DBS IDEAL

Getting Started Guide

I am

in need of an Internet banking system that can fulfill all business needs with ease

We are

making DBS IDEAL faster, simpler and smarter

Overview of IDEAL 3.0

1 What you need to begin

For a smooth experience while using DBS IDEAL, ensure your computer or laptop is equipped with the following:

- Latest 2 versions of major browsers i.e Internet Explorer 11 (and above), Firefox, Chrome or Safari
- Broadband Internet Access
- Adobe Acrobat Reader version 5 and above for report generation (http://www.adobe.com)
- Turn off your pop-up blocker or include https://ideal.dbs.com in the pop-up blockers exclusion list
- 7zip or equivalent software to unzip encrypted reports sent to you

You will receive the IDEAL welcome pack that contains the following items:

- Login Credentials
  - Organisation ID
  - User ID
  - One Time Registration Code
- Security Device

Please ensure that you have provided us with a valid email address and mobile number to facilitate your first time registration.

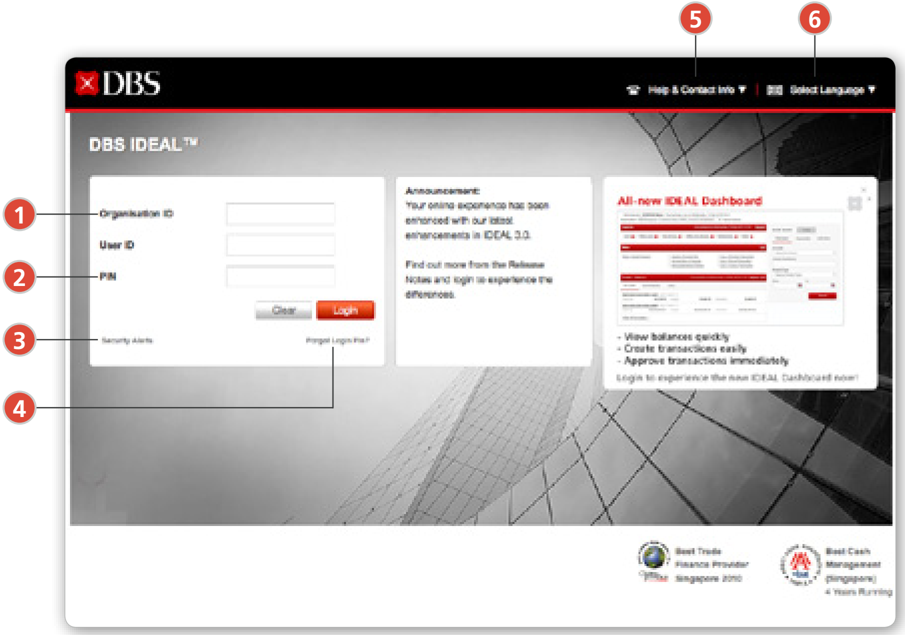
You will be required to set a new Login Pin on the first page.

Note: If you have forgotten your PIN after logging in, please use “Forgot Login PIN” on the main page.

2 How to login

Get ready to improve the way you do business. The following easy steps are all you need to take to begin transacting online.

To access the login page, enter **https://ideal.dbs.com/** in your browser.



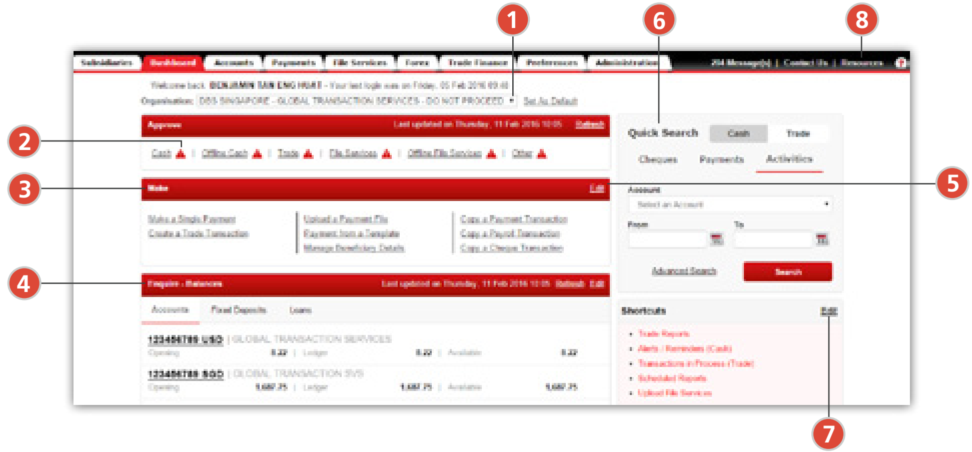
1. Login using Org ID and User ID
2. Input Registration Code for first-time login
3. View latest security threats
4. Reset your Login PIN if you have forgotten it
5. For ways to reach us
6. Select your language of choice

Authenticate with Security Device

3 How to use the dashboard

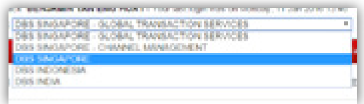
This is your launch pad with all your banking information at a glance.

