



Live more,  
Bank less

# DBS IDEAL Transact Upgrade Guide

Updated July 2023

# TRANSACT DIGITALLY WITH DBS IDEAL TRANSACT

Begin your journey of transacting digitally with DBS IDEAL by upgrading\* your access to IDEAL Transact.

Having DBS IDEAL Transact access allows you to:

- Send and receive digital transactions
- Run your banking – give approvals, pay salaries, check balances and more – on any screen, anytime, anywhere
- Access everything from cash management and FX to trade finance solutions, on a single dashboard

Simply nominate users to be Transaction Makers and Transaction Authorisers to begin!

*\*For customers with an existing DBS Corporate Account and existing IDEAL access. Apply for DBS IDEAL with the [Application Pack](#). New customers may apply for a new account [here](#).*



# TRANSACT DIGITALLY WITH DBS IDEAL TRANSACT

Please ensure that you submit the following supporting documents to avoid delays in your IDEAL maintenance form. The IDEAL application is valid only within 3 months upon submission. If your supporting documents are not in English language, kindly ensure that it is translated to English by a suitable translator before submission.

Documents Required	Sole Proprietorship	Partnership	Limited Liability Partnership (LLP)	Limited Company	Club/Association and Society	Foreign Incorporated Company
<b>NRIC / Passport of:</b>	All new authorised Approvers and Customer Self Administrators (CSA)	All new authorised Approvers and Customer Self Administrators (CSA)	All new authorised Approvers and Customer Self Administrators (CSA)	All new authorised Approvers and Customer Self Administrators (CSA)	All new authorised Approvers and Customer Self Administrators (CSA)	All new authorised Approvers and Customer Self Administrators (CSA)
<b>Proof of Residence Address</b> <b>(Within 3 months from the document date – e.g. recent utility or phone bill, bank statement or correspondence from a government agency or National ID with residential address)</b>	All new authorised approvers who are not Singaporean / Singapore PR	All new authorised approvers who are not Singaporean / Singapore PR	All new authorised approvers who are not Singaporean / Singapore PR	All new authorised approvers who are not Singaporean / Singapore PR	All new authorised approvers who are not Singaporean / Singapore PR	All new authorised approvers who are not Singaporean / Singapore PR
<b>Certification of True Copies done by (if original documents are not produced)</b>	Sole Proprietor	One of the partners	One of the partners	Company Director OR Secretary	Chairman OR Secretary	<u>External Certifiers:</u> Solicitor / Lawyer / Notary Public / Certified Public, or Professional Accountant / Auditor / Chartered Secretary from a FATF member country, or a DBS bank staff.
<b>Certificate of Incumbency (dated within the last one year) / Certificate of Registration / Annual Return / Register of Directors</b>	Not required	Required				
<b>Minutes of Meeting</b> <b>(To be signed-off and duly certified (on all pages) by any two of existing Chairman / Treasurer / Secretary)</b>	Not required	Not required	Not required	Not required	Required	Not required

1 Visit <https://www.dbs.com.sg/ibg-eforms/sg/idealmaintenance> to access the Online IDEAL Maintenance Form .

Welcome to IDEAL Maintenance Form

Step 1 Start a new application    Step 2 Select action(s) to complete    Step 3 Get approval from authorised signatories ⓘ

Unsure how it works? See [FAQ](#)

**Create a new application**

Use IDEAL Maintenance form to:

- Manage accounts and user(s) access
- Update authorisation policies

You can save anytime and continue later.

**Create new application >**

**Resume existing application**

[How to find my Application ID?](#)

Enter Application ID

eg. IDEALMAINT-000000-00-00000

**Resume existing application**

2 By clicking 'Create new application', You agree to the [DBS Privacy Policy](#) and [Terms & Conditions Governing Electronic Application](#)

Click on "Create new application".

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Online Form - IDEAL Maintenan: x +

dbs.com.sg/ibg-eforms/sg/idealmaintenance

DBS IDEAL Maintenance Form

### Let's start by getting your business info

**Have a DBS IDEAL account?**

Prefill your business information with DBS bank records to allow faster processing.

