

DBS IDEAL

DBS IDEAL is a corporate internet banking platform designed to make banking faster, simpler and smarter.

APPLICATION + MAINTENANCE PACK

Please read thoroughly before submitting the form. Kindly complete the form in all respect to avoid any delay in processing the request.

A – SIGNUP PROCESS

Select the IDEAL services required +fill the IDEAL™ form and provide duly signed Electronic Banking Board Resolution or declaration as per constitution of the entity. Mail the completed forms and required documents to below address or any DBS BANK INDIA LIMITED branch:

DBS Bank India Limited
Express Towers, Ground Floor
Nariman Point, Mumbai
400021, India

Receive the Welcome Pack¹ upon successful application (within 7 business days)

¹ Welcome Pack includes: Organization ID & User ID OR Email id and One Time Registration Code(OTRC)

B – PACKAGE DETAILS

Package Type	Enquiry & Reports	Transaction
Service Available	<ul style="list-style-type: none"> - Account Balance - Account Activities - Reports And Schedulers - Trade Finance View/Enquiry - Trade Finance Notification 	<ul style="list-style-type: none"> - Enquiry & Reports - Payment (domestic and cross border) - Incoming Telegraphic Transfers - Payroll/Salary - Collections - Trade - iOAT - Supply Chain finance/Account Receivable Purchase - CTCP / R3 - EDPMS/IDPMS regularization - LNOS - Loan enquiry and repayment - File exchange - Digi Doc - ²Integrated Banking Services with Tally ERP on IDEAL - DOL – Deal On-Line - Fixed Deposits - eTax
Security feature	Digital Soft Token	Digital Soft Token

For more information on the extensive functionalities of DBS IDEAL™ and transaction pricing, please visit <https://www.dbs.com/in/sme/day-to-day/ways-to-bank.page>

C – SERVICES AND USER ROLES

SERVICE TYPES

■ Enquiry & Reports

View account statements, trade transactions, remittance advice, subscribe to alerts & trade notifications or enquire on Fixed Deposits & Loans.

■ Payment

Make payments locally via Intra Company Transfer, Account Transfer, NEFT, RTGS, IMPS, Bank Cheques, Customer Cheques and internationally via Telegraphic Transfer using single payment, bulk payment, and payment files management (file upload) modules. File upload module is a default offering wherein user (maker) can upload payment in Universal File Format (UFF) of DBS. DigiDoc-integrated module to upload documents for Telegraphic Transfers (A1 & A2).

■ Incoming Telegraphic Transfer

View and submit disposal instructions through upload using DigiDoc.

■ Payroll/Salary

Consolidated debit feature with onscreen as well as file upload functionality.

■ Collections

Bulk collections through NACH for registered mandates only.

■ Trade

Enquire on trade transaction details and history. Send new trade applications including Documentary Credit, Documentary Collection, Guarantees & Standby LC and Trade Loan; provide acceptance of Import Bills and settlement instructions. DigiDoc is a default offering if trade services are availed.

■ iOAT – Supply Chain Finance/Account Receivables Purchase

Open Account Trade module for Account Receivable purchase. Supply Chain Finance services can be availed too.

■ CTCP / R3 - EDPMS/IDPMS regularization

EDPMS/IDPMS export and import bills regularisation module as per RBI mandate. It requires two users (one maker and one authoriser).

■ LNOS - Loan enquiry and repayment

Loan enquiry, statement, and initiate repayment request

■ File Exchange

This feature will be provided by default to the users wherein users can exchange documents with the bank. Please contact RM for more details

Name:	Name:
Date: / /	Date: / /
Signature and Stamp	Signature and Stamp

■ **DigiDoc supporting document upload for Telegraphic Transfer (A1 & A2 Payments)**

This feature is embedded in Telegraphic Transfers initiation screen to enable users to submit a complete set of scanned supporting documents prescribed by the regulators and / or DBS. Documents need to be duly attested and / or certified by authorised signatories. Telegraphic Transaction requests will be processed post verification of documents received. In case of incomplete or discrepant documents, DBS will inform you for necessary action basis which DBS will subsequently process the request upon receipt of complete / rectified documents. Bank specified documents need to be submitted in originals or copies within 1 working day (e.g. Form 15 CA / CB for regulatory submissions), on authorisation of TT request. The original documents must mention "Only for bank records, already processed" to avoid any duplicated processing.

