



DBS IDEAL

Guide to apply Loan access



Live more,
Bank less

Updated Aug 2025

Table of Content

1. [Application Pack | Apply Loan Enquiry role](#)
2. [Application Pack | Apply Loan Transaction role](#)
3. [Maintenance Form | Apply Loan Enquiry role](#)
4. [Maintenance Form | Apply Loan Transaction role](#)

01 IDEAL Application Pack

Apply for Loan access



DBS IDEAL | Application Pack | Apply Loan Enquiry role

New to DBS IDEAL customer can submit a request via DBS IDEAL Application Pack

DBS IDEAL
APPLICATION PACK (FOR SUBMISSION TO BANK)

Please complete this form in **BLOCK LETTERS**.
*Mandatory Fields

A

1

COMPANY DETAILS

Company Name*

Company Registration No. (UEN)*

2

ACCOUNT(S) TO BE MANAGED UNDER IDEAL

Tick where applicable

☒

☐ All DBS Accounts

OR

☐ The Accounts Listed Below

3

AUTHORISE OWN TRANSACTIONS

Tick where applicable

☒

Note: For authorisers who are approving transactions that they created themselves and that require only one authoriser, transaction challenge will only be sent via SMS to the registered mobile number.

☐ All Transaction Authorisers can authorise own transactions (Single Control)

Risk Disclosure Statement
For all transactions made through DBS IDEAL, the system will have **Dual Control** in place such that no single person could create and approve transactions that would result in fraudulent actions. Please note that Customer Self Administrators cannot act without a **Dual Control**.

Dual Control
A procedure that involves two or more people to complete a transaction – one person to create a transaction and another of higher authority to approve it in the system. This makes the system more secure as both persons would need to be in collusion to commit fraud.

Single Control
A procedure that needs only one person to complete a transaction, thus may incur higher risk compared with **Dual Control**.

A. Complete “**Company Details**” section

DBS IDEAL | Application Pack | Apply Loan Enquiry role

DBS IDEAL
APPLICATION PACK (FOR SUBMISSION TO BANK)

4 SERVICE(S) AND USER ROLE(S)

Tick where applicable ☒

Note: 2 Contact Persons must be provided.

As part of our enhanced security process, we require you to provide us with a **valid mobile number & email address**.

*Mandatory Fields

An invalid mobile number or email address may result in the inability to authenticate you and affect your login.

Your email address will be your login ID. Do not use address shared by multiple parties in your organization (e.g admin@company.com)

The 2FA mode will be the IDEAL digital token.

B

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

C

Enquiry ☒ Loan Enquiry ☐DealOnline (Foreign Exchange)¹

Contact Person

Additional Information

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

Enquiry ☐ Loan Enquiry ☐DealOnline (Foreign Exchange)¹

Contact Person

Additional Information

Customer Self Administrator³
(at least 2 required)
Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section C - Service Types & User Roles.

Customer Self Administrator³
(at least 2 required)
Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section C - Service Types & User Roles.

- B. Fill in user details, i.e. Name, NRIC, Nationality, DOB, and other required information
C. Tick "Loan Enquiry"

DBS IDEAL | Application Pack | Apply Loan Transaction roles

DBS IDEAL
APPLICATION PACK (FOR SUBMISSION TO BANK)

4

SERVICE(S) AND USER ROLE(S)

Tick where applicable

☒

Note: 2 Contact Persons 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.
Your email address will be your login ID. Do not use address shared by multiple parties in your organization (e.g admin@company.com)
The 2FA mode will be the IDEAL digital token.

*Mandatory Fields

Name (as in NRIC/Passport)*

NRIC/Passport No.*

Nationality*

Date of Birth (DD/MM/YYYY)*

Preferred IDEAL User ID
(8-12 alphanumeric characters, ie. A-Z, 0-9)

Mobile No.*

Email*

Name (as in NRIC/Passport)*

NRIC/Passport No.*

Nationality*

Date of Birth (DD/MM/YYYY)*

Preferred IDEAL User ID
(8-12 alphanumeric characters, ie. A-Z, 0-9)

Mobile No.*

Email*

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Others			

Enquiry

☒

Loan Enquiry

☐

DealOnline (Foreign Exchange)¹

Contact Person

Customer Self Administrator³
(at least 2 required)
Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section C - Service Types & User Roles.

Additional Information

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

Enquiry

☐

Loan Enquiry

☐


DealOnline (Foreign Exchange)¹

Contact Person

Customer Self Administrator³
(at least 2 required)
Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section C - Service Types & User Roles.

Additional Information

D. If you also wish to apply for loan transaction access, tick Loan “**Transaction Maker**” and/or “**Transaction Authoriser**” as required



6

DBS IDEAL APPLICATION PACK (FOR SUBMISSION TO BANK)

7 LOAN AUTHORISATION POLICY

Tick where applicable ☒

This authorisation policy is for Loan only and would apply for the 5 main servicing transactions: Loan Drawdown, Interest Rate Fixing, Loan Rollovers, Partial Repayment, Full Repayment. Any disbursements/repayments will be made to or from your DBS loan servicing account and will be based on the number of authorisers you have selected below.

E☐ Any 1 Authoriser required to approve a request☐ Any 2 Authorisers required to approve a request

Scenario of Loan Maker creating a request with 2 Authorisers' approval



You may have up to 2 Authorisers' approvals required for a request.