**USE DBS IDEAL**

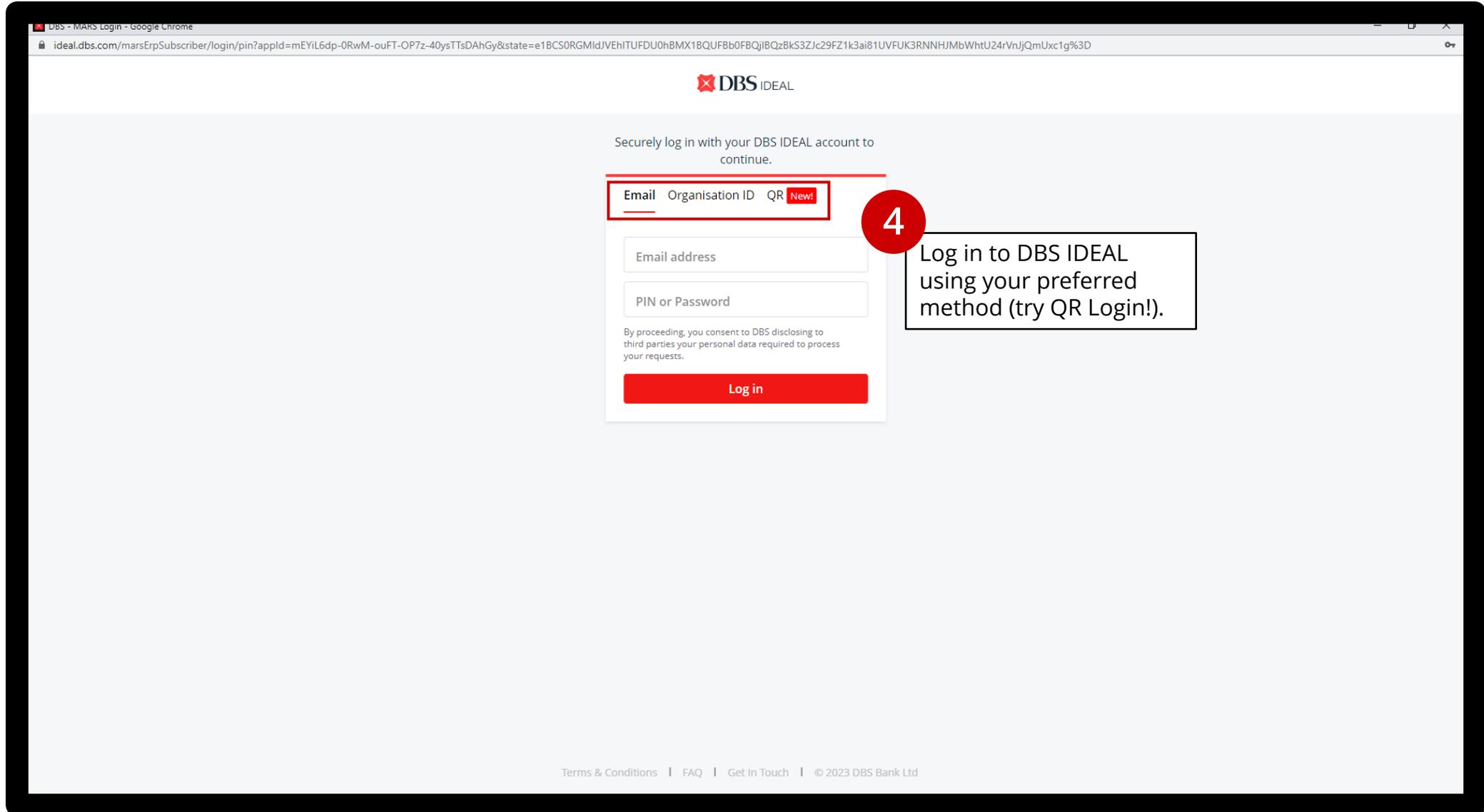
OR

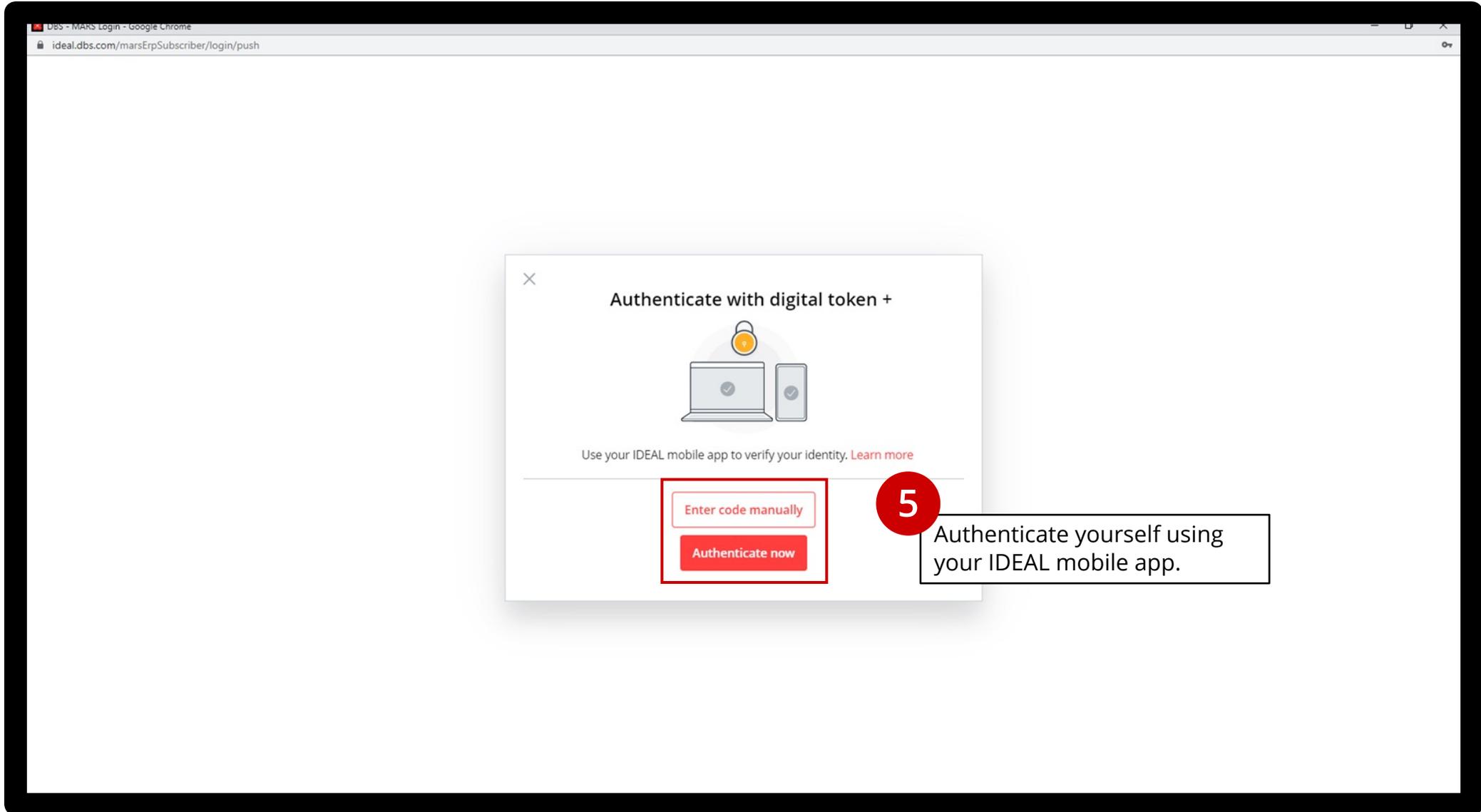
USE ACRA SEARCH

MANUAL ENTRY

**3** Select "Use DBS IDEAL" to verify your identity with DBS IDEAL.

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Online Form - IDEAL Maintenan: x +

dbs.com.sg/ibg-eforms/sg/idealmaintenance

DBS IDEAL Maintenance Form

### Apply for IDEAL Maintenance Form

Who is filling out this application?