Here's how to customise the Dashboard to access the information you need most frequently.



1 Manage Multiple Companies
Access your multiple companies from the drop-down menu.

You may also set one a group company as the default company.

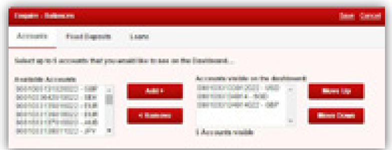


2 Outstanding / Pending Alerts
Stay informed of outstanding or pending approvals.

3 Make
Access different creation functions such as Make a Single Payment and Manage Beneficiary Details.

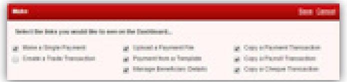
4 Enquire - Balances
The top 5 Accounts, Fixed Deposits and Loans balances will be displayed.

You may select your favourite 5 accounts to be displayed on the Dashboard by using the "Edit" function.



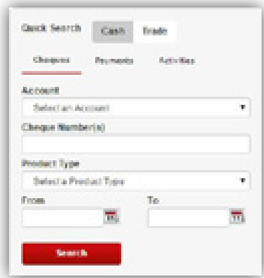
5 Edit Function

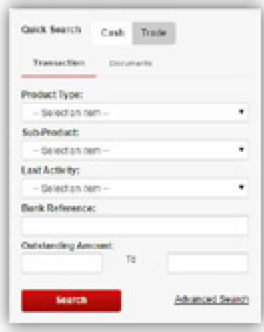
Customise what you would like to see on the dashboard with this function.

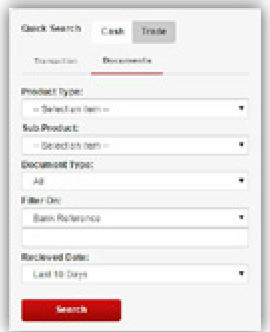


6 Quick Search Function

An easy-access Search function lets you searh for cheques, payments and recent activities, including Trade transactions and documents.

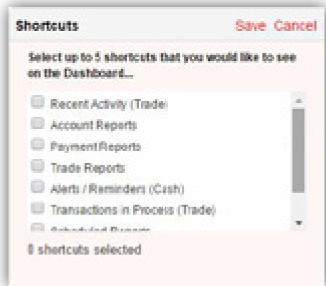






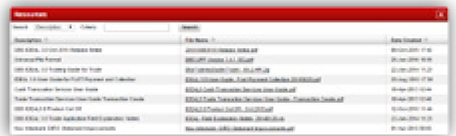
7 Edit - Shortcuts

You may edit the shortcuts you wish to have on your Dashboard.



8 Resources

View the latest release notes, user guides and up-to-date product information.



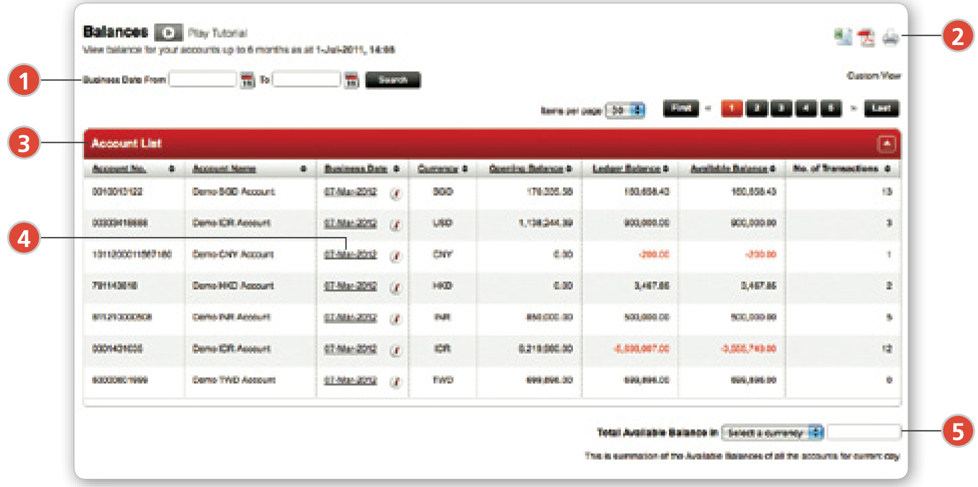
4 How to view your account balances

With IDEAL, you can view and easily export your account balances and transaction details from up to 6 months back.

