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 any DBS BANK INDIA LIMITED branch
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 (CSA)
• Service Available	• Account balance • Account activities • Reports and Schedulers • Transaction View/Enquiry • Alerts and Notification	• Payment (domestic and cross border) • Incoming Telegraphic Transfers • Payroll/Salary • Collections • Trade • EDPMS/IDPMS regularization • LNOS - Loan enquiry and repayment • File exchange • Digi Doc • [2]Integrated Banking Services with Tally ERP on IDEAL™ • FX Online • eTax	• Functionality of User Access Management at corporate level
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

<u>Enquiry & Reports</u> - View account statements, trade transactions, remittance advices, subscribe to alerts & trade notifications or enquire on Fixed Deposits & Loans.

<u>Payment -</u> 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)

<u>Incoming Telegraphic Transfer -</u> View and submit disposal instructions through upload using Digi Doc

<u>Payroll/Salary -</u> Consolidated debit feature with onscreen as well as file upload functionality

<u>Collections -</u> Bulk collections through NACH for registered mandates only

<u>Trade -</u> 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.

<u>EDPMS/IDPMS regularization -</u> EDPMS/IDPMS export and import bills regularization module as per RBI mandate. It requires two users (one maker and one authorizer)

<u>LNOS - Loan enquiry and repayment –</u> Loan enquiry, statement, and initiate repayment request.

<u>FX Online -</u> Entering foreign exchange transactions in DBS FX Online through electronic mode (on a Single Control basis).

<u>File Exchange -</u> This feature will be provided by default to the users wherein users can exchange documents with the bank. Please contact RM for more details

<u>Digi Doc supporting document upload for Telegraphic Transfer (A1 & A2 Payments) -</u> 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

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[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 accessed successfully only through TSS User ID's registered with the Bank.
2. TSS stands for TALLY Software Services, earlier know 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 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 (CSA)

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 approve 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
- Make and Approve transactions
- Book FX online
- 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.

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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

- Do not disclose or share user id, PIN, OTP, Token, Mobile devices with others including bank officials
- Always keep your mobile device / laptop / computer secured and updated. Keep anti-virus software updated and set your anti-virus software and operating system to perform automatic updates daily
- Do not share your IDEAL™ login credentials user id, password and digital token with anyone including friends and family
- Set a complex and unique password which is a mix of alphanumeric and special characters and DO NOT set the same password on any other web platform
- Memorize the password and do not write it down or store it anywhere
- Log off from IDEAL™ web / mobile when not in use
- Check your account and transaction history regularly
- Verify payment details sent via SMSes, emails, or other types of messages carefully before making or authorizing payments via IDEAL™
- Do not respond to suspicious calls, emails, or SMSes that ask you to provide your account credentials, or perform transactions
- Do not click on links from unofficial emails or install any programs from suspicious/unverified origins on your computer/laptop/mobile device
- Do not perform online transactions on public/shared computers/laptops or computers/laptops 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
- Do not store the user id, password in the web browser

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

Corporation Daily Limit (excluding ICT)	
Corporation Transaction Limit:	

ICT - Transfer to own accounts of DBS Bank Ltd under same Customer Identification Number.
Amount limit is an added security control that restricts the maximum value of the single payment or total value of transaction for a day.

Authorization policy for transactions uploaded through file upload module (Please tick one of the options else will be defaulted to *Total Transactional Value Of Batch)*	
Highest Transactional Value of Batch ☐	*Total Transactional Value Of Batch* ☐

<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**					
Username 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 (CSA)		☐ 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**					
Username 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 (CSA)		☐ 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**											
Username 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 (CSA)					☐	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 4**											
Username 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 (CSA)					☐	Maker Only			☐	Admin		
Access to account(s) applicable to CASH only												
Additional Information												

NAME:	NAME:
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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:	**Subsidiary Company Name:**
Customer Identification No. / IDEALTM Organisation ID:	**Customer Identification No. / IDEALTM Organisation ID:**
Country:	**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 Services 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."

"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 any legal costs, 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."

"I/We confirm that all information provided, and documents submitted by me/us are true, complete and accurate. When providing any personal data to the Bank, I/we confirm that I am/we are lawfully providing the data for the Bank to use and disclose for the purposes of:

(1) providing products or services to me/us;
(2) meeting the operational, administrative and risk management requirements of DBS Bank; and
(3) complying with any requirement, as DBS Bank reasonably deems necessary, under any law or of any court, government authority or regulator.

In the event that any Administrator ceases to be employed by the entity, the entity agrees to promptly notify the Bank and to submit the necessary form to request the deletion of that Administrator's user profile in IDEAL™. The entity acknowledges and agrees that the Bank shall not be held liable for any actions taken or omissions made by any Administrator".

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.

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