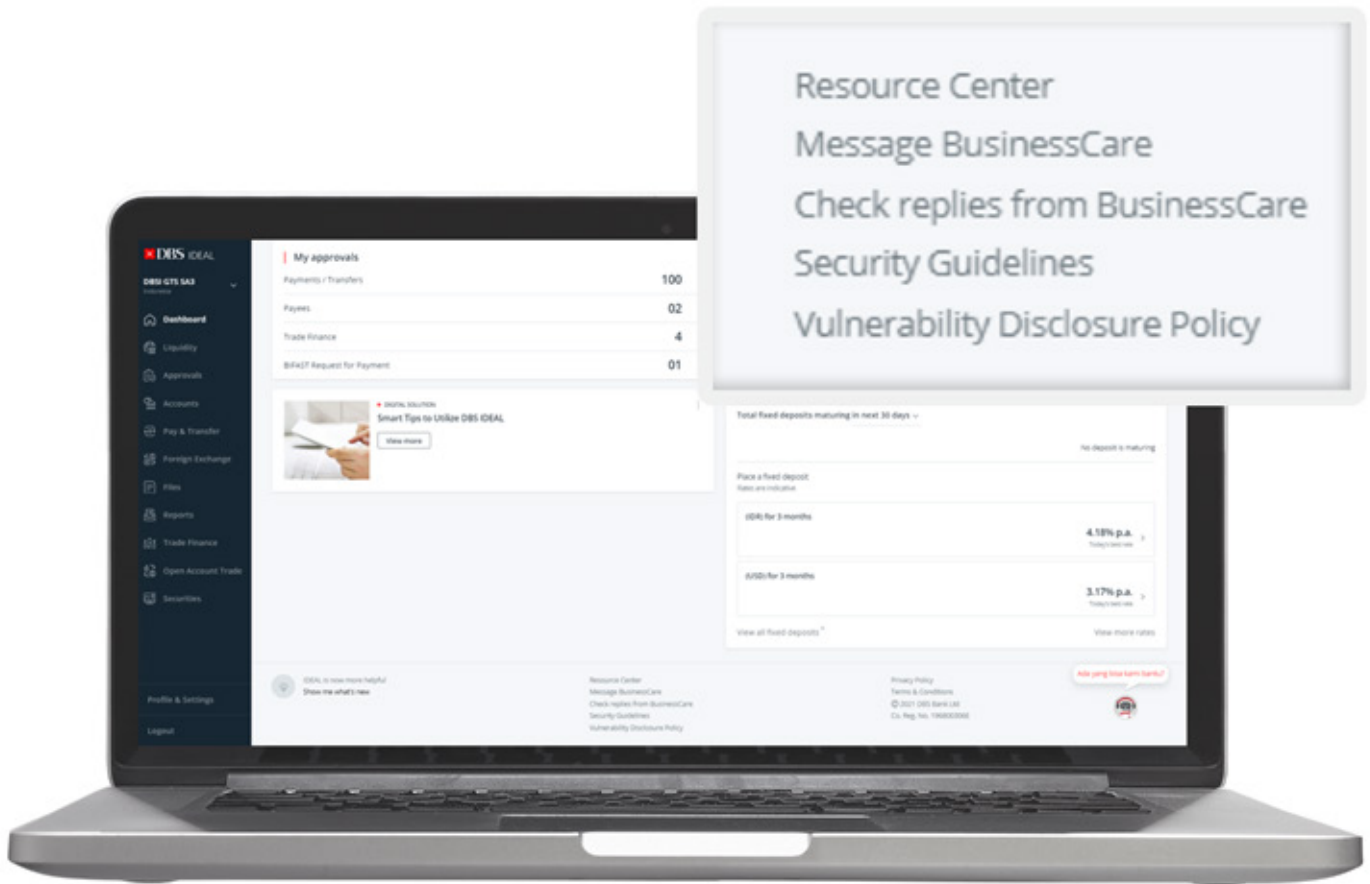
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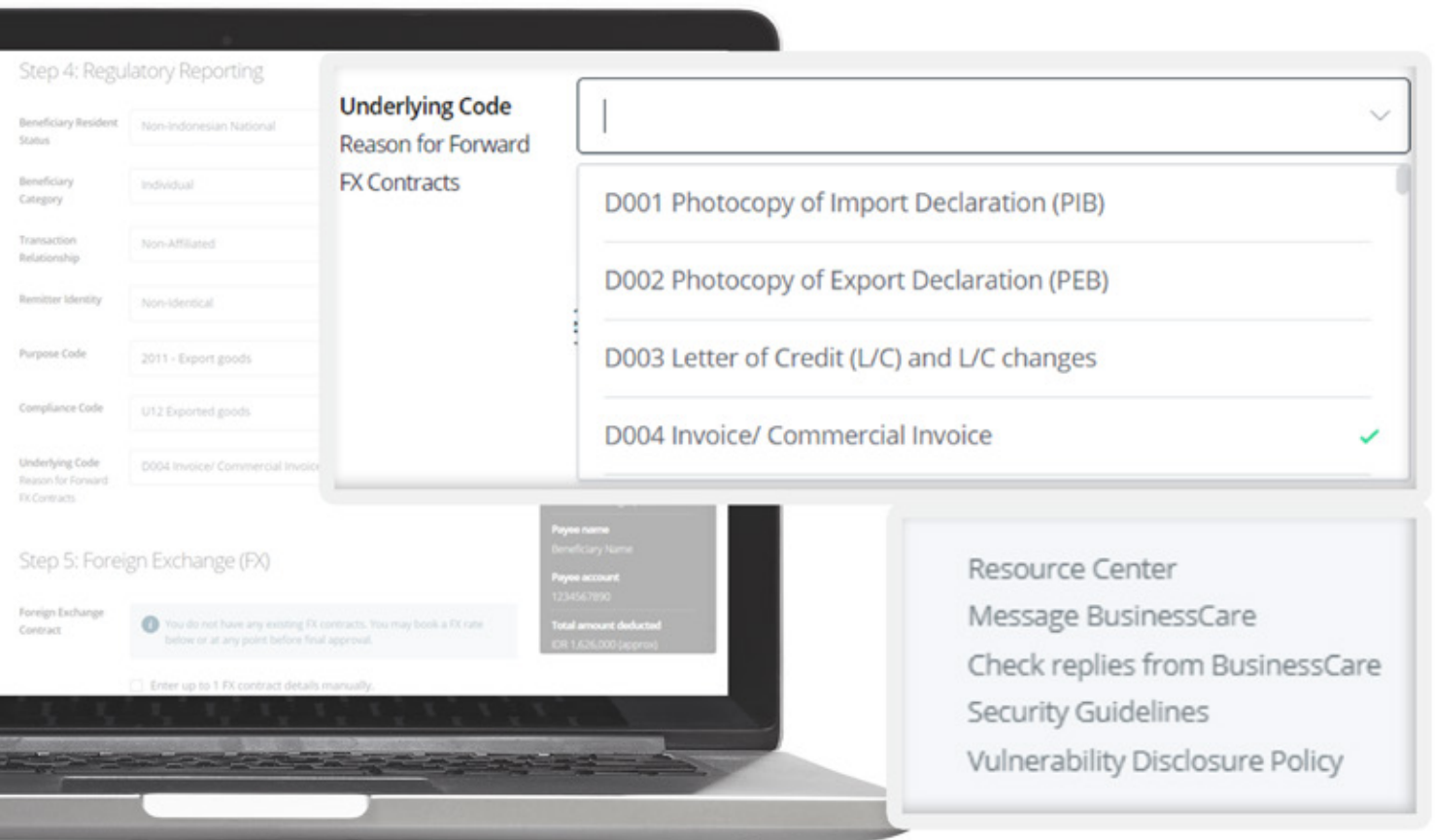
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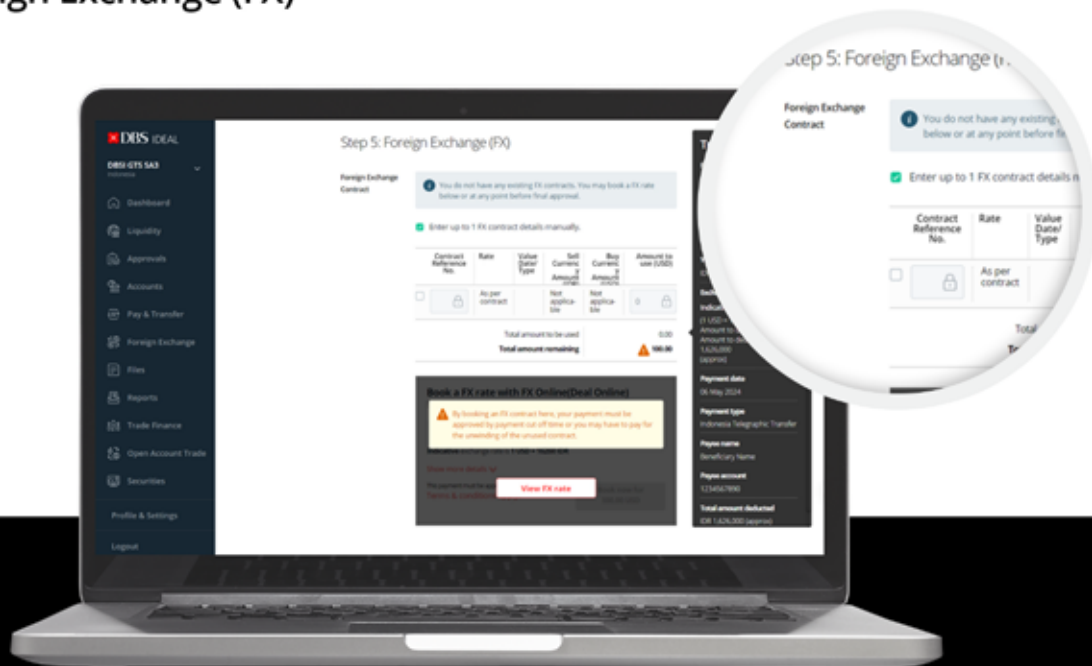
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Foreign Exchange (FX)