Thomas Tan

On behalf of company

ABC PTE. LTD.

Next

6 Upon successful log in, your information will be automatically populated.

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The screenshot shows a web browser window with the URL `dbs.com.sg/ibg-efoms/sg/idealmaintenance`. The page contains a form with the following sections:

- Business Registration Number (BRN)**
- Organisation ID**
- 2. Select action(s) you need to complete today**  
You can select more than one.
- Update User Information**
  - Add / manage existing users' services and roles ⓘ
  - Remove user(s) ⓘ
  - Update personal details for existing user(s) ⓘ
  - Nominate an administrator to manage your company's DBS IDEAL ⓘ  
(Customer Self Administration)
- Edit Accounts**
  - Add / remove accounts from IDEAL (CASA, FD and Securities) ⓘ
- Manage Authorisation Policies**
  - Add / update Cash & Trade Authorisation Policy(ies) ⓘ
  - Add / update Administrator Approval Policy (CSA) ⓘ
  - Add / update Loan Authorisation Policy ⓘ
  - Add / update Open Account Trade (OAT) Authorisation Policy ⓘ
  - Add / update Securities & Fiduciary Services (SFS) Authorisation Policy ⓘ
- Others**
  - Add Risk Disclosure for transaction approvals (Single Control) ⓘ
  - Add / update Parent & Subsidiary Company Linkage(s) ⓘ
  - Update Electronic Banking Board Resolution (EBBR) ⓘ

At the bottom of the form, there is a text link "You can still make edits later" and a red "Next" button. A red circle with the number "7" is placed over the selected options, and a callout box contains the following text:

7 Select "Add / manage existing users' services and roles" and "Add / update Cash & Trade Authorisation Policy(ies)", and click "Next".

Online Form - IDEAL Maintenance x +

dbs.com.sg/ibg-eforms/sg/idealmaintenance

### Important information pertaining to Customer Self Administrator(s)(CSA)

Nominated Customer Self Administrator(s) will have the full power to administer and operate DBS IDEAL on behalf of the organisation, including:

- Add or remove a Transaction maker and authoriser
- Modify any user access to accounts and services
- Suspending and re-activate a User's IDEAL access
- Unlocking Security Device
- Requesting for a new Security Device
- Managing company profile in IDEAL
- Manage company authorisation policy

**Important notes**

Given the wide powers conferred on the appointed Customer Self Administrator(s), Customer Self Administrator(s) should be persons within the organisation with sufficient executive power and authority to take on the role and the organisation is responsible for ensuring that it has appropriate and adequate internal controls procedures and security measures in place to prevent any fraud, abuse or unauthorised acts/omissions by Customer Self Administrators.

For security reasons, at least 2 Customer Self Administrators must be appointed and any action initiated by one Customer Self Administrator must be approved by at least one other Customer Self Administrator. Hence,

- a) Customer Self Administrator cannot act alone to add/modify any setup.
- b) Dual control is always required for any actions performed. It is mandatory to provide a valid mobile number and submit a Certified True Copy of identification document for all Customer Self Administrators together with this application.

You will need to submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administrator service.

Back **Next**

**8** Read the important information regarding CSA, and press "Next".

Online Form - IDEAL Maintenance - X

dbs.com.sg/ibg-eforms/sg/idealmaintenance

DBS IDEAL Maintenance Form

Application form

- Add / manage existing users' services and roles** →
- Add / update Cash / Trade Policy(ies)
- Review Application
- Authorisation

Edit sections

### Add / manage existing users' services and roles

2 Contact Persons and at least 2 Customer Self Administrator must be provided. 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** Clear

Name (as in NRIC/Passport)

**9** Select either "Add new user" or "Add new service / role to existing user" as required.

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

- Add new user
- Add new service / role to existing user
- Remove user's services and roles  
Removing a user removes user's entitlement from IDEAL. Existing access to other modules FX Online, OCOE, eDS, etc remains. If you would like delete a user, go to [Delete Existing User](#) section.
- Supersede user's services and roles  
All existing services and roles will be replaced with the following details

