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# IDEAL™

## Accessible Anytime Anywhere

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## Getting Started on DBS DBS IDEAL™

August 2010

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## Introduction

Welcome to DBS IDEAL™ from DBS Bank Ltd. With DBS IDEAL™, you can now check your account balances and transaction details, transfer funds between your accounts and to third parties, perform payroll deposits to your employees and much more.

This guide will show you some of the more commonly used functions which will help you to get started on DBS IDEAL™ in no time. If you have any questions not covered in this guide, please contact our Customer Service hotline at 1800-222-2200 from Mondays to Fridays (8.30am to 6pm), or email us at [contactgts@dbs.com](mailto:contactgts@dbs.com).

You can also register for our in-house training free of charge. The registration form can be obtained from <http://www.dbs.com/ideal>.

## Hardware and Software Requirements

In order to access DBS IDEAL™, you will need to ensure that you have following recommended hardware, software requirements, and operating system/browser combinations:

<b>Processor</b>	Intel (Core 2 and above) based computer and Macintosh
<b>Random Access Memory</b>	1GB
<b>Hard Disk Space</b>	40 MB (applicable for encryption tool to perform file upload, and Windows Operating Systems only)
<b>Internet Access</b>	Broadband
<b>Additional Software</b>	<ul style="list-style-type: none"> <li>▪ Java Software for added security ( <a href="http://www.java.com">http://www.java.com</a> )</li> <li>▪ Adobe Acrobat Reader version 9 and above for report generation ( <a href="http://www.adobe.com">http://www.adobe.com</a> )</li> </ul>
<b>Additional Settings</b>	Turn off your pop-up blocker settings or include <a href="https://ideal.dbs.com">https://ideal.dbs.com</a> in the pop-up blocker's exclusion list

Operating System	Internet Explorer 7	Internet Explorer 8	Firefox 3	Google Chrome	Netscape
Windows XP	Y	Y	Y	N	N
Windows Vista	Y	Y	Y	N	N
Windows 7	N	Y	Y	N	N

Operating System	Safari	Firefox 3
Mac OS X	N	Y

DBS IDEAL™ has been tested for accessibility with the above mentioned operating systems and browsers. If you are using a different operating system or browser version, you may experience difficulty accessing DBS IDEAL™ or some of its functions.

If you have difficulties accessing DBS IDEAL™, please refer to our troubleshooting guide which can be downloaded from <http://www.dbs.com/ideal>.

## Welcome Pack

For users applying for Enquiry Service and Transaction Initiation Access, you will receive the following items separately:

- Welcome Letter containing your Organization ID, User ID, Security Device for generation of One Time Security Access Code
- PIN Mailer containing your personal PIN

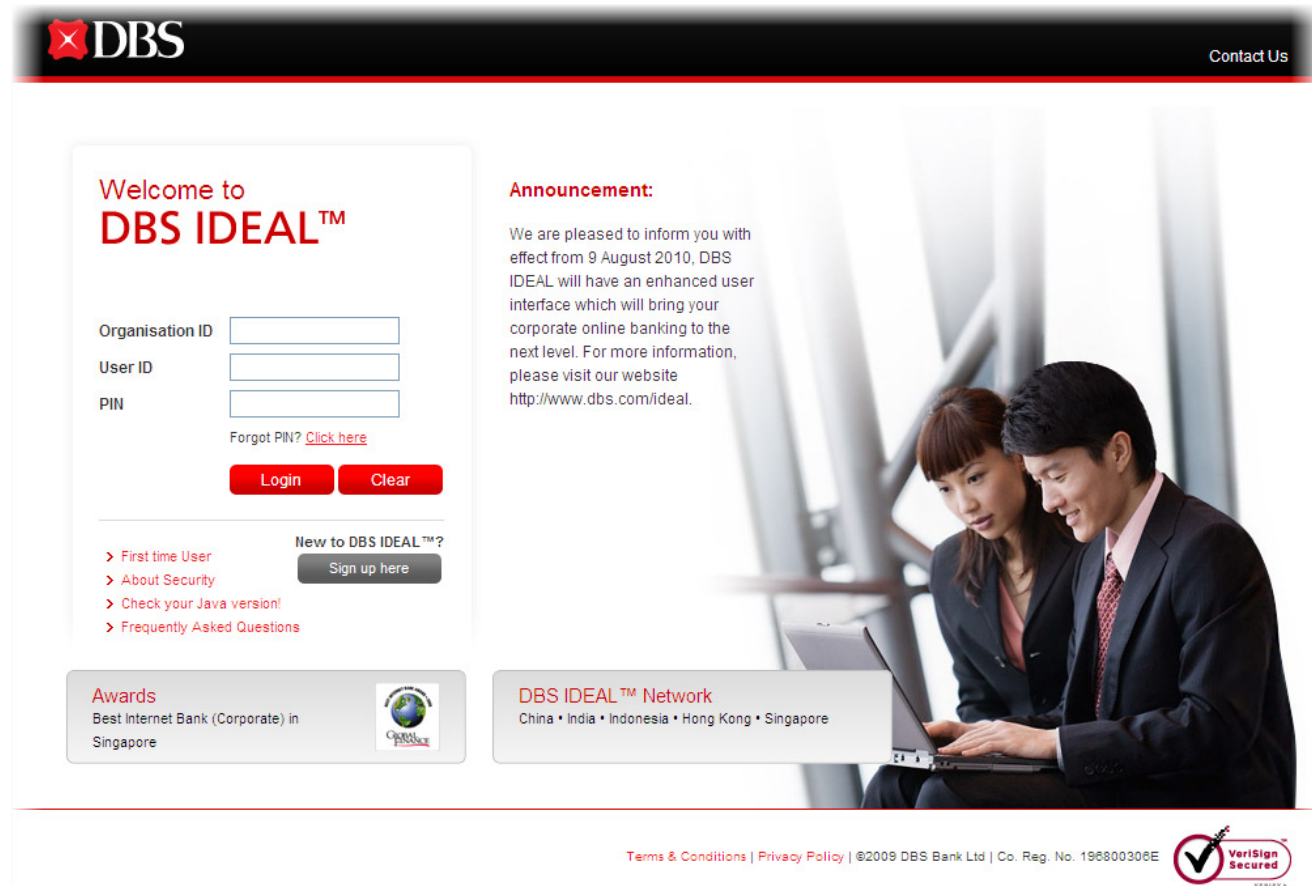
For users applying for Transaction Authorization Access, you will receive the following items separately:

- Welcome Letter containing your Organization ID, User ID, Security Device for generation of One Time Security Access Code, Security Device PIN and Security Device Acknowledgement Letter
- PIN Mailer containing your personal PIN

**Important: Transaction Authorizers who did not provide their email address in the DBS IDEAL™ registration forms are required to sign and return the Security Device Acknowledgement Letter found in the Welcome Pack. Upon receipt of the Security Device Acknowledgement Letter, we will activate your access to DBS IDEAL™.**

## Accessing DBS IDEAL™

Launch your browser and type in <https://newideal.dbs.com> in the address bar. The login page will appear:



**Welcome to DBS IDEAL™**

Organisation ID

User ID

PIN

Forgot PIN? [Click here](#)

[Login](#) [Clear](#)

[> First time User](#) [New to DBS IDEAL™? Sign up here](#)

[> About Security](#)

[> Check your Java version!](#)


[> Frequently Asked Questions](#)

**Awards**  
Best Internet Bank (Corporate) in Singapore

**Announcement:**  
We are pleased to inform you with effect from 9 August 2010, DBS IDEAL will have an enhanced user interface which will bring your corporate online banking to the next level. For more information, please visit our website <http://www.dbs.com/ideal>.

