

Frequently Asked Questions

Online IDEAL maintenance form

General

What can I do with IDEAL maintenance Form?

With IDEAL maintenance form, you can manage your DBS IDEAL accounts and user(s) access. All authorisation policies can also be managed and updated here. See below for the full list of tasks you can complete with this online form:

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 (CSA)

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)

Do I need to be an authorised signatory or existing IDEAL user to complete this form?

You do not need to be an authorised signatory or existing IDEAL user to complete this form.

The form may be completed by anyone from the company and will require approval from the authorised signatories before it can be processed by the bank.

Where do I obtain Organisation ID & User ID?

You may login to IDEAL using your registered email, go to "Reports" tab under "Admin Report" sub tab, download the "User Setup Report" and look for your full name. If not, you may look for your company's Customer Self Administration user (CSA).

Do I need to submit supporting documents?

Supporting documents are required to be submitted for new transaction approver / new Customer Self Administration (CSA) user.

If you are applying CSA modules on DBS IDEAL for the first time, please submit Electronic Banking Board Resolution (EBBR) if the previous form is version 2 and below. Please refer to the requirements below:

Please ensure that you submit the following supporting documents to avoid delays in your IDEAL maintenance application. 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.

For all new approvers / CSA users who are Singapore Citizens or Permanent Residents :

- Certified true copy of NRIC

For all new approvers / CSA users who are non-Singapore Citizens and non-Permanent Residents :

- Certified true copy of Passport

- Certified true copy Proof of Residential address within 3 months from the statement date

e.g. Recent utility or phone bill, bank statement or correspondence from a government agency or National ID with residential address

For Clubs, Associations, Societies, Religious Organizations, Charities, MCST

- Minutes of Meeting (MOM), to be signed-off and duly certified (on all pages) by any two from existing Chairman/ Treasurer/ Secretary

If foreign incorporated:

- Original or Certified true Copy of Certificate of Incumbency (dated within last one year) / Certificate of Registration / Annual return / Register of Directors

Original copy required, otherwise a copy certified true by the following external certifiers (i.e. not a company's employee): Solicitor/Lawyer/Notary Public/Certified Public or Professional Accountant/Auditor/Chartered Secretary from a FATF member country OR a bank staff. Please refer to the list of FATF member countries [here](#).

Login

What is the difference between IDEAL, ACRA and Manual entry? Is it necessary to key in IDEAL user login credentials?

IDEAL entry requires applicant to have IDEAL account. This method is highly recommended with pre-filled company's information and ability to retrieve authorised signatories list.

ACRA entry requires applicant to provide UEN or registered business name. This will pre-fill some of the company's information for the application.

Manually entry is more error prone, filling up the form without retrieving any pre-filled information. If you have an IDEAL account, creating an application via IDEAL entry will be highly recommended.

I have selected to fill the form with DBS IDEAL login, but I cannot log in. How do I retrieve my password?

If you have forgotten your DBS IDEAL log in PIN or Password, you may reset your PIN via the DBS IDEAL Login page. Click on “Forgot Login PIN or password/Unlock Account”. Key in your registered email address and an OTP will be sent to your registered mobile number.

Why am I not receiving the OTP after I have entered my personal details to start?

Please ensure that you have entered the correct email address and mobile number, and your mobile is having good network signals to receive the OTP.

If the issue persists, you may try to clear your cache on your browser or select your browser profile as “Guest” or use a different browser to try. You may click on “Resent OTP” if the OTP expired in 100 seconds or if you did not receive it. If you have accidentally keyed in an incorrect mobile number, please start a new application.

Whose information do I fill in to apply for IDEAL maintenance at the start of the form?

Please fill in your full name, email address and mobile number in this form.

Maintenance Request

How can I update/amend the company’s IDEAL transaction limit?

You may use the IDEAL maintenance form to update IDEAL authorisation policy. Select the option “Add / update Cash Authorisation Policy(ies)”. You may customize further by accounts, currencies, and services.

How do I change my maintenance request for the form?

You may click on “Edit Sections” on the left, right below the process flow map to change the maintenance request for your application.

How do I update my company profile from enquiry to transact?

Below are critical for your company profile to be IDEAL transact:

- Ensure that you have at least one transaction maker and approver in the company setup
- Ensure that you have transaction authorisation policy setup for your company

If any of the criteria is not met, you may use the IDEAL maintenance form to perform the following updates:

- Add/Manage existing users’ services and roles
- Add/Update Cash Authorisation Policy(ies)
- Update Electronic Banking Board Resolution (EBBR)

Update Contact Details

What is the difference between contact details update on DBS IDEAL compared to IDEAL maintenance online form?