Notes

Foreign Exchange Contract

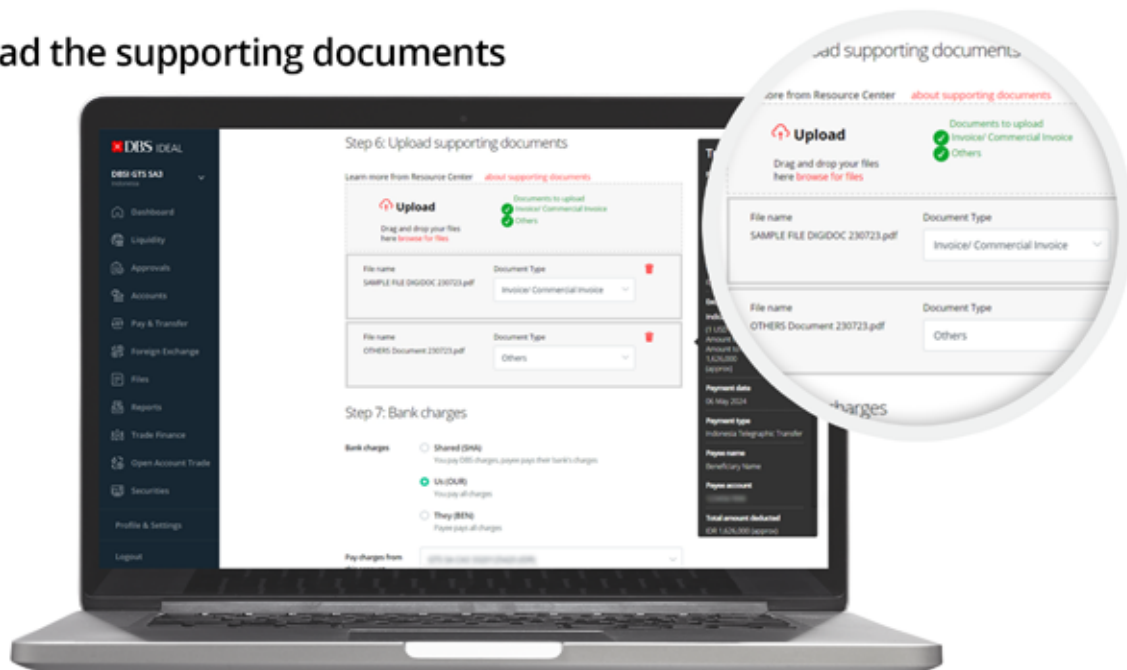
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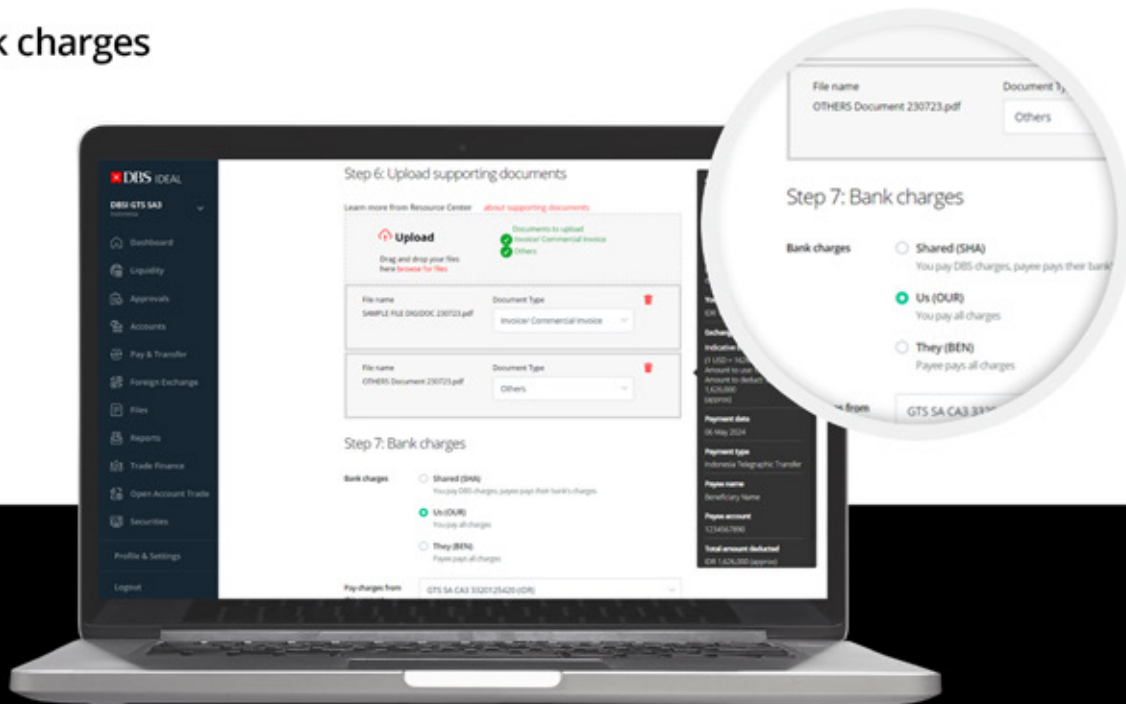
Customer could either use existing FX contract OR book new rate (View FX rate).

Upload the supporting documents



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Bank charges



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Notes

- **Shared**

You pay DBS charge, payee pays their bank's charges.

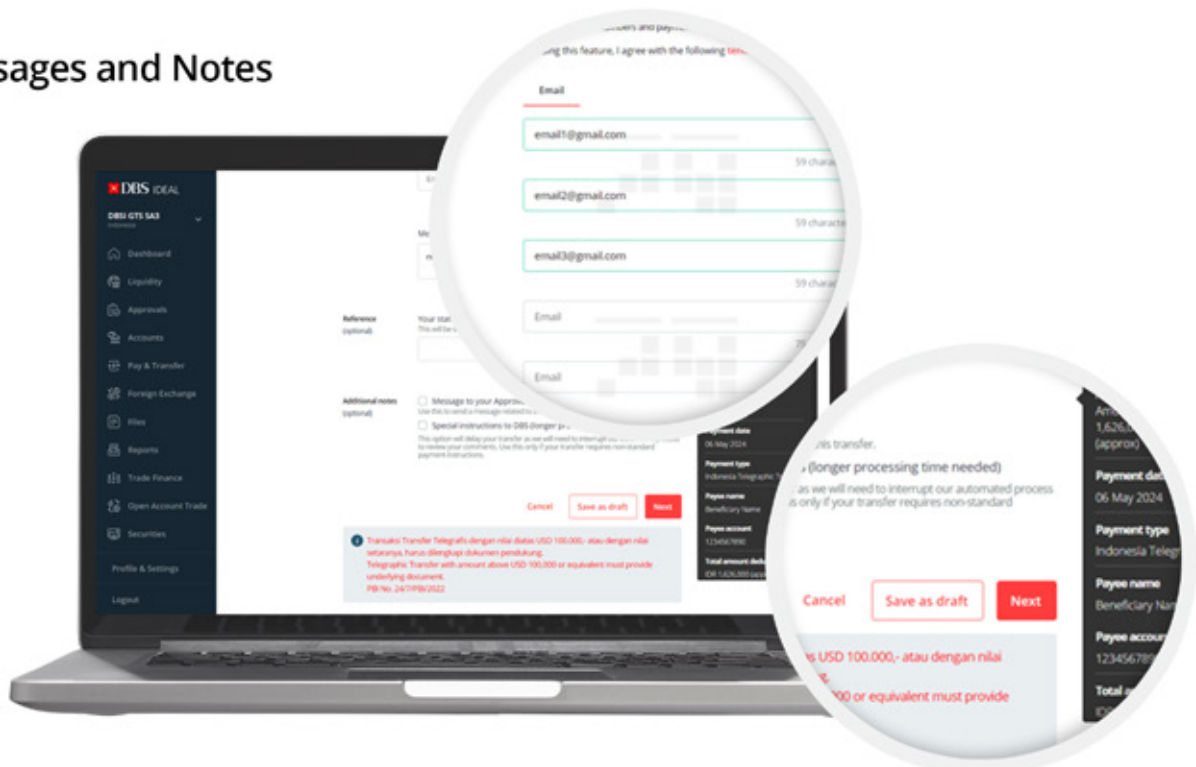
- **Us**

You pay all the charges.