**DBS IDEAL™ Network**  
China • India • Indonesia • Hong Kong • Singapore

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As an added security measure, you are required to change your PIN and register your Security Device on your first login. After that, the Security Device will be registered to you, and it must be used for all subsequent logins.

## First Time Login

Welcome to  
**DBS IDEAL™**

Organisation ID

User ID

PIN

Forgot PIN? [Click here](#)

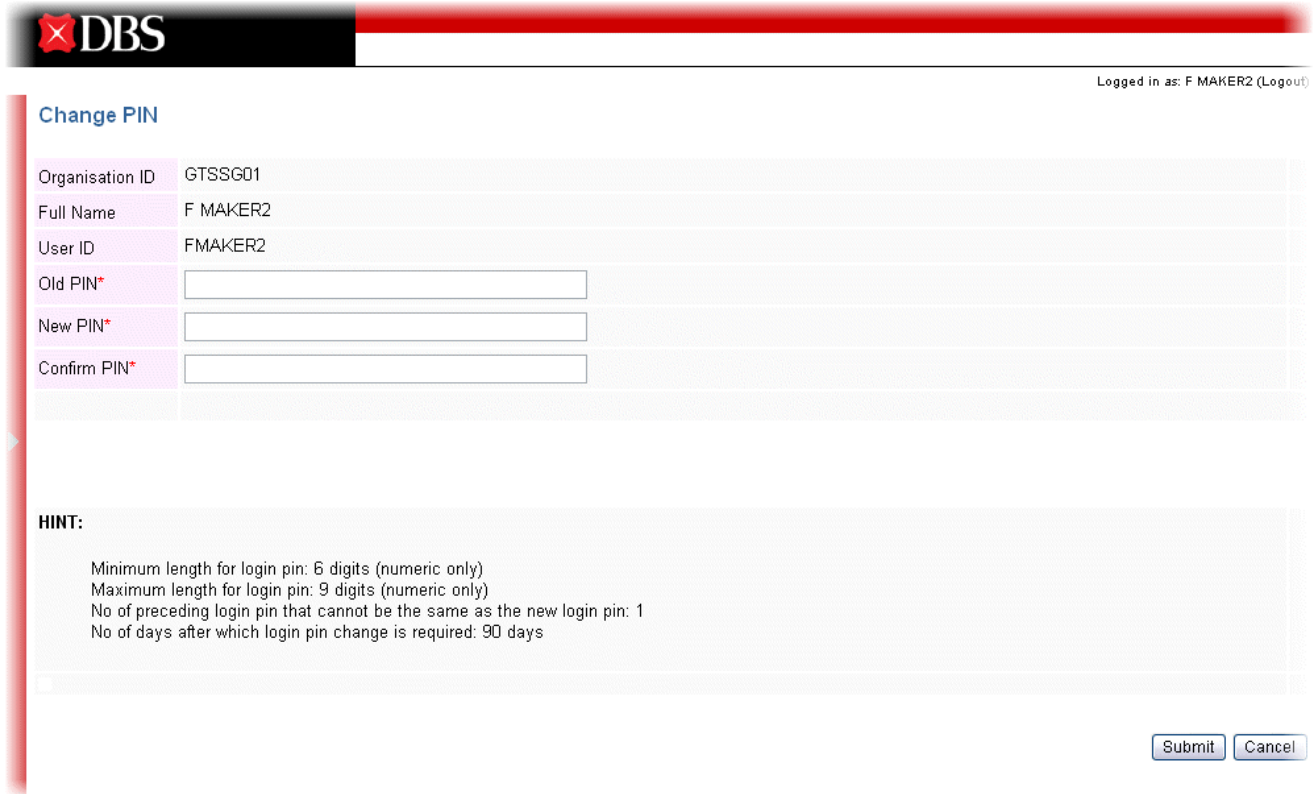
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[> First time User](#) [> About Security](#) [> Check your Java version!](#) [> Frequently Asked Questions](#)

**New to DBS IDEAL™?**

- Enter your Organization ID and User ID found in the Welcome Letter
- Enter your PIN found in the PIN Mailer
- Click on the Login button

The change PIN screen will appear:



DBS

Logged in as: F MAKER2 (Logout)

### Change PIN

Organisation ID	GTSSG01
Full Name	F MAKER2
User ID	FMAKER2
Old PIN*	<input type="text"/>
New PIN*	<input type="text"/>
Confirm PIN*	<input type="text"/>

**HINT:**

- Minimum length for login pin: 6 digits (numeric only)
- Maximum length for login pin: 9 digits (numeric only)
- No of preceding login pin that cannot be the same as the new login pin: 1
- No of days after which login pin change is required: 90 days

- Enter your **PIN** (as indicated in the PIN Mailer)
- Enter a **New PIN** (take note of the PIN rules)
- To confirm, re-enter your New PIN in the **Confirm PIN** Field
- Click on the **Submit** button

The Self Registration screen will appear:

DBS

Logged in as: F MAKER2 (Logout)

## Self Registration

>> Next Step

Organisation ID: GTSSG01

User ID: FMAKER2


Security Device Serial No.:



Security Access Code:

\*Note: The security device serial number should only be in numeric without the dashes.


Submit Cancel


### Instructions



 Refer to the back of security device for the serial number  
Serial Number

 To obtain Security Access Code, Press  once

or

 Refer to the back of security device for the serial number  
Serial Number

 To obtain Security Access Code,

- Press  to activate the security device
- Enter your 6-8 digit PIN
- Press  to obtain the Security Access Code

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- Follow the on-screen instructions on how to register your Security Device. Please note that the dashes are not required to be entered in the **Security Device Serial Number** field.

## Subsequent logins

Welcome to  
**DBS IDEAL™**

Organisation ID

User ID

PIN

Forgot PIN? [Click here](#)

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[> First time User](#) [> About Security](#) [> Check your Java version!](#) [> Frequently Asked Questions](#)

**New to DBS IDEAL™?**

- Enter your Organization ID and User ID
- Enter your new PIN
- Click on the Login button

The following screen will appear for you to key in your Security Access Code (SAC). Follow the on-screen instructions on how to obtain your SAC.