To view your account balances

To get to Balances

Accounts » Balances



1 Archived Statement
Access your balances of up to past 6 months

2 Export Statement

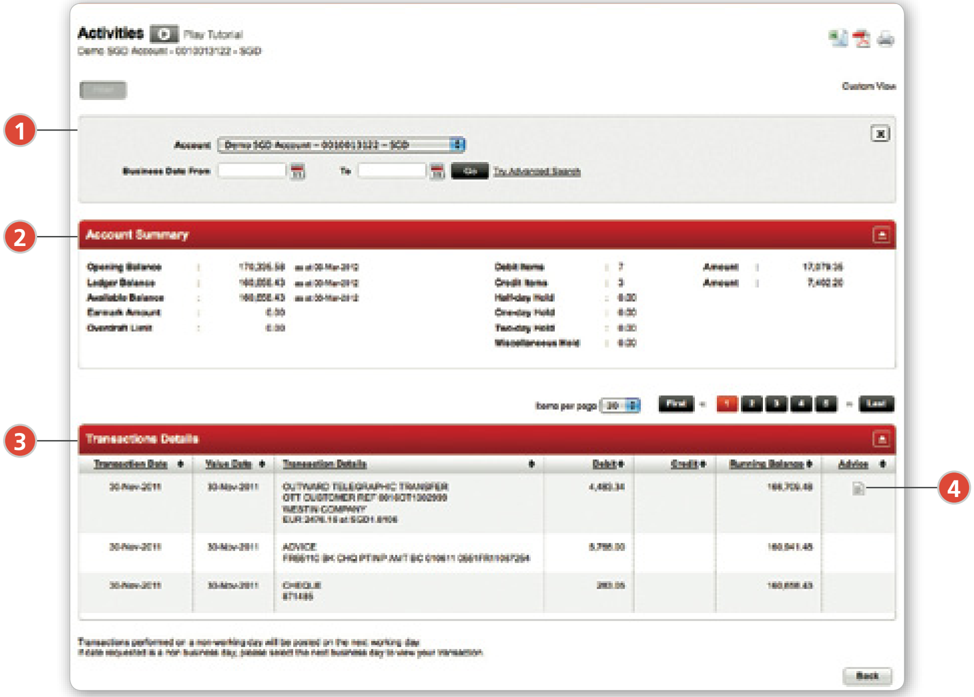
Export your account statement in your preferred format (Excel, PDF and HTML)