- While transactions would be processed basis verified scanned copies of documents, Bank will communicate to you from time to time the specific documents that are to be submitted in originals within 1 working day of completion of transaction (For e.g. Form 15 CA/ CB for regulatory submissions). The original documents have to clearly mention "Only for bank records, already processed" so as to avoid any duplicate processing failing which the Bank shall not be held liable in any manner for duplication of the transaction.
- You hereby agree and undertake to retain the original documents for such period of time as may be prescribed under the extant rules and regulations. Currently all transaction documents should be retained for a period of 10 years under the Prevention of Money Laundering Act, 2002. You shall immediately upon request of the Bank provide such documents as may be required by the Bank.
- Cut off time for valid authorised transactions along with scanned copies of document set via Digi Doc is, Monday to Friday 3:30pm

■ **²Integrated Banking Services with Tally ERP on IDEAL**

1. This unique feature enables you to conveniently initiate transaction, receive transaction details/account information via TALLY software and can be accessed successfully only through TSS User ID's registered with the Bank.
2. TSS stands for TALLY Software Services, earlier known as TALLY. NET or TNS in Tally ERP 9 parlance.
3. Transaction authorization (by designated approvers) will be executed via DBS IDEAL™.
4. Dual control (which requires different person to initiate and approve transaction on IDEAL) will not be applicable for transaction initiated through this mode.
5. Refer Electronic Banking Terms and Conditions on the website for further details.

■ **eTax** - Direct tax - Challan 280 to 283, Customs Duty, Maharashtra PTEC and PTRC payments can be initiated.

User Roles
<p>Enquiry User - can view account balance and access reports modules.</p> <p>Transaction Maker - creates transactions.</p> <p>Transaction Authorizer - approves transactions.</p> <p>Verifier - verifies payments before approvals from authorisers.</p> <p>Releaser - treasury function role to release funds post approval basis funds availability.</p> <p>Admin User - minimum 2 users required. User will be given access to Unlock User, Unlock Security Device and Request for new Login PIN.</p> <p>Contact Person - at least one with whom bank will liaise for matter related to IDEAL.</p>

D - IDEAL™ MOBILE BANKING & DIGITAL TOKEN

Features and usage:

- View account balances and statements
- Approve transactions (for authorisers only)
- Downloading of IDEAL mobile app is a must, it acts as second factor authentication in form of digital token
- There is a minimum requirement for IDEAL Mobile Application for Android and iOS versions. Please contact the RM to know the latest versions.
- App permission is necessary for a full suite of features. If permissions are denied, then functionality will be limited.
- IDEAL mobile app cannot be downloaded on a jailbroken and rooted device or an emulator.

E - Security Tips and Browser compatibility

Browser Compatibility
<ul style="list-style-type: none"> ■ DBS IDEAL is best viewed/operated on Web browser Chrome and is also supported on other browsers like Microsoft Edge, Safari, Firefox. ■ IDEAL doesn't support Internet Explorer Web Browser, some functions may not work if the said browser is used. It is also not supported by OEM - Microsoft.
Security Tips
<ul style="list-style-type: none"> ■ Do not disclose or share user id, PIN, OTP, Token, Mobile devices with others. ■ Use a different set of passwords for other online services such as emails or shopping sites. ■ Verify payment details sent via SMS, email, or other types of messages carefully before making or authorising payments via IDEAL. ■ Do not respond to suspicious calls, emails, or SMSs that ask you to provide your account credentials, or perform transactions. ■ Set your antivirus software and operation system to perform automatic updates daily. ■ Do not click on links from unofficial emails or install any programs from suspicious origins. ■ Do not perform online transactions on computers that you think may be compromised. ■ If a call, email or SMS seem suspicious, do not respond. Instead speak directly with DBS Business care or your Relationship Manager.