- **They**

Payee pays all the charges.

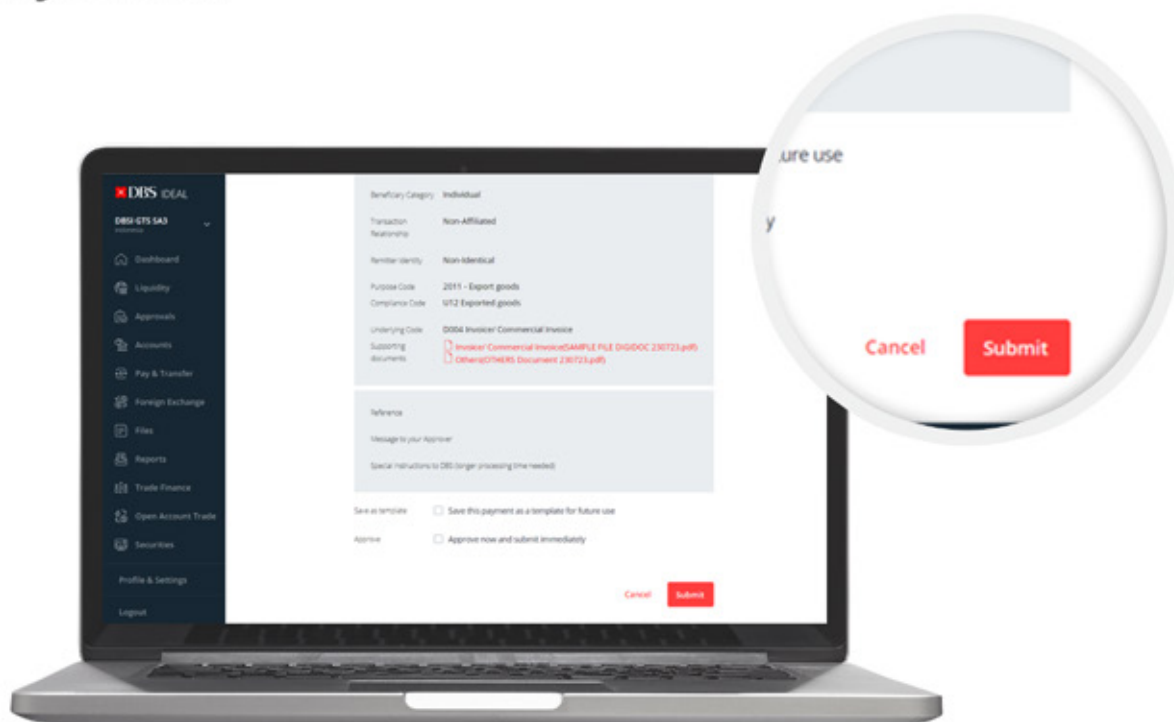
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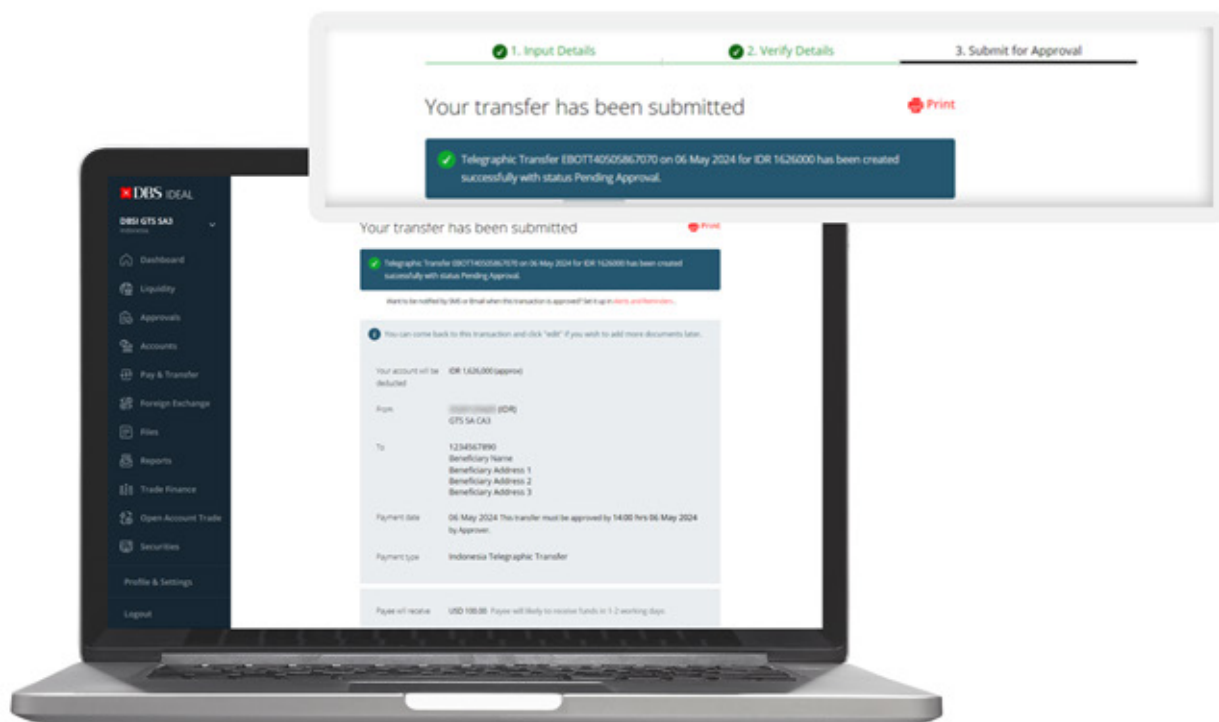
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2. Verify Details



