

## INTRODUCTION

### Welcome to IDEAL™ from DBS Bank Ltd.

IDEAL™ (Integrated Direct Electronic Access Link) is DBS' corporate internet banking environment and a single window to all our corporate internet banking services.

It has won recognitions globally and was named **World's Best Corporate / Institutional Internet Bank** (Asia/Pacific and Singapore) in 2005 by Global Finance.

Designed with the highest level of security to safeguard your financial information and transaction, it is **accessible anytime, anywhere** providing you with solutions from account management, transaction initiation to reporting.



## WHY IDEAL?

- Rapid deployment with minimal client installation
- Minimal training through an intuitive user interface
- Improved cut-off time
- Improved process efficiency
- Cost reduction

With 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 the full suite of cash management solutions.

## IDEAL - CASH MANAGEMENT & TRADE CAPABILITIES

### Account Management (Cash)

- Statements of account
- Incoming funds and cheque status
- Enquiry on FD & FX contracts

### Enquiry (Trade Services)

- View arrival of import documents
- View export LCs online.
- Receive standard reports to help track your transactions

### Cash Transactions

- DBS/POSB Acct transfers and intra Co transfer
- GIRO Payroll & Management Payroll
- GIRO Payment and GIRO Collection
- MEPS & TT
- Cheques Express & Demand Draft
- Stop Cheque
- Transaction Enquiry

### Trade Transactions

**(Submission for import & enquiry for export)**

- Submission of applications and receipt of customers' copies of import and export Letter of Credit (LC) and Banker Guarantees (BG)
- Amendment of LCs/BGs
- Submission of trust receipts applications and settlement instructions for LC documents & collections
- Submission of shipping/ airway guarantee for cargo clearance

## RECOMMENDED HARDWARE AND SOFTWARE REQUIREMENTS

<b>Processor</b>	Intel (Pentium III and above) based computer and Macintosh
<b>Random Access Memory</b>	256mb
<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 5 and above for report generation ( <a href="http://www.adobe.com">http://www.adobe.com</a> )</li> </ul>

Operating System	Internet Explorer 6+	Internet Explorer 7	Firefox 2+	Netscape
Windows 2000	Y	Y	Y	N
Windows XP	Y	Y	Y	N
Windows Vista	N	Y	Y	N

Operating System	Safari	Firefox 2+
Mac OS X	N	Y

## CASH MANAGEMENT SOLUTIONS

Payments & Collection Services	Functions
Cheque Express	Outsourcing of cheque and advice printing in SGD & USD
GIRO Payroll & Mgmt Payroll	SGD domestic electronic payment
GIRO Payment & Collection	SGD domestic electronic payment and collection
GIRO Plus	SGD domestic electronic payment and collection with advising
Telegraphic Transfers	Foreign currency and cross border payments
MEPS	Domestic payment with same day value
Demand Draft	SGD and foreign currency payment drawn overseas
Stop Cheque	Place stop cheque instruction electronically
Fixed Deposit	Enquiry of Fixed Deposit

Start enjoying the benefits and savings with IDEAL today. For any enquires on IDEAL, 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 upon signing up. The registration form can be obtained from <http://www.dbs.com/ideal>.