+ Add another user or supersede/remove another user's services and roles

Save for later **Next**

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**Application form**

- Add / manage existing users' services and roles** →
- Add / update Cash / Trade Policy(ies)
- Review Application
- Authorisation

[Edit sections](#)

### Add / manage existing users' services and roles

2 Contact Persons and at least 2 Customer Self Administrator must be provided. 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** Clear

Name (as in NRIC/Passport)

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

- Add new user
- Add new service / role to existing user
- Remove user's services and roles  
Removing a user removes user's entitlement from IDEAL. Existing access to other modules FX Online, OCOE, eDS, etc remains. If you would like delete a user, go to [Delete Existing User](#) section.
- Supersede user's services and roles  
All existing services and roles will be replaced with the following details

**User Details**

ID Document type: Select | NRIC/Passport number:

Nationality: Select

Date of birth: DD/MM/YY

**Preferred IDEAL User ID**

**10A** If "Add new user" is selected, the field for "Preferred IDEAL User ID" will appear. Fill in the form as needed.

The screenshot shows a web browser window with the URL `dbs.com.sg/ibg-eforms/sg/idealmaintenance`. The page title is "Online Form - IDEAL Maintenance". On the left, a navigation menu includes "Application form", "Add / manage existing users' services and roles" (highlighted with a yellow arrow), "Add / update Cash / Trade Policy(ies)", "Review Application", and "Authorisation". Below the menu is an "Edit sections" button. The main content area is titled "Add / manage existing users' services and roles" and contains a "User 1" section with a "Clear" button. Below this is a radio button menu with four options: "Add new user", "Add new service / role to existing user" (highlighted with a red box), "Remove user's services and roles", and "Supersede user's services and roles". The "User Details" section includes fields for "ID Document type" (dropdown), "NRIC/Passport number" (text input), "Nationality" (dropdown), "Date of birth" (calendar), and "Existing IDEAL User ID" (text input, highlighted with a red box). A red circle with "10B" is positioned near the "Add new service / role to existing user" option. A text box on the right explains that selecting this option will reveal the "Existing IDEAL User ID" field.

**10B** If "Add new service / role to existing user" is selected, the field for "Existing IDEAL User ID" will appear. Fill in the form as needed.

**User Roles to Add** (if applicable)

**Add user role(s)**

- Customer Self Administrator (CSA) ⓘ  
At least 2 required
- Contact Person ⓘ  
2 required

**Add user role(s) for services**

- Enquiry
  - Account & Trade Enquiry ⓘ
  - Securities & Fiduciary Services (SFS) enquiry ⓘ
  - Loan enquiry ⓘ
- Transaction Maker ⓘ
- Transaction Authoriser ⓘ

**Services To Add** (if applicable)

**Add service(s)**

- Cash and Trade services  
File Transfer facility will automatically be enabled. ⓘ
- Payment ⓘ
- Payroll ⓘ
- Collection ⓘ
- Fixed Deposit Placement
- Trade ⓘ
- Open Account Trade (OAT) ⓘ
  - Open Account Trade - Supplier Finance (OAT SF) ⓘ
  - Open Account Trade - Distributor Finance (OAT DF) ⓘ
  - Open Account Trade -Accounts Receivable Purchase (OAT ARP) ⓘ
- Securities & Fiduciary Services (SFS) ⓘ
- Loan ⓘ

**11** Select user roles to add, as required. For IDEAL Transact access, you must have at least one Transaction Maker and one Transaction Authoriser.

You are recommended to nominate at least 2 Customer Self Administrators (CSA) – you may refer to the [CSA Registration Guide](#) for more information.

You may refer to the tooltips ( ⓘ icon) for more information on each role.

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Select the Cash and Trade Services to be added, and the accounts that they should be added for.

You may refer to the tooltips (i icon) for more information on each service.