## Next Step

Security Access Code

Submit

Clear

Cancel

### How to obtain your Security Access Code (SAC)?



To obtain SAC,

- Press to activate
- Enter your 6 digit token PIN
- Press to get the SAC

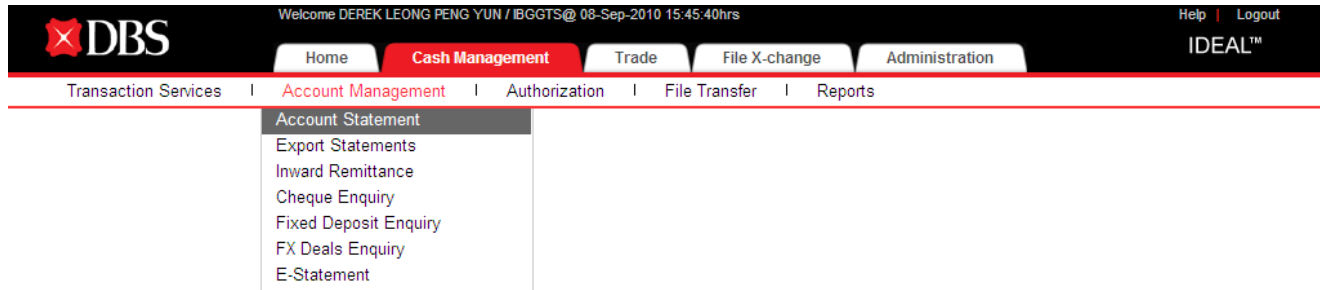


To obtain SAC,  
Press Once



## Account Management

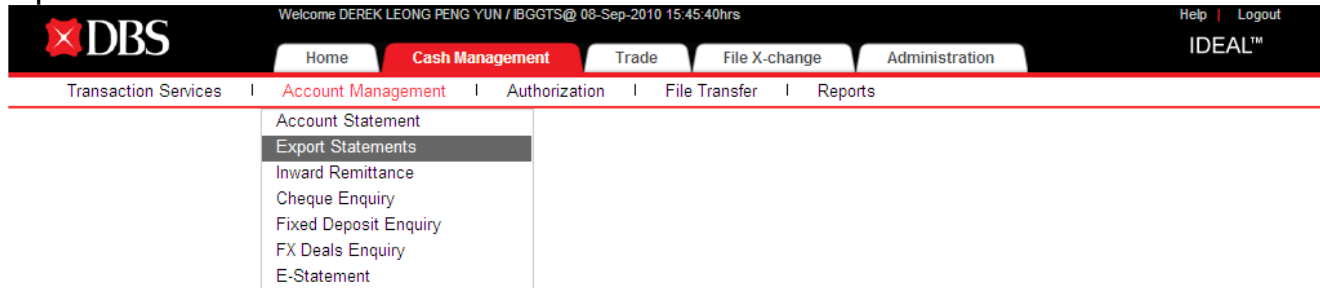
### Account Statement



The screenshot shows the DBS IDEAL™ web interface. At the top, it says "Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Sep-2010 15:45:40hrs" and "Help | Logout". The navigation bar includes "Home", "Cash Management", "Trade", "File X-change", and "Administration". Below this, there are links for "Transaction Services", "Account Management", "Authorization", "File Transfer", and "Reports". A dropdown menu is open under "Account Management", listing: "Account Statement", "Export Statements", "Inward Remittance", "Cheque Enquiry", "Fixed Deposit Enquiry", "FX Deals Enquiry", and "E-Statement".

- Account Statement is for viewing of your account balance and transaction details.
- Click any of the account number to view the activities. You will see current day plus previous business day's daily statement.
- Click on the date, located at the top, to specify the date range. You can view current month plus last 2 months' statements.
- Click on **PRINT SUMMARY** or **PRINT DETAILS** to print.
- Click on **EXPORT** to save statement as Microsoft Excel file in a format as how you see it on screen.

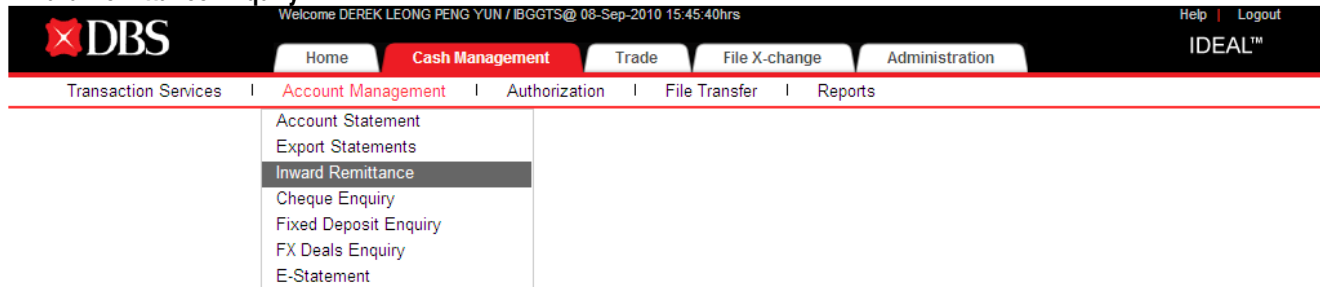
### Export Statements



The screenshot shows the DBS IDEAL™ web interface. At the top, it says "Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Sep-2010 15:45:40hrs" and "Help | Logout". The navigation bar includes "Home", "Cash Management", "Trade", "File X-change", and "Administration". Below this, there are links for "Transaction Services", "Account Management", "Authorization", "File Transfer", and "Reports". A dropdown menu is open under "Account Management", listing: "Account Statement", "Export Statements", "Inward Remittance", "Cheque Enquiry", "Fixed Deposit Enquiry", "FX Deals Enquiry", and "E-Statement".

- You can export your statements to any of the following formats, which can be uploaded into your ERP system:
  - Daily Statement Excel Format
  - Daily Statement SAP Format
  - Daily Statement SWIFT format

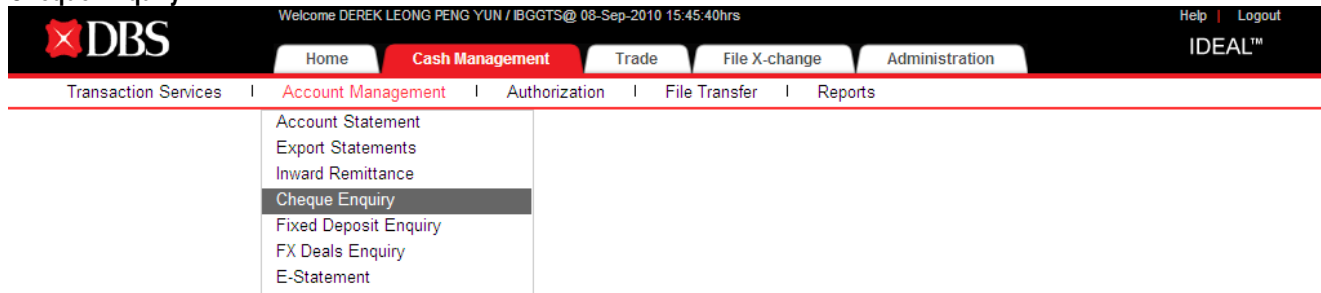
### Inward Remittance Enquiry



The screenshot shows the DBS IDEAL™ web interface. At the top, it says "Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Sep-2010 15:45:40hrs" and "Help | Logout". The navigation bar includes "Home", "Cash Management", "Trade", "File X-change", and "Administration". Below this, there are links for "Transaction Services", "Account Management", "Authorization", "File Transfer", and "Reports". A dropdown menu is open under "Account Management", listing: "Account Statement", "Export Statements", "Inward Remittance", "Cheque Enquiry", "Fixed Deposit Enquiry", "FX Deals Enquiry", and "E-Statement".