Name:	Name:
Date: / /	Date: / /
Signature and Stamp	Signature and Stamp

Fill this application form to sign up for DBS IDEAL if you are:

New IDEAL Customer

Existing DBS Corporate Customer and need to subscribe to IDEAL

Existing IDEAL Customer

Wish to upgrade your service package from Enquiry to Transaction OR update your existing transaction package - adding new account number, adding/updating/removing user, updating authorization policy

Create New Setup	Modify Existing Setup
Company Name:	ORG ID: OR Customer Identification No (CIF):
Customer Identification No.:	
Contact person: Name: Email: Mobile: -	Contact person: Name: Email: Mobile: -

Accounts to be managed under IDEAL (Select one Option)

All accounts under the Customer Identification number	
Accounts mentioned in Board Resolution/Declaration/Letter	
Account list as given below:	
1	4
2	5
3	6

Note - if any discrepancy found in application form and BR/Sole Proprietorship Letter/Declaration, bank will proceed with set-up as per BR/sole proprietorship letter/declaration

User role(s) and service(s)

Personal Details (All Mandatory)	User 1	User 2	User 3	User 4
Name for new setup / User Id for existing user				
Email ID				
Mobile Number	-	-	-	-
Identification Number ³				
Date of birth	/ /	/ /	/ /	/ /
For existing client	Add Supersede Remove	Add Supersede Remove	Add Supersede Remove	Add Supersede Remove
Role (tick)				
View & Enquiry				
Transaction maker				
Transaction approver				
Transaction maker & approver ⁴				
Verifier ⁵				
Releaser ⁵				
Service (tick)				
Payments (CASH)				
Payroll (CASH)				
Trade (TRADE FIN)				
iOAT -- SCF				
iOAT -- ARP				
EDPMS/IDPMS (CTCP)				
Deal online (Fx)				
LNOS				
NACH collections				
Others				
Access to account(s)				
Additional Information				

³ PAN number / Passport number or equivalent

⁴User who intends to approve his / her own initiated payments can tick this option and need to sign the risk disclosure form given below

⁵ Verifier and Releaser role is applicable only to CASH module

Notes:

- Authorization matrix will be maintained as per Board Resolution/Partnership declaration/Proprietorship letter.
- For more than 4 users, please provide the details in the format above as an annexure to be duly signed and stamped and to be submitted along with the form
 - (a) Add - to be ticked in case of new user to be added or new function to be added (b) Supersede - to be ticked when user role is to be upgraded
 - (c) Remove - to be ticked to delete the user

Name:	Name:
Date: / /	Date: / /
Signature and Stamp	Signature and Stamp

Parent/Subsidiary Companies Linkage

The relevant parent/subsidiary companies are required to submit a maintenance form to confirm linkage. Respective authorized signatories and company stamp required to complete the parent-subsi setup

Parent Company Name Customer Identification No. / IDEAL™ Organisation ID: Country:	Subsidiary Company Name Customer Identification No. / IDEAL™ Organisation ID: Country:
Other Instructions:	Other Instructions:

AGREEMENT, AUTHORISED SIGNATORIES AND STAMP

Transaction Access: For a company which has furnished DBS Bank India Limited with a standalone Electronic Banking Board Resolution 'OR' Board Resolution for the opening of the current account that covers Electronic Banking services, the authorised signatories must be the current authorised signatories specified in that document. For Partnerships, signatures of all partners are required.

View Access: Any authorised signatory (jointly or singly subject to the BR) can execute the form to grant view access.

I/We hereby confirm that I/we have received copies of DBS Electronic Banking ("EB") Services Terms and Conditions and Fee Schedule, which I/we have read, understood and accepted. In addition, I/we acknowledge that there are other terms and conditions and agreement(s) intended or expressed to govern the use of other relevant banking products and services offered by DBS Bank India Limited which may be used by me/us from time to time. I/We hereby confirm that I/we have read, understood and agree to be bound by such terms and conditions and agreement(s). A copy of the terms and conditions can be found online at www.dbs.com/in.

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 action.

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**.

I/We have read the Risk Disclosure Statement of Single Control in DBS IDEAL™ and authorise the Bank to proceed with Single Control setup in DBS IDEAL™. I/We fully understand and acknowledge the characteristics of Single Control and the risks with this authorization, and agree to assume and be responsible for all the risks associated with and losses arising out of or in connection with the application and use of Single Control in or through DBS IDEAL™. I/We undertake to indemnify and hold the bank fully indemnified from and against any loss, costs (including solicitor and client costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by the Bank or which may be brought or preferred against the Bank as a result of the Bank agreeing to act on our said authorization. I/We also understand that the bank may terminate the provision of Single Control procedure by notice to us at any time.

Name: Date: / / Signature and Stamp	Name: Date: / / Signature and Stamp
---	---