Online Form - IDEAL Maintenance x +

dbs.com.sg/ibg-eforms/sg/idealmaintenance

### Services To Add (if applicable)

#### Add service(s)

- Cash and Trade services  
File Transfer facility will automatically be enabled. ⓘ
- Payment ⓘ
- Payroll ⓘ
- Collection ⓘ
- Fixed Deposit Placement
- Trade ⓘ
- Open Account Trade (OAT) ⓘ
- Open Account Trade - Supplier Finance (OAT SF) ⓘ
- Open Account Trade - Distributor Finance (OAT DF) ⓘ
- Open Account Trade-Accounts Receivable Purchase (OAT ARP) ⓘ
- Securities & Fiduciary Services (SFS) ⓘ
- Loan ⓘ
- FX Online ⓘ
- Others

#### Add access to which accounts?

- All
- Specific accounts

Is user an existing DBS / POSB customer?

- Yes
- No

Additional Information (optional)

Add your comment here...

0/400

Online Form - IDEAL Maintenance | dbs.com.sg/ibg-eforms/sg/idealmaintenance

- Payment ⓘ
- Payroll ⓘ
- Collection ⓘ
- Fixed Deposit Placement
- Trade ⓘ
- Open Account Trade (OAT) ⓘ
  - Open Account Trade - Supplier Finance (OAT SF) ⓘ
  - Open Account Trade - Distributor Finance (OAT DF) ⓘ
  - Open Account Trade-Accounts Receivable Purchase (OAT ARP) ⓘ
- Securities & Fiduciary Services (SFS) ⓘ
- Loan ⓘ
- FX Online ⓘ
- Others

**Add access to which accounts?**

All

Specific accounts

**Is user an existing DBS / POSB customer?**

Yes

No

Additional Information (optional)

Add your comment here... 0/400

Add another user or supersede/remove another user's services and roles

13A

Indicate whether the user is an existing DBS / POSB customer (for new users).

Online Form - IDEAL Maintenance | dbs.com.sg/ibg-eforms/sg/idealmaintenance

Payment ⓘ  
 Payroll ⓘ  
 Collection ⓘ  
 Fixed Deposit Placement  
 Trade ⓘ  
 Open Account Trade (OAT) ⓘ  
 Open Account Trade - Supplier Finance (OAT SF) ⓘ  
 Open Account Trade - Distributor Finance (OAT DF) ⓘ  
 Open Account Trade-Accounts Receivable Purchase (OAT ARP) ⓘ  
 Securities & Fiduciary Services (SFS) ⓘ  
 Loan ⓘ  
 FX Online ⓘ  
 Others

**Add access to which accounts?**  
 All  
 Specific accounts

**Has user previously provided his/her ID and Proof of Residential Address to DBS?**  
 Yes  
 No

Additional Information (optional)  
Add your comment here...  
0/400

+ Add another user or supersede/remove another user's services and roles

Save for later Next

13B

Indicate whether the user had previously provided their ID and Proof of Residential Address to DBS (for existing users).

You may refer to an example of filling the authorisation policy below.

Payment from S\$0.00 to S\$50,000.00 requires signatory from any 1 authoriser.

Payment from S\$50,000.01 to S\$100,000.00 requires signatories from any 2 authorisers.

Payment from S\$100,000.01 to S\$999,999,999,999.00 (Unlimited) requires signatories from any 1 authoriser from Group A.

### Add / update Cash & Trade Authorisation Policy(ies)

#### Authorisation Policy 1

##### Which account(s) would you like to add/update?

- All Debit Accounts
- Specific Debit Account(s)

##### Which currency applies to this policy?

- Payment Currency in SGD
- Specific Payment Currency

##### Which services does this policy apply to?

- All Services
  - Payment
  - Payroll
  - Collection
  - Trade
  - Fixed Deposit Placement
  - Others

#### Transaction Authorisation Limit

The upper limit of each level of authorisation policy will be the transaction limit for each transaction approved by the relevant authoriser(s) per authorisation requirement(s) below and made from the applicable account.

Kindly make sure you have no pending transaction before changing the transaction authorization limit.