- This function is designed for enquiry against incoming remittance up to the current day
- DBS IDEAL™ will automatically fetch all the inward remittance information (Inward Telegraphic Transfer and MEPS).
- You will see a summary of the remittance information; click **Details** to view more information.
- You can view current month plus last 2 months' inward remittance

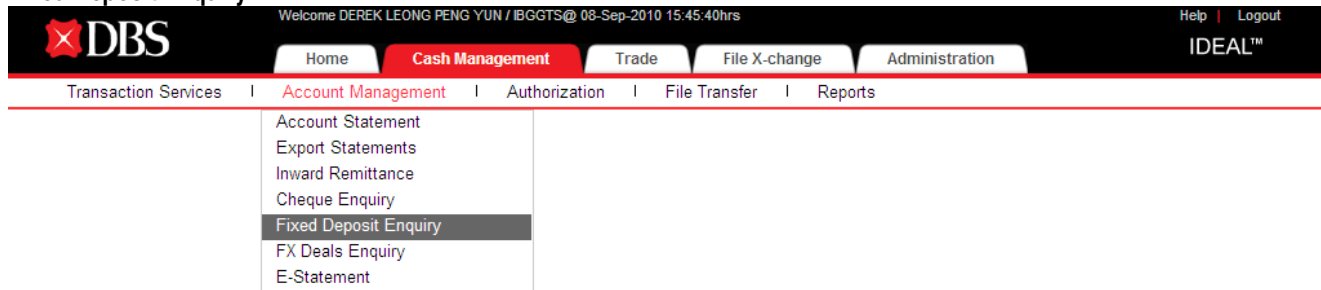
### Cheque Enquiry



The screenshot shows the DBS IDEAL™ user interface. At the top, there is a navigation bar with the DBS logo on the left, a welcome message "Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Sep-2010 15:45:40hrs" in the center, and "Help | Logout" on the right. Below the navigation bar are several tabs: "Home", "Cash Management" (which is active and highlighted in red), "Trade", "File X-change", and "Administration". Under the "Cash Management" tab, there is a sub-menu with the following items: "Transaction Services", "Account Management" (which is selected), "Authorization", "File Transfer", and "Reports". A dropdown menu is open under "Account Management", listing the following options: "Account Statement", "Export Statements", "Inward Remittance", "Cheque Enquiry" (which is highlighted), "Fixed Deposit Enquiry", "FX Deals Enquiry", and "E-Statement".

- This function is for enquiry of cheque status issued via DBS IDEAL™ or manually issued cheques.
- Select the cheque type and account number using the list boxes.
- Enter the cheque number.
- A message "Request Failed...Cheque Not Found", means the cheque is in transit or you have entered a wrong cheque number.
- Otherwise, you will see the details of the cheque status.

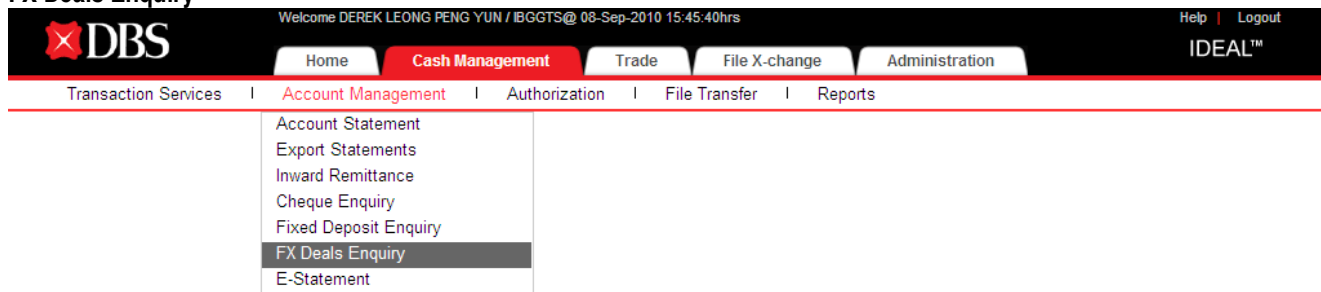
### Fixed Deposit Enquiry



The screenshot shows the DBS IDEAL™ user interface. At the top, there is a navigation bar with the DBS logo on the left, a welcome message "Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Sep-2010 15:45:40hrs" in the center, and "Help | Logout" on the right. Below the navigation bar are several tabs: "Home", "Cash Management" (which is active and highlighted in red), "Trade", "File X-change", and "Administration". Under the "Cash Management" tab, there is a sub-menu with the following items: "Transaction Services", "Account Management" (which is selected), "Authorization", "File Transfer", and "Reports". A dropdown menu is open under "Account Management", listing the following options: "Account Statement", "Export Statements", "Inward Remittance", "Cheque Enquiry", "Fixed Deposit Enquiry" (which is highlighted), "FX Deals Enquiry", and "E-Statement".

- This function is for enquiry of fixed deposit
- DBS IDEAL™ will automatically fetch all the fixed deposit information.
- Select on a deposit number and click on the Details function to view more information.

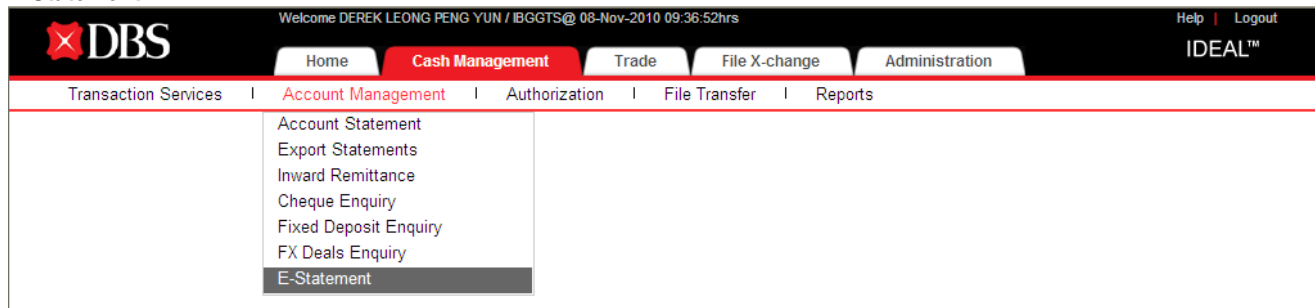
### FX Deals Enquiry



The screenshot shows the DBS IDEAL™ user interface. At the top, there is a navigation bar with the DBS logo on the left, a welcome message "Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Sep-2010 15:45:40hrs" in the center, and "Help | Logout" on the right. Below the navigation bar are several tabs: "Home", "Cash Management" (which is active and highlighted in red), "Trade", "File X-change", and "Administration". Under the "Cash Management" tab, there is a sub-menu with the following items: "Transaction Services", "Account Management" (which is selected), "Authorization", "File Transfer", and "Reports". A dropdown menu is open under "Account Management", listing the following options: "Account Statement", "Export Statements", "Inward Remittance", "Cheque Enquiry", "Fixed Deposit Enquiry", "FX Deals Enquiry" (which is highlighted), and "E-Statement".

- This function is for enquiry of foreign exchange enquiry
- DBS IDEAL™ will automatically fetch all the foreign exchange deals.
- A message "Request Failed...Deal Records Not Found", means there is no foreign exchange deal available.
- Otherwise, you will see the details of the foreign exchange enquiry.