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3. Submit for Approval



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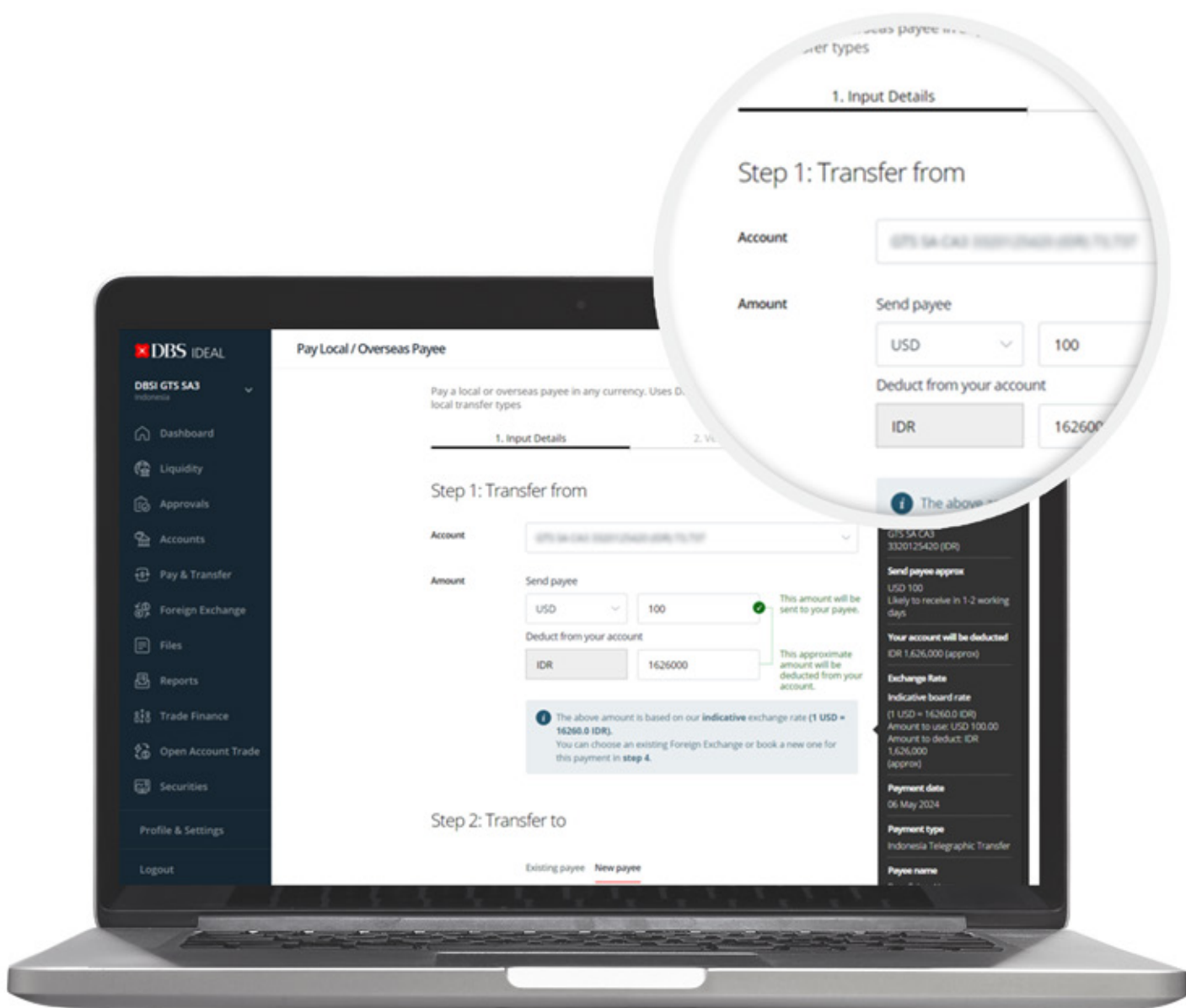
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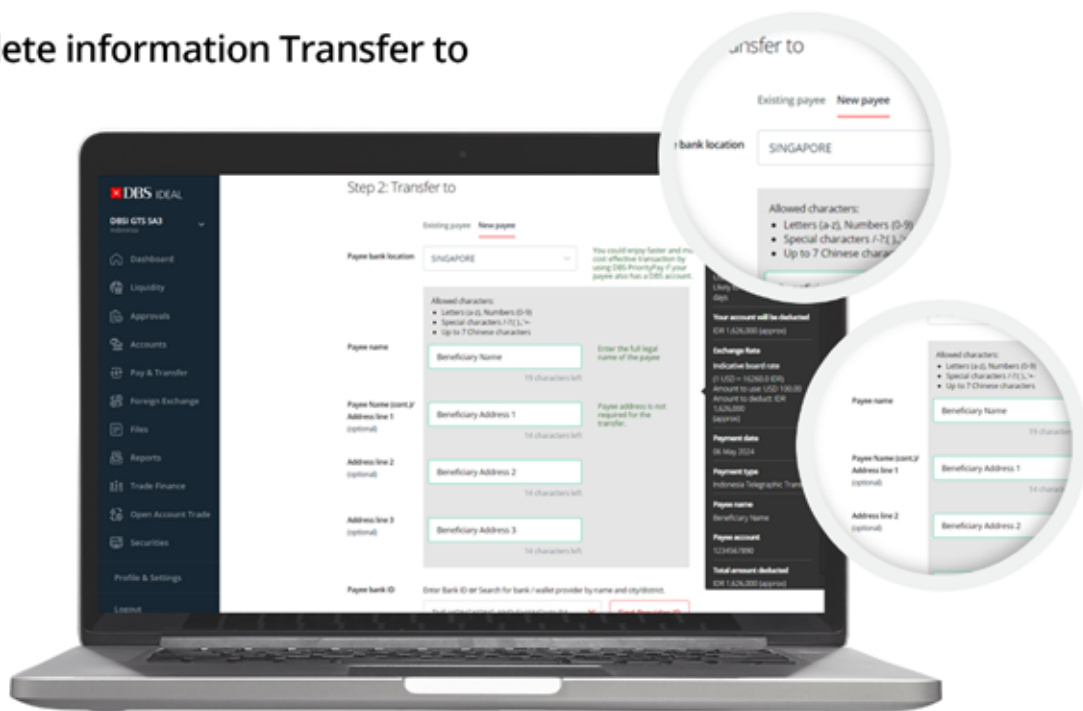
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Complete detail Transfer from

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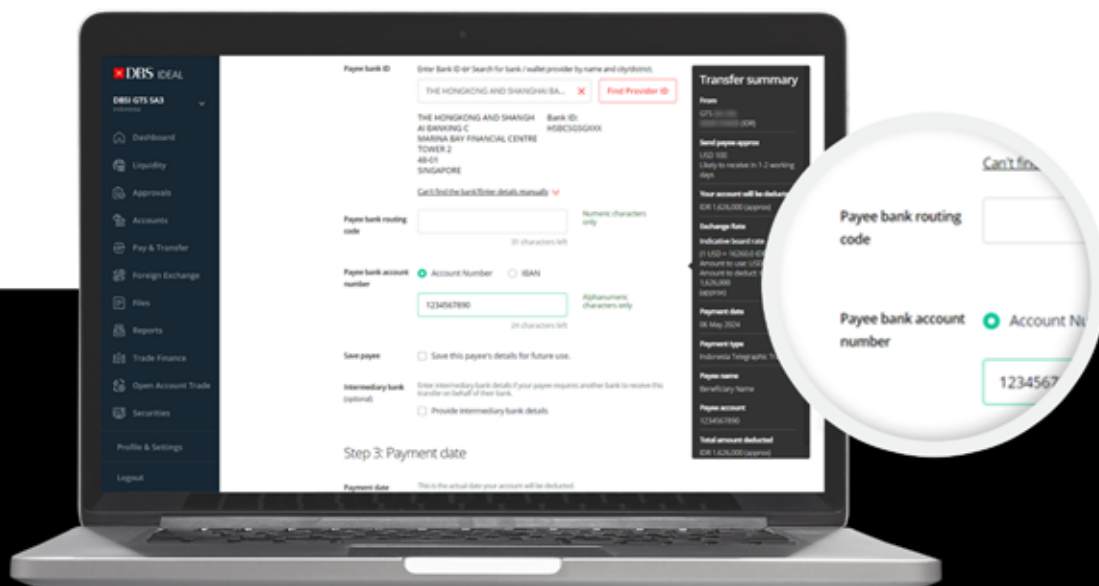


Complete information Transfer to



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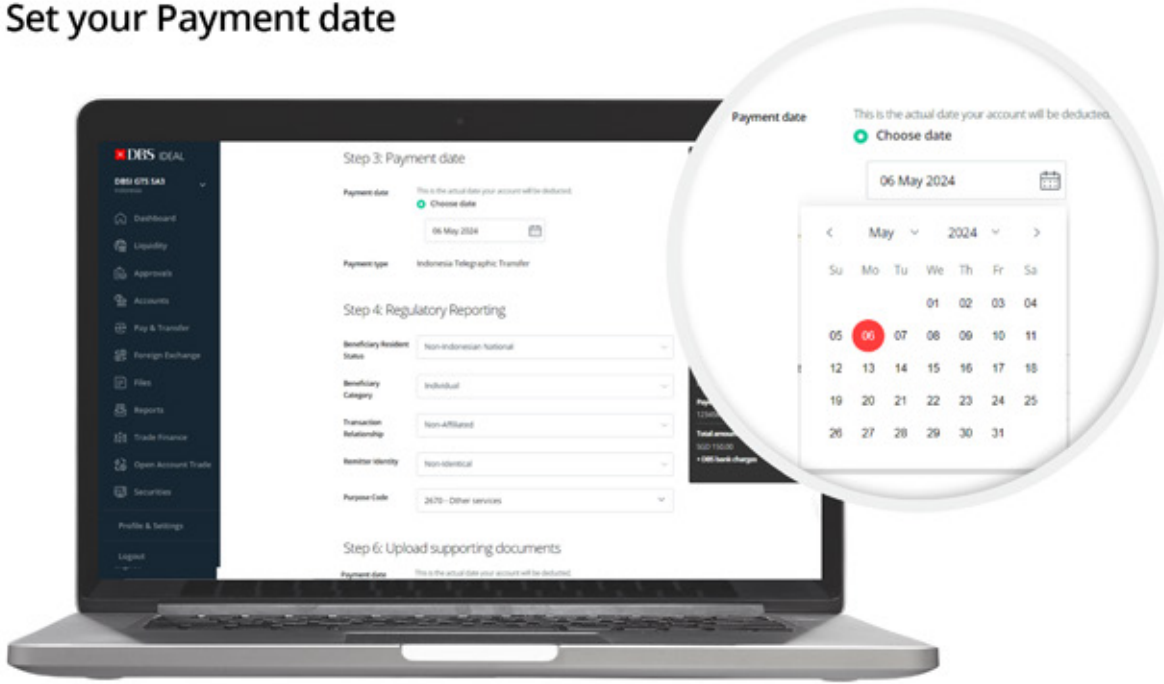
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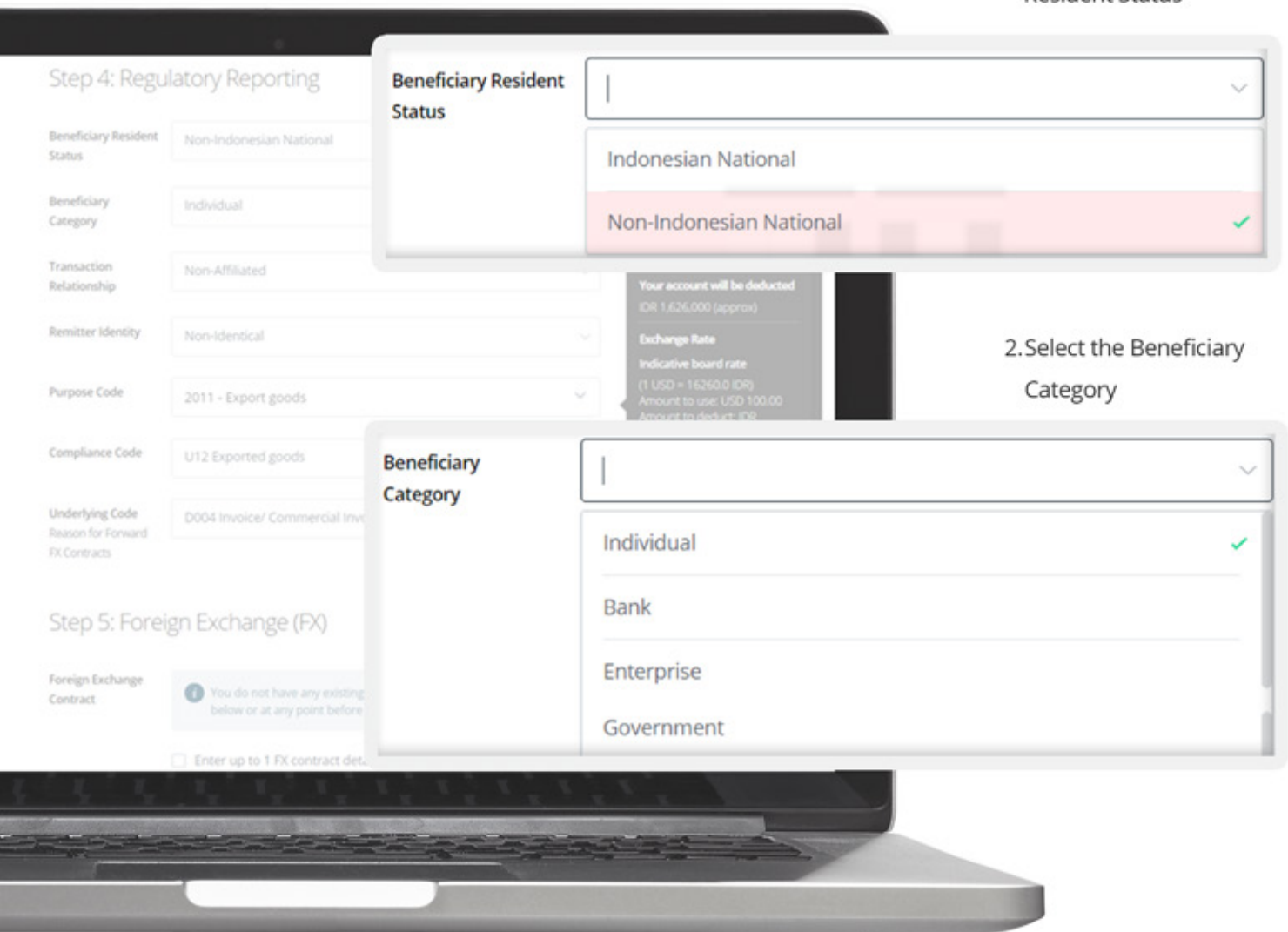
Set your Payment date