Both method of updating user personal details is the same, you are encouraged to update via DBS IDEAL under “Profile & Settings” menu instead of filling up IDEAL maintenance online form which requires processing time. IDEAL maintenance online form is used for updating of personal details only when you are unable to log in to DBS IDEAL.

My mobile number/email address has changed. How do I update this for DBS IDEAL?

If you are an existing user and can login to DBS IDEAL, please use the “Profile & Settings” menu to update your new email address/mobile number.

If you are unable to login/reset password since your mobile number/email address has changed, please complete, and submit DBS IDEAL maintenance form to the bank. Select the option “Update personal details for existing user(s)”.

Customer Self Administration (CSA)

How do I add a new CSA?

There are two methods you can add new CSA:

Method 1: Select the option “Add/manage existing user’s services and roles” if you are **adding CSA role and other roles to a new or existing user**. Add/manage existing user’s services and roles.

Method 2: Select the option “Nominate an Administrator” if you are **adding only CSA role to new or existing users**. Nominate an Administrator to manage your company’s DBS IDEAL. Select this option only if you are adding CSA access to new or existing user only.

If you are applying CSA modules on DBS IDEAL for the first time, please submit Electronic Banking Board Resolution (EBBR) if the previous form is version 2 and below.

I am a CSA user for my company, should I submit IDEAL maintenance request to add a new user with DBS IDEAL CSA module or fill up an IDEAL maintenance online form?

You are encouraged to use DBS IDEAL CSA module to perform any maintenance to user access and company profile seamlessly. Unless the request you are trying to apply, is only available on DBS IDEAL maintenance online form, for example assigning a new CSA for your company.

What type of IDEAL maintenance I can do on CSA module?

As a CSA user, you can:

- Add new IDEAL Enquiry/Transaction Maker/Transaction Authoriser to your company profile
- Modify IDEAL user service and roles
- Delete IDEAL users
- Update existing user contact details
- Reset users' login password
- Suspend users
- Reactivate suspended users

As a CSA user, you cannot:

- Add a new CSA user
- Nominate an administrator to manage your company's DBS IDEAL (CSA)
- Add/remove accounts from IDEAL (CASA, FD, Securities)
- Add/Update Administration Policy (CSA)
- Add Risk Disclosure for transaction approvals (Single Control)
- Add/Update Parent & Subsidiary Company Linkage(s)
- Update Electronic Banking Board Resolution (EBBR)

Company Mandates

What is the difference between Company mandate and Electronic Banking Board Resolution (EBBR)?

Company Mandate list the signatories that can authorise on behalf of the company for certain activities perform on company accounts with the bank.

EBBR list the signatories that can authorise on behalf of the company for electronic banking services and such other services made available by the Bank on the Bank's electronic banking platforms, applications or facilities or such other platforms, applications or facilities approved by the Bank. For DBS IDEAL maintenance online form, signatories from Bank's standard account opening board resolution (BRC09) or EBBR or companies highest mandate signatory can authorise the application. Take note that if you have EBBR, it will supersede BRC09.

When do I need to submit an Electronic Banking Board Resolution (EBBR)?

If you have an existing Bank's standard account opening board resolution (BRC09), EBBR or a customised board resolution with the Bank, and do not need to make changes to the Authorised Persons, you do not need to submit this form.

If you are applying for the Loan or Customer Self Administration (CSA) modules on DBS IDEAL for the first time, please submit EBBR if the previous form is version 2 and below.

Parent Subsidiary Setup

Can I update access for parent-subsidiary linkage?

Yes, you may update parent-subsidiary linkage using IDEAL Maintenance. Take note that two forms are required to be submitted, one of each from parent and subsidiary.

How do I setup a cross-border parent-subsidiary linkage?

Two forms will be required for this linkage. Firstly, you will need to fill up IDEAL maintenance online form for parent company, selecting "Add/update Parent & Subsidiary company linkage(s)". Indicate the information for parent and subsidiary company (Organisation name and company UEN/IDEAL Organisation ID). For subsidiary companies that is not based locally, please indicate the IDEAL Organisation ID. Authorised signatories according to parent company's Electronic Banking Board Resolution (EBBR) will be required to authorise this submission.

Secondly, you will need to fill up the DBS IDEAL maintenance form from the specific country that the subsidiary company is based in. Indicate the parent company details and authorised signatories according to subsidiary company's EBBR will be required to authorise this submission.

How do I add/manage users' setup on subsidiary company level?

If your DBS IDEAL user access is setup at parent company level, you will not be able to add/manage users on subsidiary company level with DBS IDEAL login entry mode at the start of the form.