## E-Statement

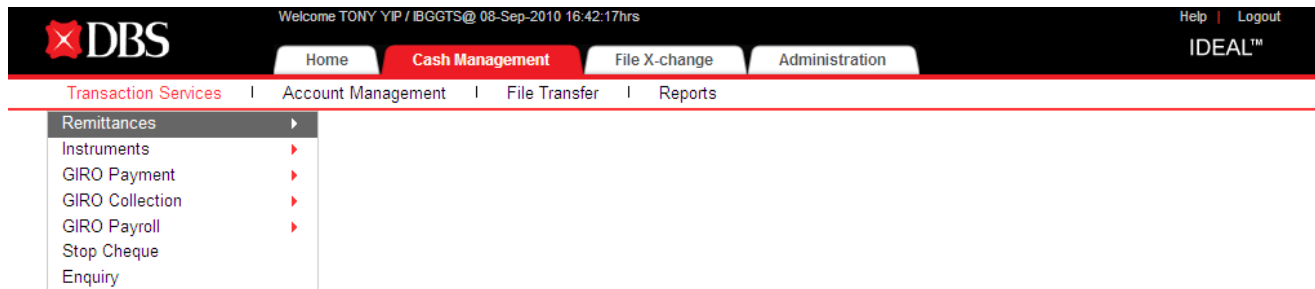


The screenshot shows the DBS IDEAL™ interface. At the top, it says 'Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Nov-2010 09:36:52hrs'. The navigation bar includes 'Home', 'Cash Management' (highlighted), 'Trade', 'File X-change', and 'Administration'. Below this, there are sub-menus for 'Transaction Services', 'Account Management', 'Authorization', 'File Transfer', and 'Reports'. The 'Account Management' sub-menu is expanded, showing options: 'Account Statement', 'Export Statements', 'Inward Remittance', 'Cheque Enquiry', 'Fixed Deposit Enquiry', 'FX Deals Enquiry', and 'E-Statement' (highlighted).

- This function is for downloading of your current account details in a pre-generated PDF report
- The generation of the PDF reports is based on daily or weekly or monthly frequency, depending of the option selected during the sign up of DBS IDEAL™

## Transaction Services

The Transaction Services Module allows you initiate day-to-day payment transactions using instruments like Cheque Express/CO, Demand Draft, Account Transfers, GIRO, Telegraphic Transfers, etc. The templates provide lookups and list boxes to provide a user-friendly way of entering your transaction details. Historic transactions can be saved as Models (pre-filled templates), which you can reused to create new transactions.



The screenshot shows the DBS IDEAL™ interface. At the top, it says 'Welcome TONY YIP / IBGGTS@ 08-Sep-2010 16:42:17hrs'. The navigation bar includes 'Home', 'Cash Management' (highlighted), 'File X-change', and 'Administration'. Below this, there are sub-menus for 'Transaction Services', 'Account Management', 'File Transfer', and 'Reports'. The 'Transaction Services' sub-menu is expanded, showing options: 'Remittances', 'Instruments', 'GIRO Payment', 'GIRO Collection', 'GIRO Payroll', 'Stop Cheque', and 'Enquiry'.

### Account Transfer

An Account Transfer is the transfer of funds from your DBS bank account to a payee's account maintained with DBS bank. This is found under the Remittances submenu.

### Intra-Company Transfer

Intra-Company Transfer is the transfer of funds between your companies' accounts maintained DBS bank. This is found under the Remittances submenu.

### Cheque Express/CO

Cheque Express or Cashier's Order (CO) is a cheque issued by the Bank, payable to a payee as indicated by the person who buys the CO. It is often used in situations when the beneficiary does not accept cash or personal cheque. This is found under the Instruments submenu.

### Demand Draft

A Demand Draft is a written order issued by DBS Bank to its overseas correspondents to pay a stated amount in foreign currency or Singapore Dollars (SGD) to a named beneficiary. DBS Bank or our overseas agent will pay your beneficiary when the demand draft is deposited and cleared by the beneficiary's bank. This is found under the Instruments submenu.

### **GIRO Payment**

A GIRO payment is a payment in Singapore dollars to a payee who has an account held with a bank in Singapore. The payee's bank must be a member of the Automated Clearing House (ACH) in order to receive payments. The payee will receive funds one business day after the value-date. This is found under the GIRO Payment submenu.

### **GIRO Payment (DBS)**

Similar to GIRO Collection except that the payee's account is maintained with DBS Bank for all the transactions in the batch. This is found under the GIRO Payment submenu.

### **GIRO Collection**

GIRO Collection is a collection in Singapore dollars from a payer who has account held with a bank in Singapore. The payer's bank must be a member of the Automated Clearing House (ACH). Please note that a Direct Debit Authorization (DDA) arrangement has to be made before you can initiate a collection. This is found under the GIRO Collection submenu.

### **GIRO Collection (DBS)**

Similar to GIRO Collection except that the payer's account is maintained with DBS Bank for all the transactions in the batch. This is found under the GIRO Collection submenu.

### **GIRO Payment Plus**

Similar to GIRO Payment except that there is an additional tab called Invoice Details for advising the beneficiary details of the payment via email, fax or mail. This is found under the GIRO Payment submenu.

### **Telegraphic Transfer**

Outward Telegraphic Transfer is a payment sent by SWIFT/Telex to an overseas party. Payment should be received within a few days depending on the currency, destination, period, and the agent bank used. This is found under the Remittances submenu.

### **Local Wire MEPS**

MEPS (MAS Electronic Payment System) is an inter-bank payment and settlement system, which allows instantaneous transfer of Singapore Dollar funds. The payee will receive funds on the same value date. This is found under the Remittances submenu.

### **Stop Cheque**

Stop Cheque allows you to instruct DBS Bank to stop a cheque issued via DBS IDEAL™ (Cheque Express/CO) or Corporate Cheques which you issued manually.

### **GIRO Payroll**

A GIRO Payroll is similar to that of GIRO Payment except that the payment is for employees' payroll and information is kept separate from GIRO Payment in DBS IDEAL™. This is found under the GIRO Payroll submenu.

### **GIRO Management Payroll**

A GIRO Management Payroll is similar to that of GIRO Payment except that the payment is for employee's managerial payroll and information is kept separate from GIRO Payment/GIRO Payroll in DBS IDEAL™. This is found under the GIRO Payroll submenu.