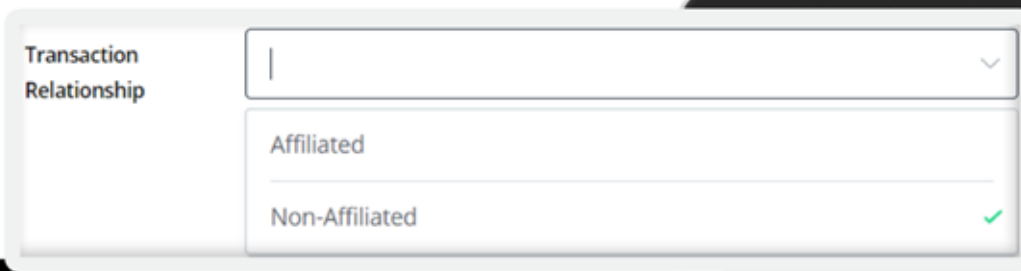
Complete Regulatory Reporting information

Regulatory Reporting

1. Select the Beneficiary Resident Status



3. Select the Transaction Relationship



Transaction Relationship

Affiliated

Non-Affiliated ✓

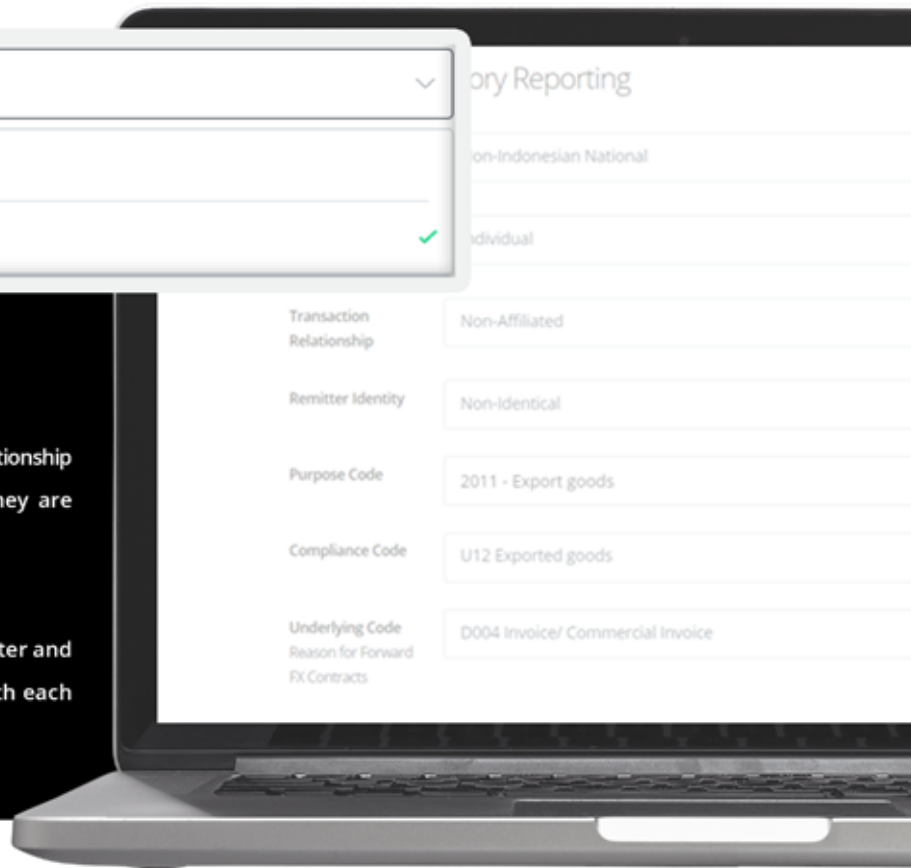
Notes

Affiliated

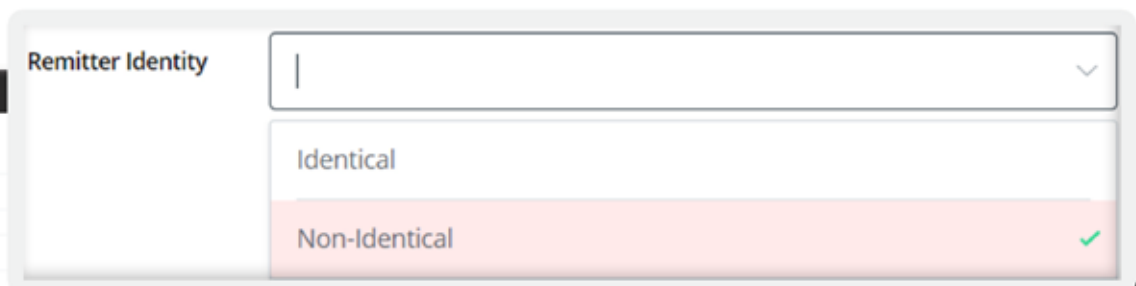
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4. Select the Remitter Identity



Remitter Identity

Identical

Non-Identical ✓

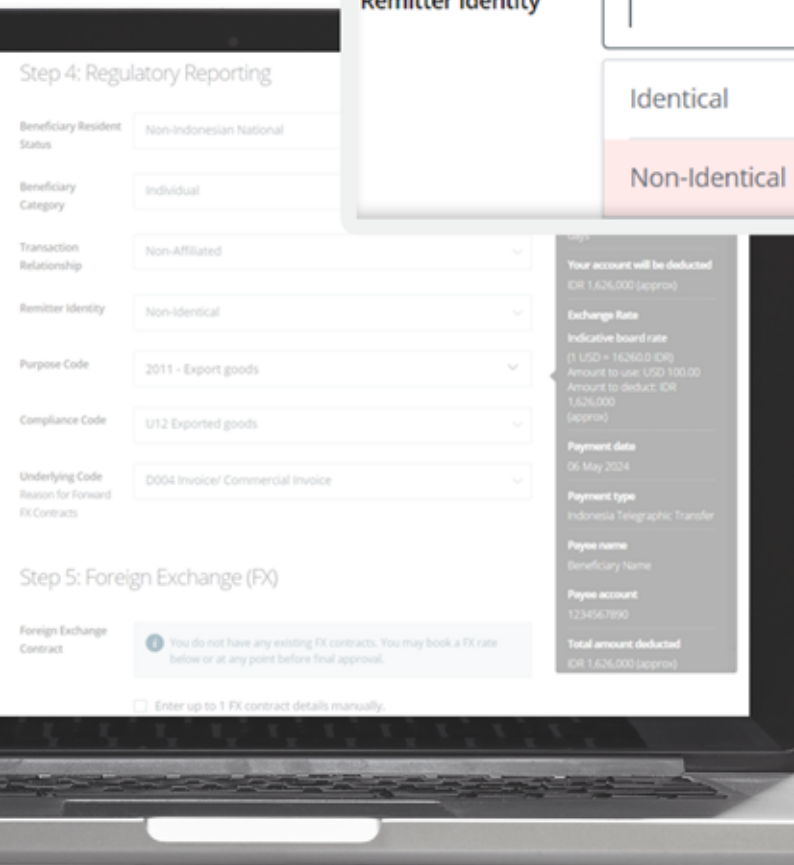
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5. Select the Purpose Code that corresponds to the intent of your transaction.