- E. If you are applying for loan transaction access, complete “**Loan Authorisation Policy**” section by selecting “**Any 1 Authoriser required to approve a request**” or “**Any 2 Authorisers required to approve a request**” accordingly.


02 IDEAL Maintenance Form

Apply for Loan access



DBS IDEAL | Maintenance Form | Apply Loan Enquiry role

Existing IDEAL customer can submit a request to apply for the Loan Enquiry role via IDEAL Maintenance Form

 IDEAL Maintenance Form EN | 簡

i With Customer Self-Administration (CSA) you can add, modify, or delete users for your company, and enjoy fast approvals without the need for form submissions.

- If you are a CSA user, go to Administration > Manage company & users function on [DBS IDEAL](#).
- If you are not a CSA user, get started with this [step-by-step guide](#).

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 the IDEAL Maintenance Form works? See [Guides & FAQs](#) for more details.

Create a new application

IDEAL Maintenance Form

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

You can save anytime and continue later.

A [Create a new application >](#)

Resume existing application

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

Enter Application ID

eg. IDEALMAINT-000000-00-00000

B [Resume existing application](#)

By clicking 'Create new application', You agree to the [DBS Privacy Policy](#) and [General Banking Terms and Conditions](#)

- A. Click **“Create new application”**

B. OR Select **“Resume existing application”** to pick up where you left off



Let's start by getting your business info

Which account do I use?

Retrieve business info

Save time and pre-fill your business info, by logging in with an existing DBS IDEAL account.

C

Login with DBS IDEAL

Use ACRA Search to prefill

OR

Manually input

To login, please ensure your web browser allows pop-up windows to appear.

[How do I enable pop-ups on my browser?](#)

C. Select “**Login with DBS IDEAL**” for an end-to-end digital submission



IDEAL Maintenance Form

Manage and control user accesses and your company's profile.

1. Fill in Organisation Details

Company Name

GLOB. SE N) 01

Business Registration Number (BRN)

DB:

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) ⓘ

D. Select **"Add/ manage existing users' services and roles"**



○ Application form

● Add / manage existing users' services and roles →

● Review Application

● Authorisation

Edit sections

Application Reference No.:
IDEALMAINT-040825-65-00075

Registered Business Name:
GLOBAL TRANSACTION SERVICES - DC

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 user's 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

E. Input User Name

F. Select **"Add new user"** or **"Add new service/ role to existing user"**

DBS IDEAL | Maintenance Form | Apply Loan Enquiry role

User Roles to Add (if applicable)

Add user role(s)

☐ Customer Self Administration (CSA) ⓘ

At least 2 required

☐ Contact Person ⓘ

2 required

Add user role(s) for services

☒ Enquiry

☐ Account Enquiry ⓘ

☐ Trade Enquiry ⓘ

☐ Securities & Fiduciary Services (SFS) enquiry ⓘ

G ☒ Loan enquiry ⓘ

☐ Transaction Maker ⓘ

☐ Transaction Authoriser ⓘ

G. Select **“Loan enquiry”**

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 Authorisation Policy(ies) ⓘ
- ☐ Add / update 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) ⓘ

You can still make edits later

Next

DBS IDEAL | Maintenance Form | Apply Loan Transaction roles

User Roles to Add (if applicable)

Add user role(s)

☐ Customer Self Administration (CSA) ⓘ
At least 2 required

☐ Contact Person ⓘ
2 required

Add user role(s) for services

☒ Enquiry

☐ Account Enquiry ⓘ

☐ Trade Enquiry ⓘ

☐ Securities & Fiduciary Services (SFS) enquiry ⓘ

☒ Loan enquiry ⓘ

I ☒ Transaction Maker ⓘ

☒ Transaction Authoriser ⓘ

- I. Under “**User Roles to Add (if applicable)**”, Select Loan “**Transaction Maker**” and/or “**Transaction Authoriser**” as required

DBS IDEAL | Maintenance Form | Apply Loan Transaction roles

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

J. Under “**Services To Add (if applicable)**” section, select “**Loan**”

DBS IDEAL | Maintenance Form | Apply Loan Transaction roles

 IDEAL Maintenance Form

○ Application form

Add / manage existing users' services and roles ✓

Add / update Loan Authorisation Policy →

● Review Application

● Authorisation

Edit sections

Application Reference No.: IDEALMAINT-082

Registered Business Name: GLOI DO N SES -

Add / Update Loan Authorisation Policy

This authorisation policy is for Loans Only and would apply for the 5 main servicing transactions: Loan Drawdown, Interest Rate Fixing, Loan Rollovers, Loan Partial Prepayment and Loan Full Prepayment. Any disbursements / repayments will be made to or from your DBS loan servicing account and will be based on the number of authorisers you have selected below. Please have a valid policy in place for the following services to be enabled.

K

Number of Authorisers required to approve a request

1

You may have up to 2 Authorisers' approvals required for a request.

Transaction Maker

Authoriser 1

Creates a Request

Approves

Processed


Back

Save for later

Next

K. Select **"Number of Authorisers required to approve a request"**

Complete the remaining steps to review your application and authorise its submission.



17

You are done! For more information:

Visit [DBS Loan Services](#)

New to DBS IDEAL? Sign Up [here](#)

Existing to DBS IDEAL? Apply Loan Enquiry via [DBS IDEAL Online Maintenance Form](#)

More Quick Links to eGuide:
[eStatement/ eAdvices](#)
[CSA Guide](#)