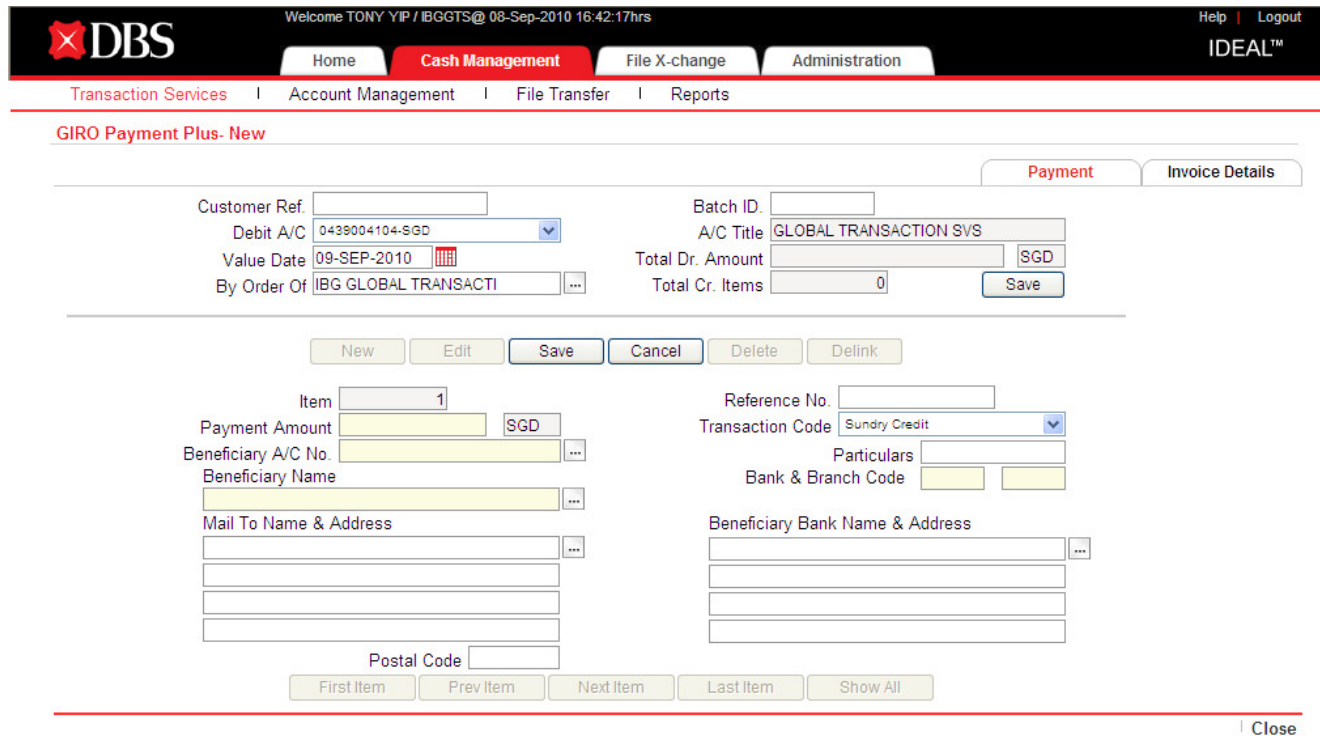
### **Transaction Enquiry**

Transaction Enquiry is used to search for transactions that you have initiated in DBS IDEAL™.

## How to create a GIRO Payment

The usage of GIRO Payment Plus is similar to the other GIRO payment types (GIRO Payment (DBS), GIRO Payment Plus, GIRO Payroll, GIRO Management Payroll), except that under GIRO Payment Plus, there is an additional tab called Invoice Details for advising the beneficiary details of the payment via email, fax or mail. This guide will show you the usage of GIRO Payment.

1. Transaction maker login to DBS IDEAL™ and select **Cash Management** tab
2. Select **Transaction Services**
3. Select **GIRO Payment**
4. Click on **New** to create a new GIRO Payment



5. GIRO Payments are batch payments; i.e. single debit (debit frame) and multiple credits (details frame) concept
6. Fields indicated in Yellow are mandatory fields
7. Fill in the **Customer Ref.** field, select the **Debit A/C No.** from the drop down list and **Value Date.** Click on the **Save** button to register your debit information in the debit frame
8. Fill in the **Payment Amount**, **Beneficiary A/C No.**, **Beneficiary Bank & Branch Code** and **Beneficiary Name & Address.** The Beneficiary Bank Name & Address will automatically be defaulted into the template if you have input the correct Beneficiary Bank & Branch Code. Click on the **Save** button to register the credit information in the details frame
9. The details frame will refresh for you to input the next payment information
10. After you have completed inputting the details frame, click on the **Close** button
11. The summary screen of your GIRO Payment will appear. At the point, the status of the GIRO Payment will be in the **Saved** status.
12. Select the batch by checking the check box. You can select multiple batches in the **SAVED** status to submit them to the authorizer for authorization.
13. Click on **Submit** to submit the batch to the authorizers for authorization. The GIRO Payment will change to **Ready2Auth** status.

## How to authorise a GIRO Payment

1. Transaction authorizer login to DBS IDEAL™ and select **Cash Management** tab
2. Select **Transaction Services**
3. Select **Authorization > Authorization Queue**

Welcome DEREK LEONG PENG YUN / IBGGTS@ 08-Sep-2010 18:22:18hrs Help | Logout

Home | Cash Management | Trade | File X-change | Administration

Transaction Services | Account Management | Authorization | File Transfer | Reports

**Authorization Queue** | Open | Authorize | Reject | Print | Notes | Audit Trail

Search  Criteria  GO

	Value Date	Product	Customer Ref.	Ccy	Amount	Beneficiary
<input checked="" type="checkbox"/>	F 06-SEP-2010	II	TT-SFF-1.1.4	SGD	0.50	BUGIS JUNCTION LTD
<input type="checkbox"/>	F 06-SEP-2010	II	TT-SFF-1.1.4	SGD	0.50	BUGIS JUNCTION LTD
<input type="checkbox"/>	06-SEP-2010	II	V2910LV	SGD	0.10	DEREK LEONG
<input type="checkbox"/>	06-SEP-2010	LW	V2910LV	SGD	0.10	DEREK LEONG
<input type="checkbox"/>	F 06-SEP-2010	II	0000002921	GBP	0.10	GL SETTLE LTD
<input type="checkbox"/>	F 06-SEP-2010	II	0000002901	GBP	0.10	GL SETTLE LTD
<input type="checkbox"/>	F 06-SEP-2010	LW	MEP50V2911800000	SGD	0.50	MALAYAN BANK
<input type="checkbox"/>	F 08-SEP-2010	LW	MEP50V2700800000	SGD	0.50	MALAYAN BANK
<input type="checkbox"/>	F 06-SEP-2010	BCHK	V2911	SGD	0.50	
<input type="checkbox"/>	27-SEP-2010	II	PIT100817796062	SGD	1.35	
<input type="checkbox"/>	F 08-SEP-2010	II	AC31314	SGD	0.50	
<input type="checkbox"/>	T 03-SEP-2010	APE	PAYROLL (DBS)	SGD	2.00	

Bank Ref:  Account No:  Count:

Next Signatory:  Hash Value:

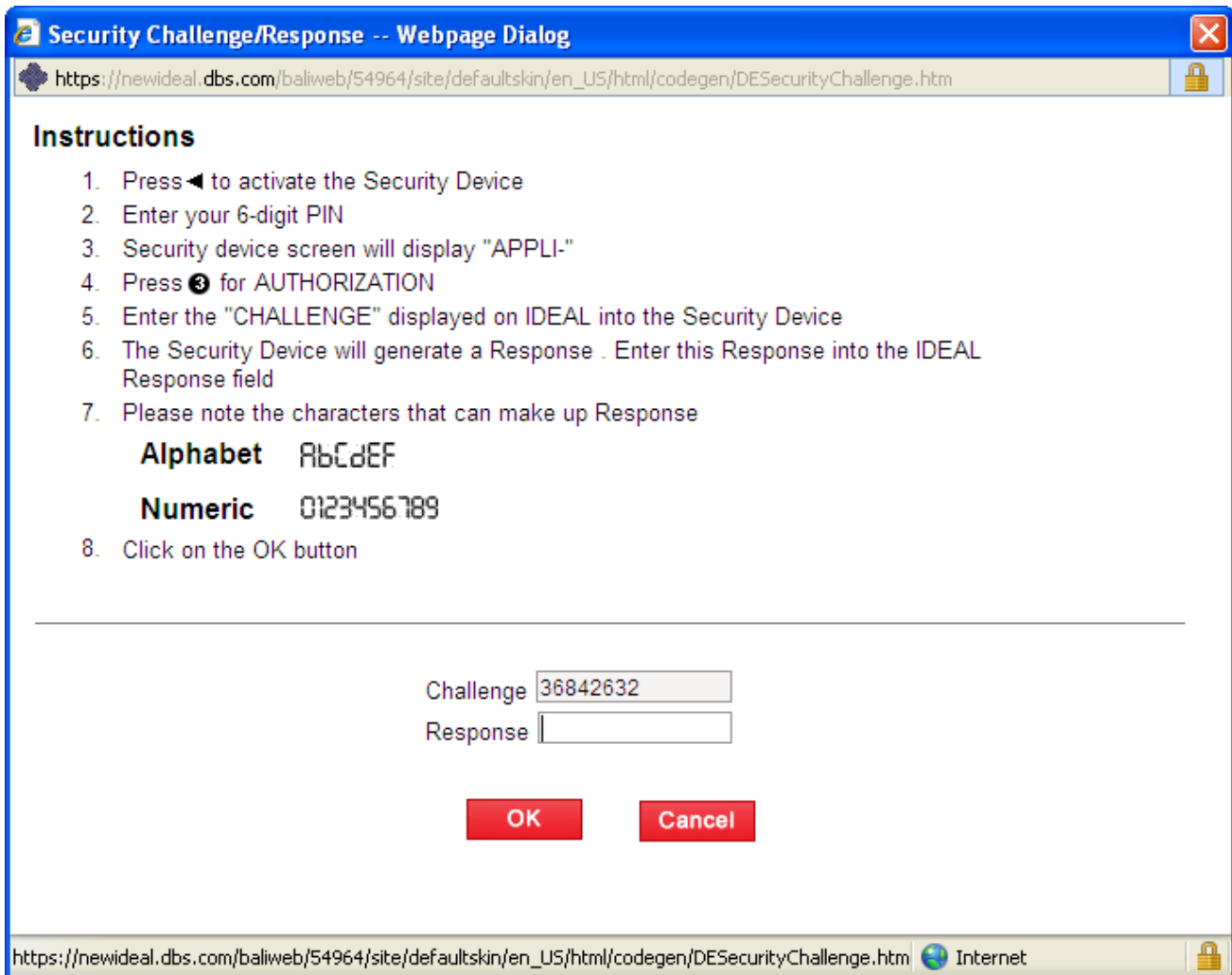
Authorized By:  Encryption Hash:

[Legend of Product Codes](#)

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4. Select the transaction by clicking on the check box. If you have more than one transaction to authorize, you can tick the check boxes of the transactions that require authorization.
5. Click on **Authorize**. You will be prompted with a Challenge.



**Instructions**

1. Press ◀ to activate the Security Device
2. Enter your 6-digit PIN
3. Security device screen will display "APPLI-"
4. Press Ⓜ for AUTHORIZATION
5. Enter the "CHALLENGE" displayed on IDEAL into the Security Device
6. The Security Device will generate a Response . Enter this Response into the IDEAL Response field
7. Please note the characters that can make up Response

**Alphabet** AaBbCcDdEeFf

**Numeric** 0123456789

8. Click on the OK button

---

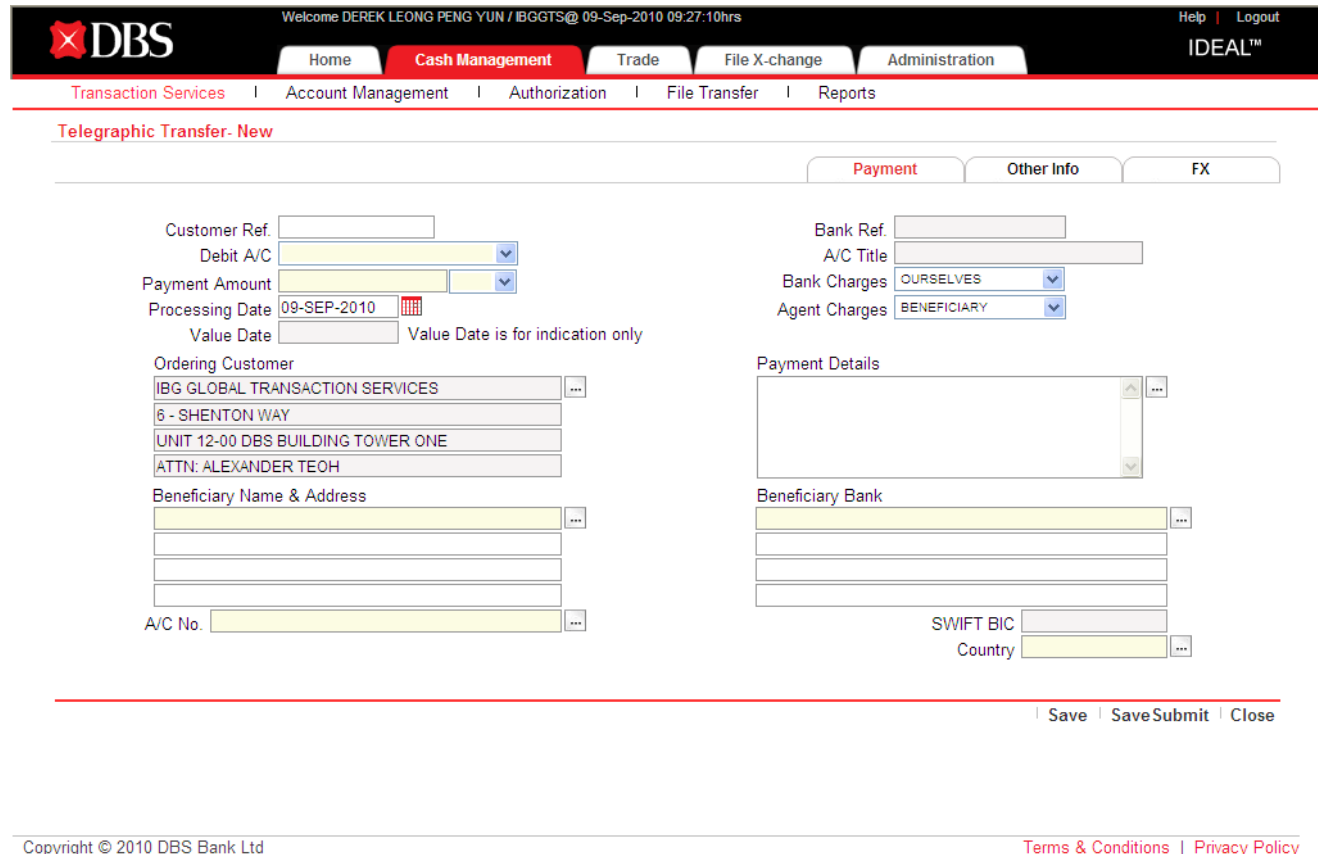
Challenge

Response

6. Press the red color "ON" button (triangular-shaped icon) to activate the Security Device
7. Enter the PIN
8. Press Ⓜ when prompted with "APPLI -"
9. The Security Device will prompt you to enter the Challenge
10. Key in the Challenge and the Security Device will automatically generate the response
11. Input the response from the Security Device into DBS IDEAL™ to complete the authorization.

## How to create a Telegraphic Transfer Payment

1. Transaction maker login to DBS IDEAL™ and select **Cash Management** tab
2. Select **Transaction Services**
3. Select **Remittance > Telegraphic Transfer**
4. Click on **New** to create a new telegraphic transfer



Welcome DEREK LEONG PENG YUN / IBGGTS@ 09-Sep-2010 09:27:10hrs

Home | **Cash Management** | Trade | File X-change | Administration

Transaction Services | Account Management | Authorization | File Transfer | Reports

**Telegraphic Transfer - New**

Payment | Other Info | FX

Customer Ref:

Debit A/C:

Payment Amount:

Processing Date: 09-SEP-2010

Value Date:  Value Date is for indication only

Ordering Customer  
 IBG GLOBAL TRANSACTION SERVICES  
 6 - SHENTON WAY  
 UNIT 12-00 DBS BUILDING TOWER ONE  
 ATTN: ALEXANDER TEOH

Beneficiary Name & Address

A/C No.