Step 4: Regulatory Reporting

Beneficiary Resident Status: Non-Indonesian National

Beneficiary Category: Individual

Transaction Relationship: Non-Affiliated

Remitter Identity: Non-Identical

Purpose Code: 2011 - Export goods

Compliance Code: U12 Exported goods

Underlying Code Reason for Forward FX Contracts: D004 Invoice/ Commercial Invoice

Step 5: Foreign Exchange (FX)

Foreign Exchange Contract: Enter up to 1 FX contract details manually.

Payee account: 1256507890

Total amount deducted: IDR 1.626.000 (approx)

Purpose Code

- GOOD TRANSACTIONS
- SERVICES TRANSACTION
- INCOME
- CAPITAL/FINANCIAL TRANSACTION
- SPECIAL TRANSACTION FOR DHE SPECIAL ACCOUNT AND DHE DEPOSIT
- SPECIAL TRANSACTION

6. Select one of the Compliance Code.

Compliance Code

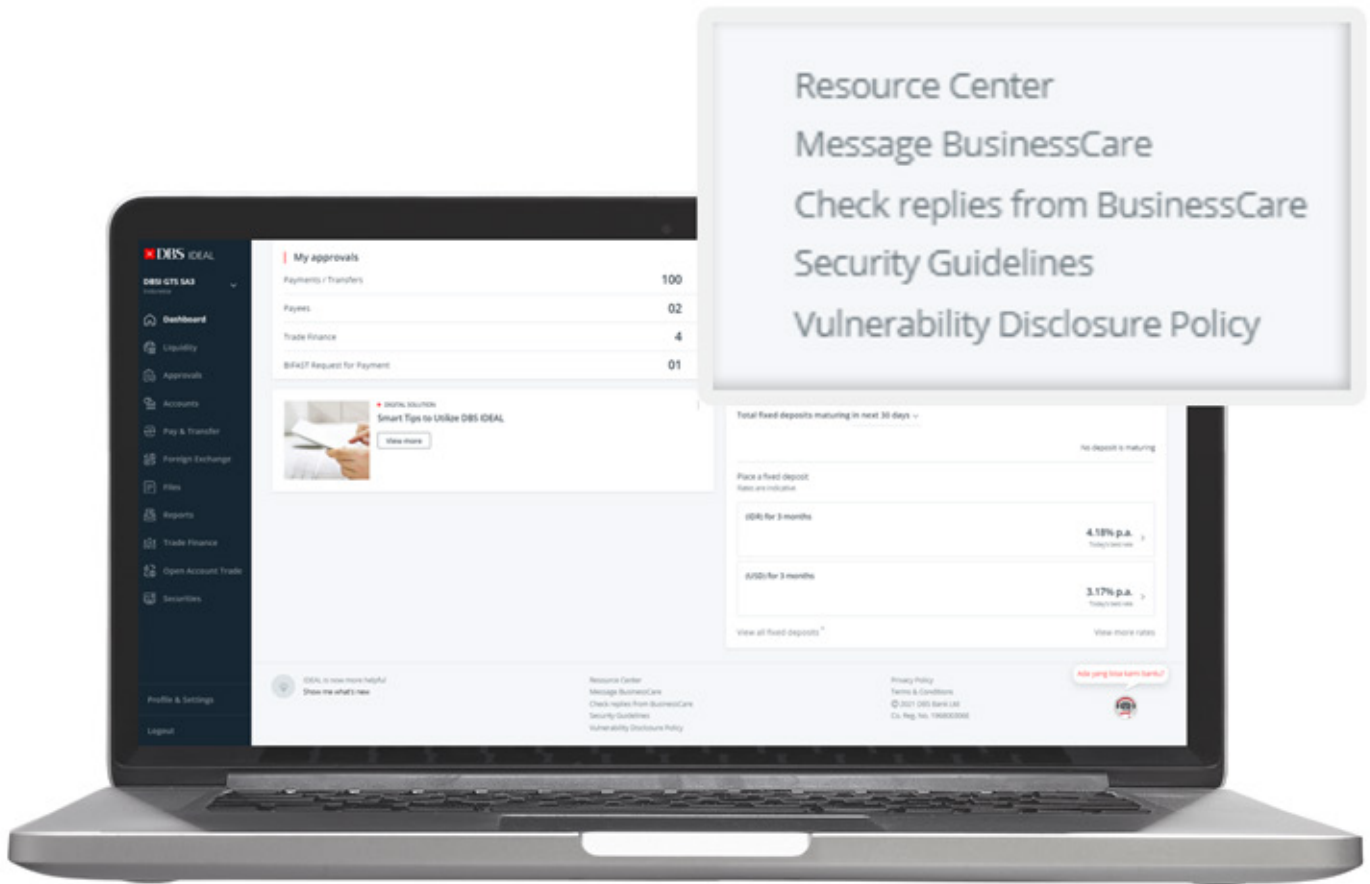
- 777 Forex transaction between the bank and cust w/o underlying
- U11 Imported goods
- U12 Exported goods ✓
- U13 Domestic sales of goods

Beneficiary Resident Status: Non-Indonesian National

Compliance Code: U12 Exported goods

Underlying Code Reason for Forward FX Contracts: D004 Invoice/ Commercial Invoice