3 Account Balance
See all your account balances in a single view, or simply click to access your account statement

4 To get to Activities
Click on Account in Balances
(See next page for details)

5 Consolidated Balance
View your latest balance, consolidated under your preferred currency

To view your transaction details

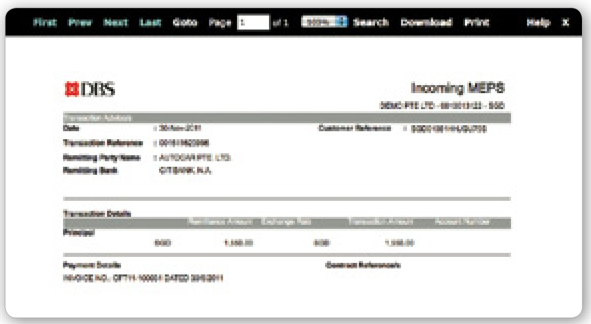


1 Archived Statement
Access up to 6 months of your past statements to help you reconcile your accounts

2 Account Summary
Get an overview of your account – including balances, overdraft limit and hold amount

3 Enhanced Statement Information
Your account statement gives you more information for easier reconciliation

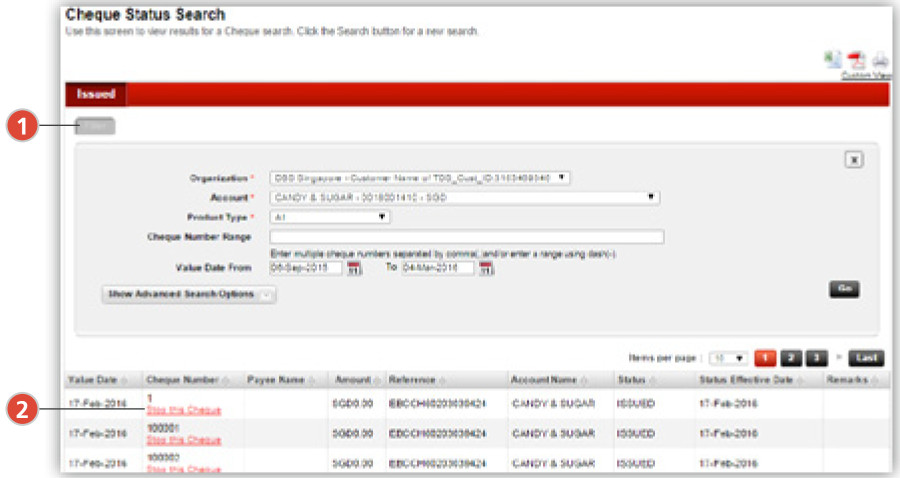
4 Advice
View your Account Transfer, Domestic Transfer and Telegraphic Transfer transaction advices with a single click



5 How to manage your cheques

The Cheque Status Search will automatically fetch and display all cheques in historical order, including the Payee Name, Amount and Customer Reference.

Users may now also initiate a Stop Cheque request immediately from the Cheque Inquiry screen.



1 Filter Function
Search for a particular cheque

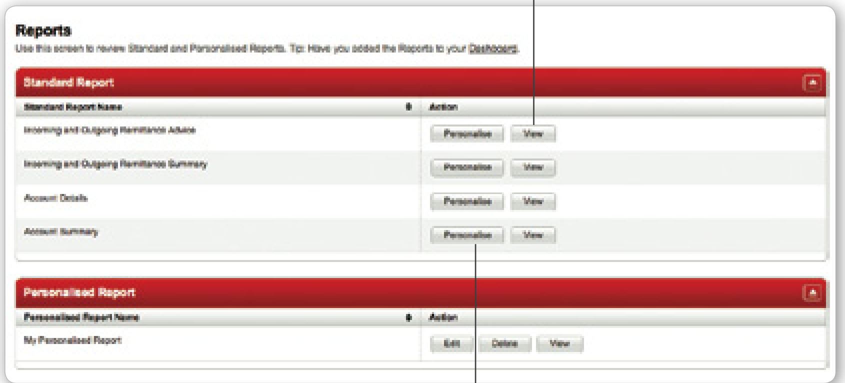
2 Stop Cheque
Initiate a stop cheque directly from this screen

6 How to view reports

You can now personalise and schedule your reports to be viewed at your convenience.

