

# Supplier Payment Services

## Hassle-free payments/financing to key supplier



**Enhance your cashflow by extending supplier payment terms**



**Provide your suppliers access to financing at attractive rates based on you stronger credit rating.**



**Quick implementation of solution with simplified on-boarding process**



**Strengthen your supply chain relationships and enhance channel loyalty.**

### At a glance

- You (buyer) appoint DBS as your payment agent for recommended suppliers.
- DBS provides flexibility to your suppliers either by discounting supplier invoices for early payments or payments to suppliers on maturity.
- You provide DBS with irrevocable undertaking to pay the discounted invoices on due dates.

### Designed for

- All companies that are purchasing on open account\* terms.
- Buyers who are looking to provide payment/financing solutions to its key suppliers on a post-shipment, post-acceptance supplier finance basis.

### How it works

#### Your benefit

- **Improved cashflow for you through extended payment terms.**
- **Improved working capital at attractive funding rates for your suppliers.**

#### Our solutions

- DBS makes early payment to suppliers with minimum impact on suppliers' working capital.
- DBS discounts supplier invoices and provides early payment to suppliers based on your credit rating.

\*Open account trade refers to trade transactions between a seller and a buyer that are not supported by any banking or documentary trade instrument issued on behalf of the buyer or seller.

## Your benefit

- A quick and scalable implementation process.

- No reclassification of trade payables\*.

\* Subject to your auditor's confirmation

## Our solutions

- Suppliers go through a simplified documentation and on-boarding process.

- Balance sheet-neutral working capital solution for both you and your suppliers.

## What makes us different

### Why we are different

- A fully digitised solution through DBS IDEAL.

### How it helps you

- DBS IDEAL allows you and your counterparties to manage and track your transactions in an automated and secure environment.
- Immediate access to information, electronic exchange of trade instruments and online initiation of financing requests.
- Access to detailed reports and transaction status anytime, anywhere.

### Find out more today

Partner with DBS today so you can live more, bank less.  
For more information on our products and services, please contact your Relationship Manager, or call DBS *BusinessCare* at 1500327 or +6221 2985 2800 (overseas) from Mondays to Fridays (excluding public holidays), 8.00 am to 5.00 pm.

#### Disclaimer and Important Notice

PT Bank DBS Indonesia is licensed and supervised by the Financial Services Authority (OJK) and also a participant of Indonesian Deposit Insurance Corporation (LPS) guarantee program.

 **DBS: The World's Best,  
Three Years In A Row**

Best Bank in the World 2020, Global Finance  
World's Best Bank 2019, Euromoney  
Global Bank of the Year 2018, The Banker  
Best Bank in the World 2018, Global Finance