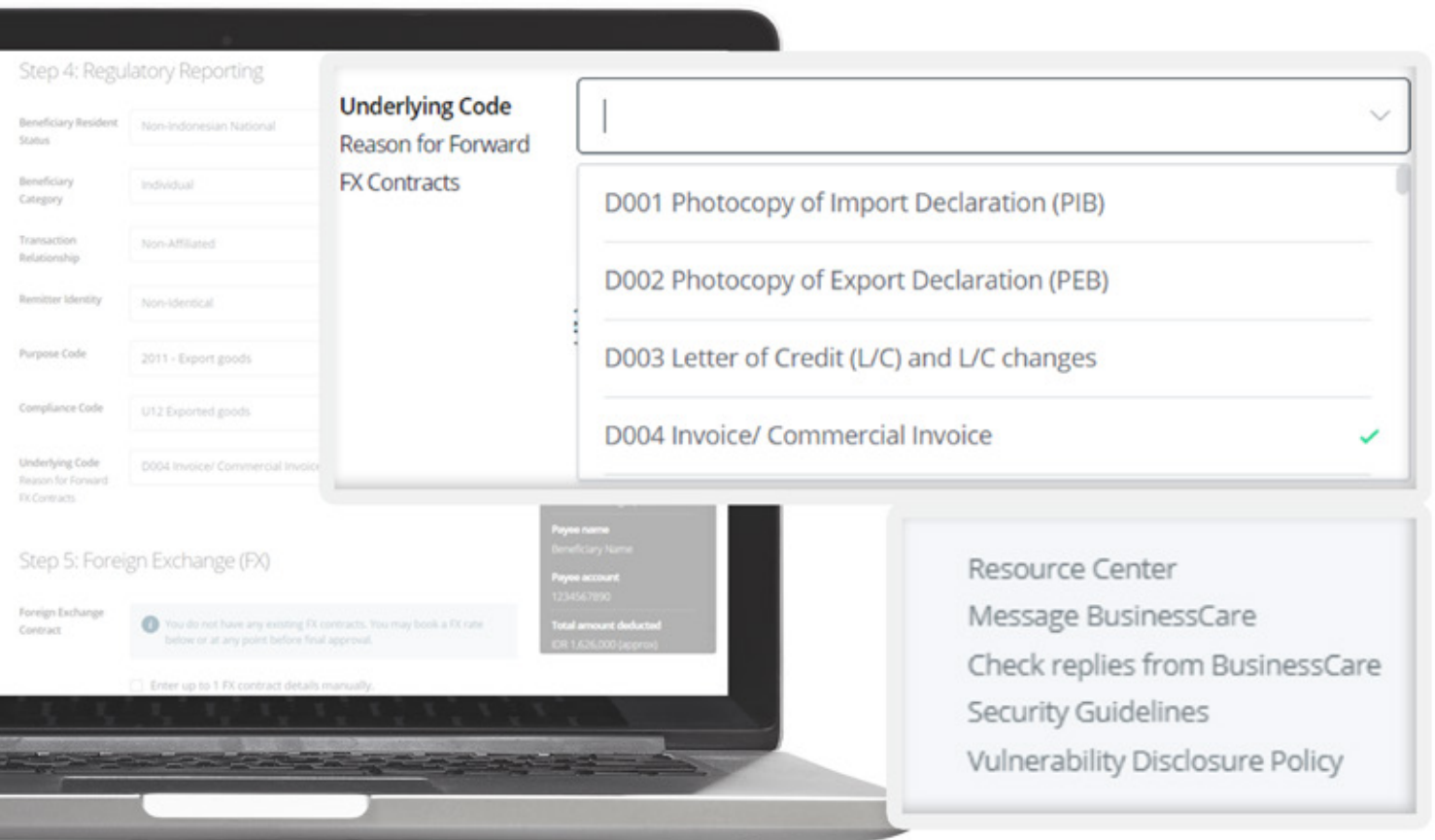
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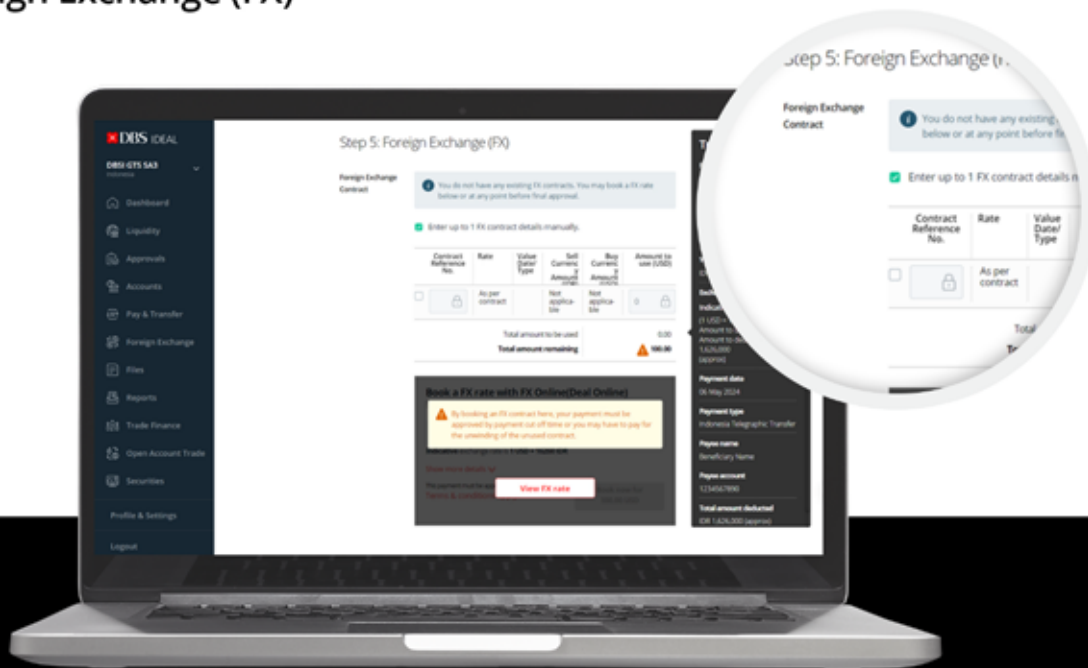
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Notes

Foreign Exchange Contract

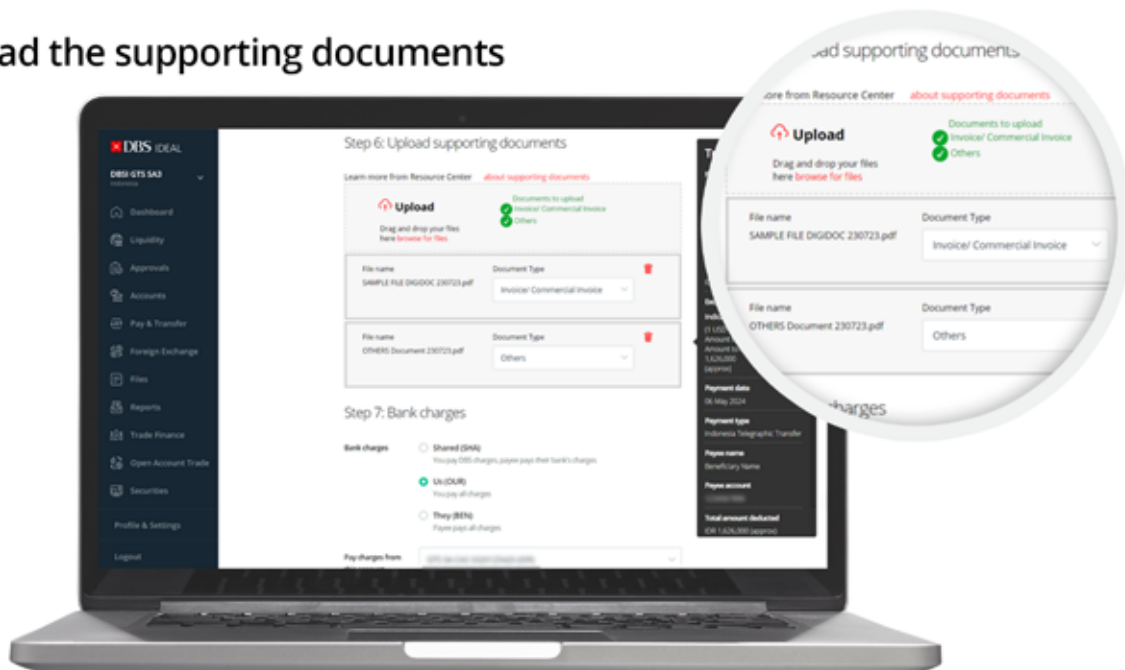
FX contracts are a type of over-the-counter (OTC) foreign currency (forex) transaction.

The contract is an agreement between you and the bank to exchange a certain amount of a currency for another currency at a fixed exchange rate on a fixed date or over a period.

In essence, booking FX contracts allow you to effectively lock-in the exchange rate for a transaction today or in the future, which protects you (the buyer) from fluctuations in currency prices.

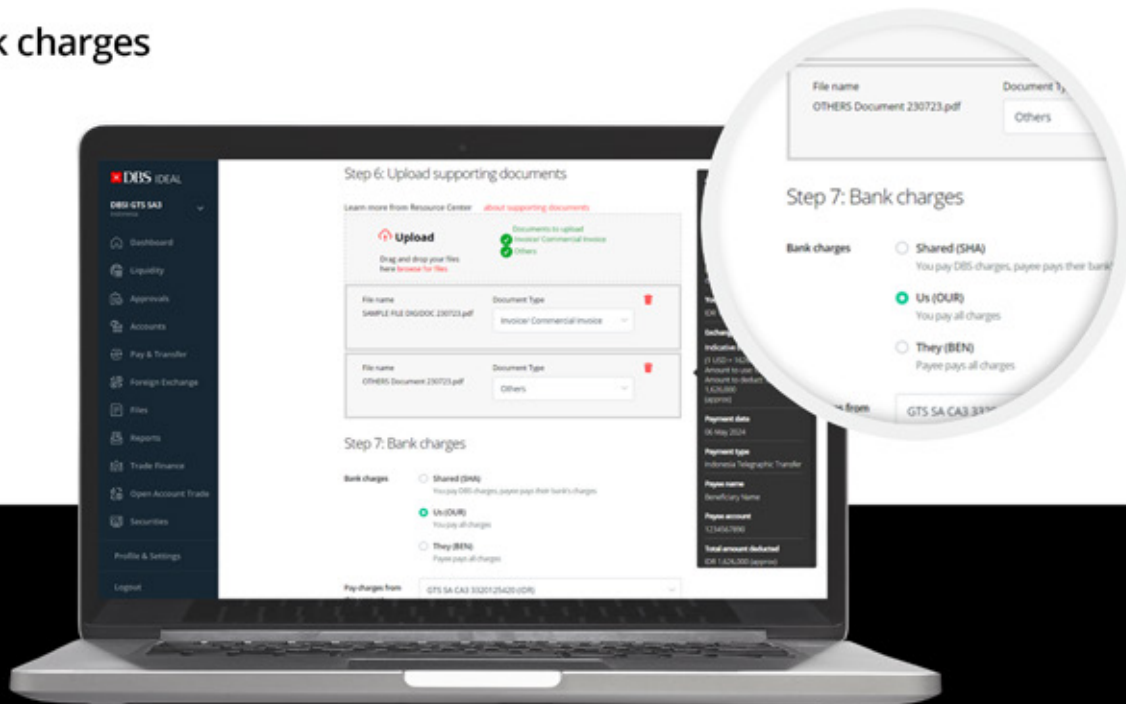
Customer could either use existing FX contract OR book new rate (View FX rate).

Upload the supporting documents



Browse for your supporting document and upload it using the 'Upload supporting document' feature.

Bank charges



Select one of available bank charges.

