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

1. Select the IDEAL Services Required + fill the IDEAL™ Form and Board Resolution / Declaration for using Digital Channels as per constitution of the entity.
2. 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
3. Receive the Welcome Pack[1] 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	Corporate Service Admin
Service Available	▪ Account balance ▪ Account activities ▪ Reports and Schedulers ▪ Trade Finance View/Enquiry ▪ Trade Finance Notification	▪ 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 ▪ [2]Integrated Banking Services with Tally ERP on IDEAL ▪ FX Online ▪ 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			

C – SERVICES AND USER ROLES

SERVICE TYPES

- **Enquiry & Reports:** View account statements, trade transactions, remittance advices, subscribe to alerts & trade notifications or enquire on Fixed Deposits & Loans.
- **Payment;** Make payments locally & internationally via Intra Company Transfer, Account Transfer, NEFT, RTGS, IMPS, Bank Cheques, Customer Cheques, or 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. Digi doc integrated module to upload documents for Telegraphic Transfers (A1& A2)
- **Incoming Telegraphic Transfer:** View and submit disposal instructions through upload using Digi Doc
- **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 & Trade Loan; provide acceptance of Import Bills and settlement instructions. Digi Doc is default offering if trade services are availed.
- **EDPMS/IDPMS regularization:** EDPMS/IDPMS export and import bills regularization module as per RBI mandate. It requires two users (one maker and one authorizer)
- **LNOS - Loan enquiry and repayment**: Loan enquiry, statement, and initiate repayment request
- **FX Online;** Entering foreign exchange transactions in DBS FX Online through electronic mode (on a Single Control basis).
- **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
- **Digi Doc supporting document upload for Telegraphic Transfer (A1 & A2 Payments);** This feature is embedded in Telegraphic Transfers initiation screen to enable user to submit complete set of scanned supporting documents prescribed by the regulators and / or DBS. Documents need to be duly attested and / or certified by authorized signatories. Telegraphic Transaction request 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 authorization of TT request. The original documents must mention "Only for bank records, already processed" to avoid any duplicated processing.
  - While transaction 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 must 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 transactions 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 authorized transactions along with scanned copies of document set via Digi Doc is, Monday to Friday 3:30pm

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

- [2]**Integrated 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
2. accessed successfully only through TSS User ID's registered with the Bank.
3. TSS stands for TALLY Software Services, earlier know as TALLY. NET or TNS in Tally ERP 9 parlance.
4. Transaction authorization (by designated approvers) will be executed via DBS IDEAL TM
5. Dual control (which requires different person to initiate and approve transaction on IDEAL) will not be applicable for transaction initiated
6. through this mode.
7. Refer General Banking Terms and condition on the website https://www.dbs.com/in for further details

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

Corporate Service Admin

Purpose: Administrators will have the authority and responsibility for the set-up, administration, maintenance, and ongoing use of and access to IDEAL Services on behalf of the organization. CSA admin can be maker only user or an admin user who can approver the set-up / modifications done by the CSA maker or any other admin user. At least 2 admins are required since admins cannot approve their own set-ups/modifications.

Roles:

User Creation & Maintenance –

- Adding or removing a Transaction maker and authoriser
- Modifying any user access to accounts and services
- Suspending and reactivating a User's IDEAL access
- Resetting User's PIN
- Modifying contact details of user

Security Device –

- Unlocking Security Device
- Requesting for a new Security Device

Company Profile –

- Managing company profile in IDEAL
- Managing company authorisation policy

Important Notes

- Given the wide powers conferred on the appointed Administrator(s), Administrator(s) should be persons within the organisation with sufficient executive power and authority to take on the role and the organisation is responsible for ensuring that it has appropriate and adequate internal controls procedures and security measures in place to prevent any fraud, abuse or unauthorised acts/omissions by Administrators.
- For security reasons, at least 2 Administrators must be appointed, and any action initiated by one Administrator must be approved by at least one other Administrator.
- Users created by Admins with approver rights will be sent to Bank's operations queue for final verification. On submission of Board Resolution / Undertaking / Partnership letter and KYC documents of approvers, operations will process the request

Documents to be submitted for new Administrator

For CSA admin, along with this form following documents need to be submitted to complete the KYC and the admin names need to be mentioned in Board Resolution / Undertaking / Partnership letter with CSA clauses

- Photo ID document (self-attested)
- Proof of Residential Address (self-attested)
- Signature Card
- Appointment letter of Administrator signed by authorized signatories
- PAN Card (self-attested and only for Indian Nationals)

User Roles
Enquiry User - can view account balance and access reports modules **Transaction Maker** – creates transaction. **Transaction Authorizer** – approves transactions **Verifier** – verifies payments before approvals from authorizers **Releaser** – Treasury function role to release funds post approval basis funds availability **Admin user** – Minimum 2 users required. User will be given access to Unlock User, Unlock Security Device and Request for new Login PIN. **Contact person** – At least one with whom bank will liaise for matter related to IDEAL

D – IDEAL™ MOBILE BANKING & DIGITAL TOKEN

Features and usage
▪ View account balances and statements ▪ Approve transactions (for authorizers 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 full suite of features. If permissions are denied, then functionality will be limited.
- IDEAL mobile app cannot be downloaded on jailbroken and rooted device or an emulator.