Bank Ref:

A/C Title:

Bank Charges: OURSELVES

Agent Charges: BENEFICIARY

Payment Details

Beneficiary Bank

SWIFT BIC:

Country:

Save | Save Submit | Close

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5. Telegraphic Transfers are individual payments; i.e. single debit and single credits concept
6. The telegraphic transfer template is divided into 3 tabs: Payment, Other Info and FX
7. Payment tab is used for entering the payment information, Other Info is for entering intermediary bank information and FX tab is used when the debit account currency is different from payment currency.
8. Fields indicated in Yellow are mandatory fields
9. Fill in the **Customer Ref.** field, select the **Debit A/C No.** from the drop down list, **Payment Amount**, **Country Payable**, **Payment Currency**, **Value Date**, **Beneficiary Name & Address**, **Beneficiary A/C No.**, **Payment Details** and **Beneficiary Bank**. Select the desired party to bear the Bank and Agent charges from the drop down list. Click on the **Save** button to save your telegraphic transfer information.
10. If the telegraphic transfer is in order, you can click **SaveSubmit** to submit it to the authorizer for authorization

## How to authorise a Telegraphic Transfer Payment

1. Transaction authorizer login to DBS IDEAL™ and select **Cash Management** tab
2. Select **Transaction Services**
3. Select **Authorization > Authorization Queue**

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IDEAL™

Home | **Cash Management** | Trade | File X-change | Administration

Transaction Services | Account Management | **Authorization** | File Transfer | Reports

### Authorization Queue

| Open | Authorize | Reject | Print | Notes | Audit Trail

Search  Criteria

	Value Date	Product	Customer Ref.	Ccy	Amount	Beneficiary
<input checked="" type="checkbox"/>	F 06-SEP-2010	II	TT-SFF-1.1.4	SGD	0.50	BUGIS JUNCTION LTD
<input type="checkbox"/>	F 06-SEP-2010	II	TT-SFF-1.1.4	SGD	0.50	BUGIS JUNCTION LTD
<input type="checkbox"/>	06-SEP-2010	II	V2910LV	SGD	0.10	DEREK LEONG
<input type="checkbox"/>	06-SEP-2010	LW	V2910LV	SGD	0.10	DEREK LEONG
<input type="checkbox"/>	F 06-SEP-2010	II	0000002921	GBP	0.10	GL SETTLE LTD
<input type="checkbox"/>	F 06-SEP-2010	II	0000002901	GBP	0.10	GL SETTLE LTD
<input type="checkbox"/>	F 06-SEP-2010	LW	MEP50V2911800000	SGD	0.50	MALAYAN BANK
<input type="checkbox"/>	F 08-SEP-2010	LW	MEP50V2700800000	SGD	0.50	MALAYAN BANK
<input type="checkbox"/>	F 06-SEP-2010	BCHK	V2911	SGD	0.50	
<input type="checkbox"/>	27-SEP-2010	II	PIT100817796062	SGD	1.35	
<input type="checkbox"/>	F 08-SEP-2010	II	AC31314	SGD	0.50	
<input type="checkbox"/>	T 03-SEP-2010	APE	PAYROLL (DBS)	SGD	2.00	

Bank Ref:  Account No:  Count:

Next Signatory:  Hash Value:

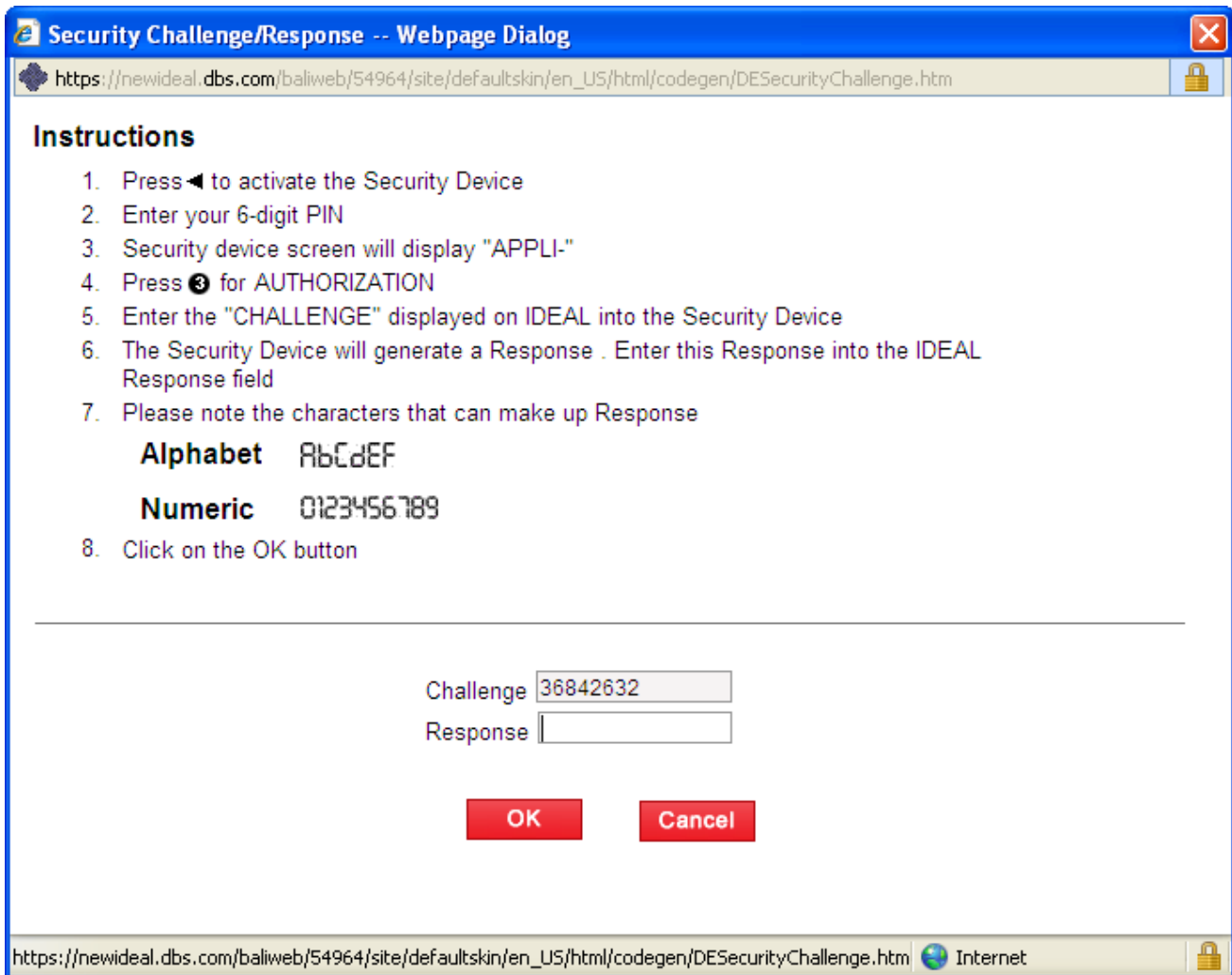
Authorized By:  Encryption Hash:

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4. Select the transaction by clicking on the check box. If you have more than one transaction to authorize, you can tick the check boxes of the transactions that require authorization.
5. Click on **Authorize**



**Instructions**

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Challenge

Response

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