Notes

- **Shared**

You pay DBS charge, payee pays their bank's charges.

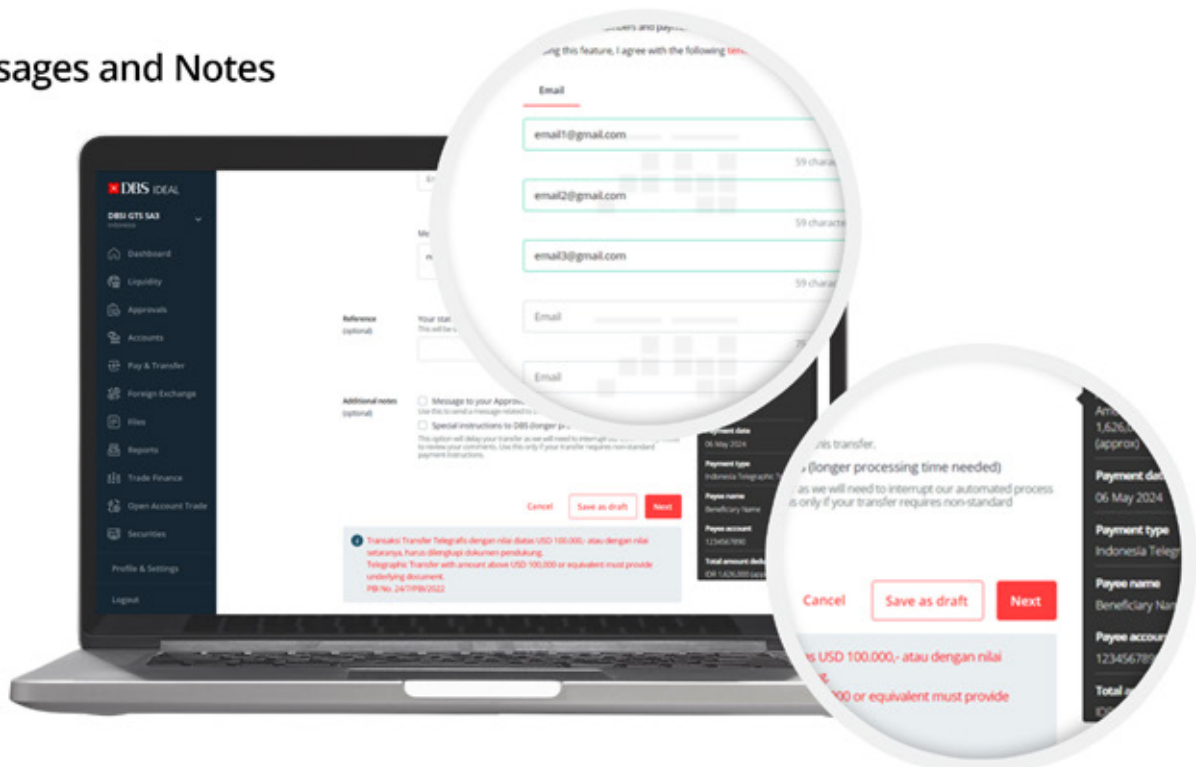
- **Us**

You pay all the charges.

- **They**

Payee pays all the charges.

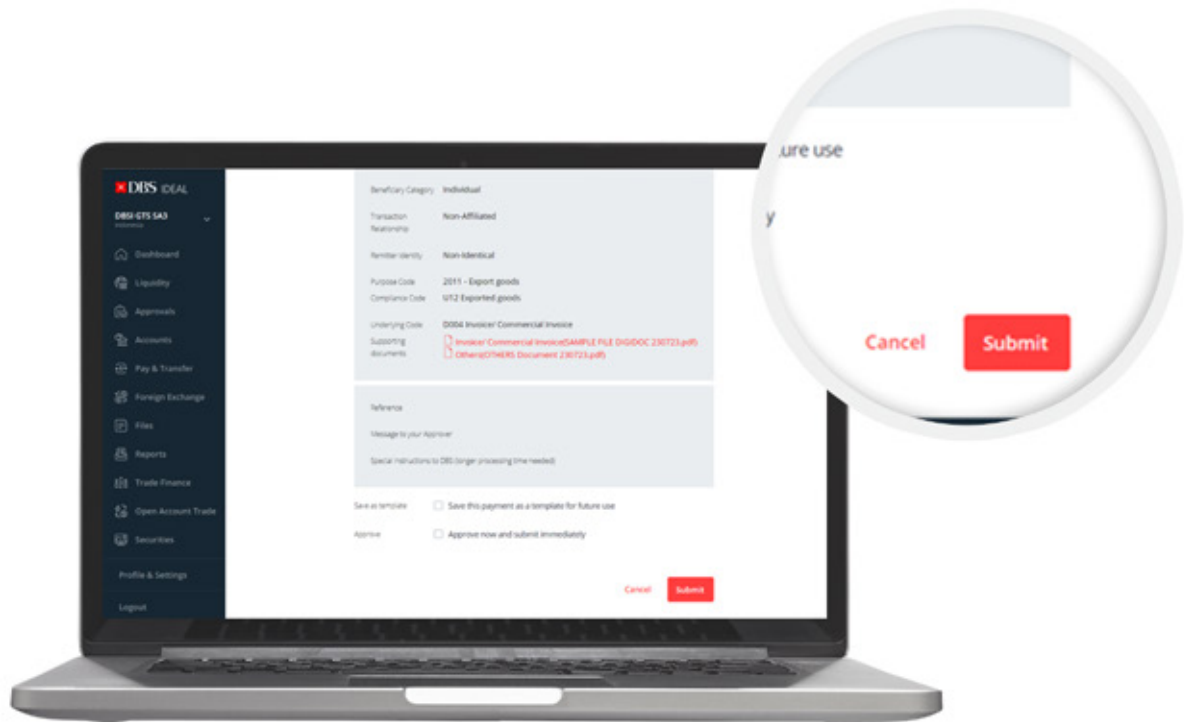
Messages and Notes



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

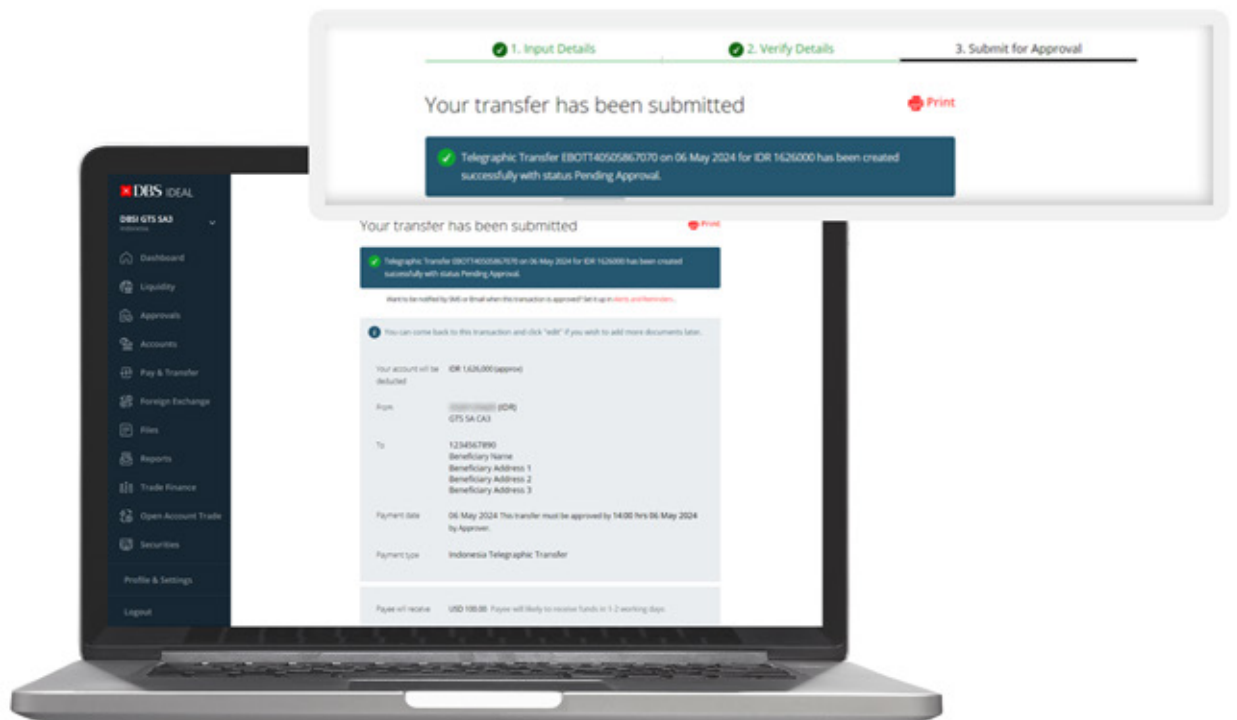
1. Enter the email address, up to 5 email address.
2. Enter the message, it can be your reference/ invoice number and payment details.
3. Click Next to verify the details.

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.

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@db.com for more information on our products and services. Our team is here to assist you.