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

E – Security Tips and Browser compatibility

Browser compatibility

- 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

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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: Customer Identification No.:	ORG ID: OR Customer Identification No (CIF).:
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 ☐	Account list as given below: ☐	
Accounts mentioned in Board Resolution/Declaration/Letter ☐		

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

<u>Important notes for user details to be filled on next page:</u>

V&E - View & Enquiry, TM- Transaction maker, TA - Transaction approver, TM&A - Transaction maker & approver[4], , Ver - Verifier[5], Rel - Releaser[5]

[3] PAN number / Passport number or equivalent

[4] User 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 and not for Trade module

[6]Applicable for international exporter and importers. Kindly mention IEC code in additional information to enable this module

[6]Please mention the IEC code in additional information in case EDPMS/IDPMS is selected

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

User role(s) and service(s)	
Personal Details	User 1
Name for new setup	
User Id for existing user	
Email ID	
Mobile Number	-
Identification Number[3]	
Date of Birth (DD/MM/YYYY)	/ /
For existing client	**Add** ☐ **Supersede** ☐ **Remove** ☐
Service (tick)	**Role (tick)**
Payments (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Payroll (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
NACH collections	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Tax payments	☐ V&E ☐ TM ☐ TA ☐ TM&A
Trade (Doc Trade)	☐ V&E ☐ TM ☐ TA ☐ TM&A
[6]EDPMS/IDPMS	☐ V&E ☐ TM ☐ TA ☐ TM&A
FX Online	☐ V&E ☐ TM ☐ TA ☐ TM&A
LNOS	☐ V&E ☐ TM ☐ TA ☐ TM&A
DBS MAX (UPI QR collection)	☐ V&E ☐ TM ☐ TA ☐ TM&A
Corporate Service Admin	☐ Maker Only ☐ Admin
Access to account(s) applicable to CASH only	
Additional Information	

V&E - View & Enquiry, TM- Transaction maker, TA - Transaction approver, TM&A - Transaction maker & approver[4], Ver - Verifier[5], Rel - Releaser[5]

User role(s) and service(s)	
Personal Details	User 2
Name for new setup	
User Id for existing user	
Email ID	
Mobile Number	-
Identification Number[3]	
Date of Birth (DD/MM/YYYY)	/ /
For existing client	**Add** ☐ **Supersede** ☐ **Remove** ☐
Service (tick)	**Role (tick)**
Payments (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Payroll (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel

NACH collections	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Tax payments	☐ V&E ☐ TM ☐ TA ☐ TM&A
Trade (Doc Trade)	☐ V&E ☐ TM ☐ TA ☐ TM&A
EDPMS/IDPMS	☐ V&E ☐ TM ☐ TA ☐ TM&A
FX Online	☐ V&E ☐ TM ☐ TA ☐ TM&A
LNOS	☐ V&E ☐ TM ☐ TA ☐ TM&A
DBS MAX (UPI QR collection)	☐ V&E ☐ TM ☐ TA ☐ TM&A
Corporate Service Admin	☐ Maker Only ☐ Admin
Access to account(s) applicable to CASH only	
Additional Information	

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

User role(s) and service(s)	
Personal Details	User 3
Name for new setup	
User Id for existing user	
Email ID	
Mobile Number	-
Identification Number[3]	
Date of Birth (DD/MM/YYYY)	/
For existing client	**Add** ☐ **Supersede** ☐ **Remove** ☐
Service (tick)	**Role (tick)**
Payments (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Payroll (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
NACH collections	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Tax payments	☐ V&E ☐ TM ☐ TA ☐ TM&A
Trade (Doc Trade)	☐ V&E ☐ TM ☐ TA ☐ TM&A
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V&E - View & Enquiry, TM- Transaction maker, TA - Transaction approver, TM&A - Transaction maker & approver[4], Ver - Verifier[5], Rel - Releaser[5]

User role(s) and service(s)	
Personal Details	User 4
Name for new setup	
User Id for existing user	
Email ID	
Mobile Number	-
Identification Number[3]	
Date of Birth (DD/MM/YYYY)	/ /
For existing client	**Add** ☐ **Supersede** ☐ **Remove** ☐
Service (tick)	**Role (tick)**
Payments (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Payroll (CASH)	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
NACH collections	☐ V&E ☐ TM ☐ TA ☐ TM&A ☐ Ver ☐ Rel
Tax payments	☐ V&E ☐ TM ☐ TA ☐ TM&A
Trade (Doc Trade)	☐ V&E ☐ TM ☐ TA ☐ TM&A
EDPMS/IDPMS	☐ V&E ☐ TM ☐ TA ☐ TM&A
FX Online	☐ V&E ☐ TM ☐ TA ☐ TM&A
LNOS	☐ V&E ☐ TM ☐ TA ☐ TM&A
DBS MAX (UPI QR collection)	☐ V&E ☐ TM ☐ TA ☐ TM&A
Corporate Service Admin	☐ Maker Only ☐ Admin
Access to account(s) applicable to CASH only	
Additional Information	

Name: Date: / / Signature and Stamp	Name: Date: / / 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. / IDEALTM Organisation ID Country:	Subsidiary Company Name Customer Identification No. / IDEALTM 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 Board resolution for digital channels 'OR' combined Board Resolution for the opening of the current account that covers usage of Digital Channels, the authorized signatories must be the current authorized 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.

Declarations

I/We hereby confirm that by availing the services stated herein above, I/We hereby agree to be bound by the General Banking Terms and Conditions encompassing the "Common Terms", "Jurisdiction Schedules", relevant "Service Schedules" and/or any other forms/documents relevant and/or applicable to us. I/We agree that these "General Banking Terms and Conditions" shall supersede all the previous terms and conditions agreed by us or applicable to us including but not limited to "Terms and Conditions Governing Accounts" , DBS Electronic Banking Service Terms and Conditions and/or any other relevant product/services specific terms and conditions. I/We have read the General Banking Terms and Conditions, available at https://www.dbs.com/in and agree to be governed by them.

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.

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