#### Amount From Amount To Authorisation Requirement

0.00		Select requirement
------	--	--------------------

Add another transaction authorisation limit

14 Update the Authorisation Policy and Transaction Authorisation Limit as required, and click "Next".

The screenshot shows a web browser window with the URL `dbs.com.sg/ibg-eforms/sg/idealmaintenance`. The page content includes:

- Personal data confirmation text: "personal data to the Bank, I/we confirm that I am/we are lawfully providing the data for the Bank to use and disclose for the purposes of:"
- Numbered list of purposes:
  - (1) providing products or services to me/us;
  - (2) meeting the operational, administrative and risk management requirements of DBS Group; and
  - (3) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator. "DBS Group" means DBS Group Holdings Ltd and its affiliates.
- Additional text: "In addition, the Bank may use and rely on any personal data provided by me/us, and may disclose such personal data to service providers, to communicate, authenticate or otherwise deal with me/us and my/our officer holders or employees in connection with the provision of banking products and services to me/us."
- Section 4: "Should any Customer Self Administrator cease to be employed by the Organisation, I/we undertake to inform the Bank and the Organisation will submit the IDEAL Maintenance form to delete this Customer Self Administrator's user profile in IDEAL. I/We agree that the Organisation shall not hold the Bank liable for any act or omission by a Customer Self Administrator who ceases to be employed by the Organisation for which the Bank is not informed."
- Section 5: "For partnership, the signatures of all partners are required. For a company which has furnished the Bank with a standalone Electronic Banking Board Resolution, the authorised signatories must be the current authorised signatories specified in that document. For a company which has furnished the Bank with a Board Resolution for the opening of the current account that covers Electronic Banking services, the authorised signatories must be any two directors or the current authorised signatories with the highest authorisation limit as specified in that document."
- Section 6: "For Associations, Clubs & Societies, signatures of any two of existing/outgoing Chairman, Secretary or Treasurer are required."
- Confirmation text: "I/We hereby confirm that I/we have obtained copies of the **TERMS AND CONDITIONS GOVERNING ELECTRONIC APPLICATIONS**, which I/we have read, understood and accepted. By submitting this form, I/We hereby confirm that I/we have read, understood and agree to be bound by these terms (including the clause relating to the collection, processing, use and disclosure of personal data)."
- Confirmation checkbox:  I understand and acknowledge the terms and conditions stated above.
- Navigation buttons: "Back", "Save for later", and "Authorise Submission".

15

Preview and ensure the accuracy of your input, before authorising your submission.

Online Form - IDEAL Maintenance Form | dbs.com.sg/ibg-eforms/sg/idealmaintenance

### Get approval from authorised signatories

To update the contact info of authorised signatories, select 'Save for later' to continue this application later. Then contact BizCare on 1800 222 2200 to make the updates.

Authorised signer 1  
Select

#### Authorisation Methods

Select approval method

- Print and send**  
Download this application as a PDF and print it for authorised signatories to sign before sending it to us.

All new approvers / administrators (CSA) need to submit identity and proof of residential address documents to DBS.  
Please remember to send us the following documents to avoid any delay in your new user setup.

For Singapore Citizen / Permanent Resident:  
- Certified true copy of NRIC

For Foreigner:  
- Certified true copy of either  
- National ID with residential address, OR  
- Passport and residential address proof (e.g. recent utility or phone bill, bank statement or correspondence from a government agency)

Back | Save for later | **Next**

**17** New approvers / CSA administrators should submit their required documents together with the signed and printed form.  
  
This section on the online form will reflect the latest information – please refer to the latest instructions on your online form.

**16** Select the necessary Authorised Signatory from the list, click “Print and send”, and “Next”.

Online Form - IDEAL Maintenance Form | dbs.com.sg/ibg-eforms/sg/download-pdf

**DBS** IDEAL Maintenance Form

**Submit signed PDF to DBS**

Please allow us 2 to 3 working days to process your request (once it is received by us).  
Note that any transaction submitted during this time may still follow the previous approval policy.

An email with the application PDF has been sent to your email address ( ).

Please refer to the application PDF for more details on the manual submission process, including where you can mail/ submit the form to.

**Download PDF** **Exit**

**18** Download, print, and sign the PDF for submission. You may refer to the application PDF for details on the submission process.

How would you rate your overall experience today?

★ ★ ★ ★ ★  
Tap on the stars to rate

**Submit**

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End



Live more,  
Bank less