You will have to fill the form with manual entry, indicate the parent organisation ID and subsidiary company name to add/manage this user.

Please take note that authorised signers should be according to subsidiary company's Electronic Banking Board Resolution (EBBR) and not parent company's EBBR.

Saved Draft

Where to find the application ID of the form that I have filled?

Application ID can be found on the left panel of the form, right below the process flow map.

If you have already submitted your application, application ID will be sent to applicant and authorised signatories' email address and mobile number, indicated in the form.

I am in the middle of completing the IDEAL maintenance form, however I do not have all the details for the new user, can I save this form now and come back to complete it later?

Yes, you may click the "save for later" option at the bottom of the page. To resume, check your email. You may click on the link provided in the email or you may enter the application ID via the IDEAL maintenance form page on our website.

When do I need an Application ID?

You only need an Application ID if you have started an application previously and would like to resume it. This is not needed for a new application. Your Application ID is automatically sent to the email address that you signed up with. Please check your email, for any emails from dbseforms@dbs.com

Example: IDEALMAINT-000000-00-00000

All applications expire after 90 days.

How do I resume the form that I have saved?

To resume your saved form, you will need to enter the Application ID which is sent to your email address and mobile number, which you have indicated at the start of the form (Manual/ACRA Entry) or your registered email address and mobile number for your IDEAL account (IDEAL Entry).

Authorisation

What does authorised signatories mean?

Each company will have appointed users to become Authorised Signatories for Electronic Banking Services. All your applications will need to undergo their approval. Please check internally with your company if you are unsure about who can help with your approvals.

What is the difference between the authorisation method (IDEAL/DigiSign/Print & Send)?

By choosing IDEAL as the authorisation method, authoriser will have to login to IDEAL, go to "Files" tab and under "File Exchange" sub tab, they will be able to see the application for IDEAL maintenance. Once approved by the required authorised signatories, send it to the bank for processing.

By choosing DigiSign as the authorisation method, authoriser can authenticate and sign digitally via a secured one-time email link and SMS one-time PIN. All authorised signatories, the applicant and DBS will receive the completed e-signed document via email. No hardcopy submission is required.

By choosing Print & Send as the authorisation method, the applicant and authorised signatories will be receiving an email containing the IDEAL maintenance form, together with the password via SMS. Authoriser can download the pdf and print for authorised signatories to sign (wet ink) before mailing it to us together with the required supporting documents. (e.g. Certified true copy of ID and proof of address)

I have selected "IDEAL" for authorisation method, how does it work?

Once you have submitted your application form, the authorised signatories that you have selected will need to log in to their DBS IDEAL account, go to "Files" on the left menu and select "File Exchange Center" tab to view the IDEAL maintenance form pending for their approval. The DBS IDEAL maintenance form will be named with the application ID. If form cannot be found, try changing the filter.

Please take note that this application has a validity period of 90 days, and it must be approved by all authorised signatories before it can be processed by the bank.

How many signers do I need to authorise this maintenance application?

It will depend on the number of signatories listed in your companies Electronic Banking Board Resolution (EBBR) or Bank's standard account opening board resolution (BRC09). Please check and ensure that you indicated the correct number of signatories to authorise this DBS IDEAL maintenance request.

What should I do if I am unable to see the signatory who I want to assign this application form for authorisation in the dropdown list?

If you are unable to see the signatory who you want to assign this application form for authorisation, please ensure that your Electronic Banking Board Resolution (EBBR) is updated with this signatory. If your company is using Bank's standard account opening board resolution (BRC09) instead, you will need to fill up DBS IDEAL maintenance form via Manual entry and indicate the signatory's information accordingly. Please ensure that all information is provided correctly.

How do I open the pdf in the email received for my IDEAL maintenance?

If you are indicated as the authoriser in the submitted application (with the correct email address and mobile number), you will be receiving an email with the IDEAL maintenance form in pdf. In addition, you will receive a SMS containing the password required to open the pdf.

Application Status

How long does it take to process my IDEAL maintenance application?

DBS IDEAL maintenance application usually takes 7 working days to process upon successful submission with all required supporting documents.

How do I know if my application is successfully processed by the bank?

DBS IDEAL maintenance application usually take 7 working days to process upon successful submission with all required supporting documents. An email notification will be sent to the applicant when the application is successfully processed by then bank.

How do I know if my application is rejected?

DBS IDEAL maintenance application usually take 7 working days to process upon successful submission with all required supporting documents. An email notification will be sent to the applicant when the application is rejected, stating the reason of rejection.

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