To manage your reports

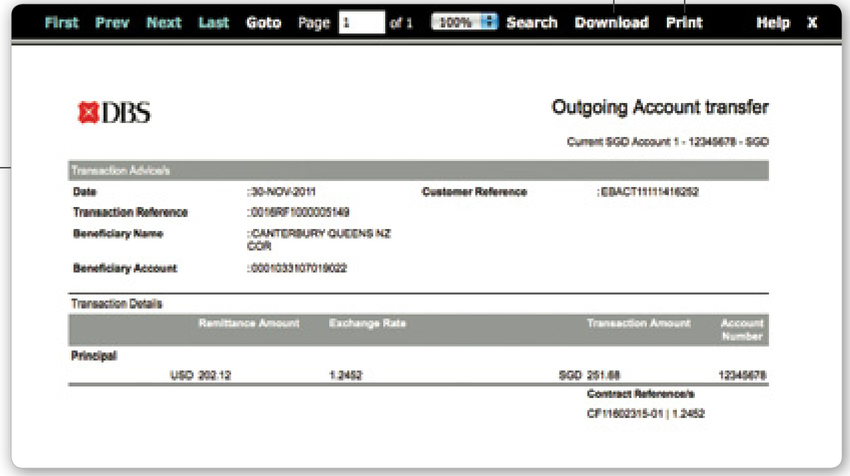
To get to Reports
Accounts » Reports



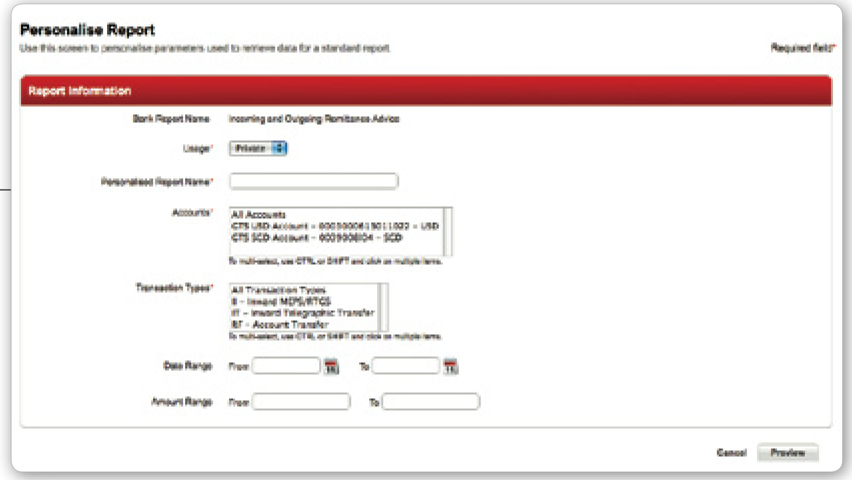
1 Click **View** **to view report**

Export to PDF, Excel, PowerPoint and RTF formats

Print report

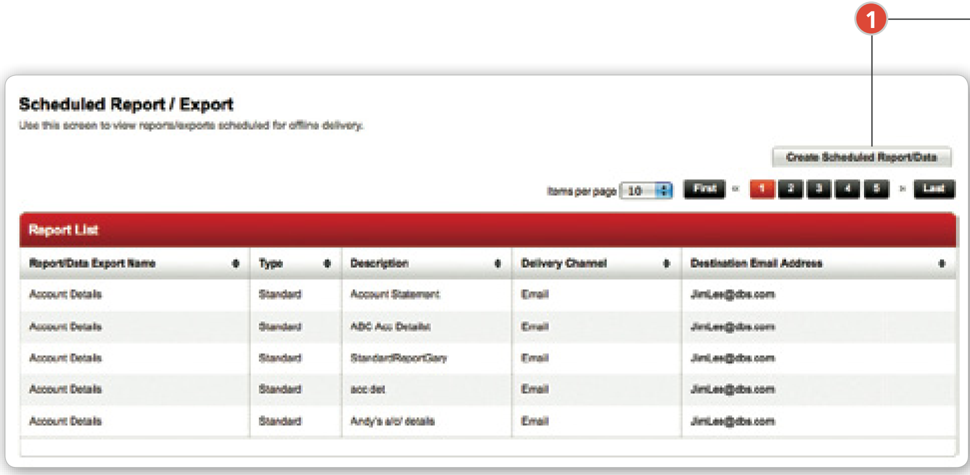


2 Click **Personalise** **to personalise report.**
Personalised report filter criteria will be saved here for re-use.

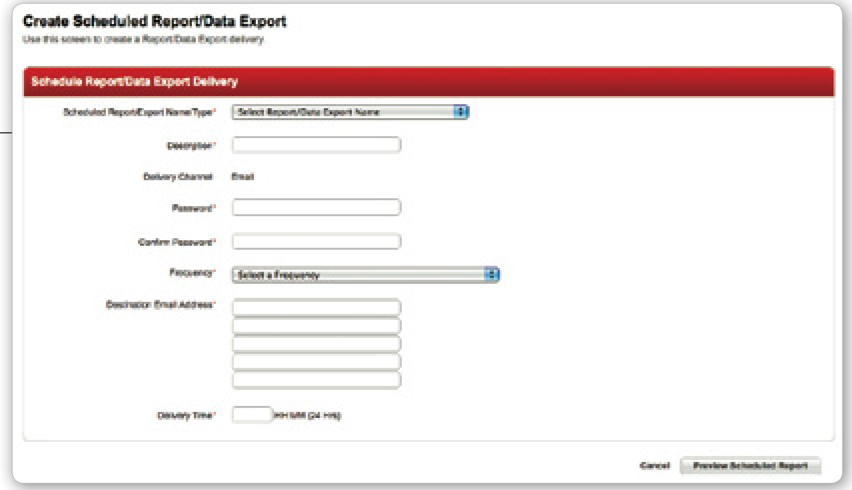


Scheduling your report to be sent to your email

To get to Report Scheduling
Accounts » Schedule Report Export



1 **Click** Create Scheduled Report/Data **to schedule a report.**
You may also password protect your report.



Report Scheduling Form

At the scheduled time, the report will be sent to your designated email

7 How to make payments

DBS IDEAL provides you with various payment instruments for your different online payments.

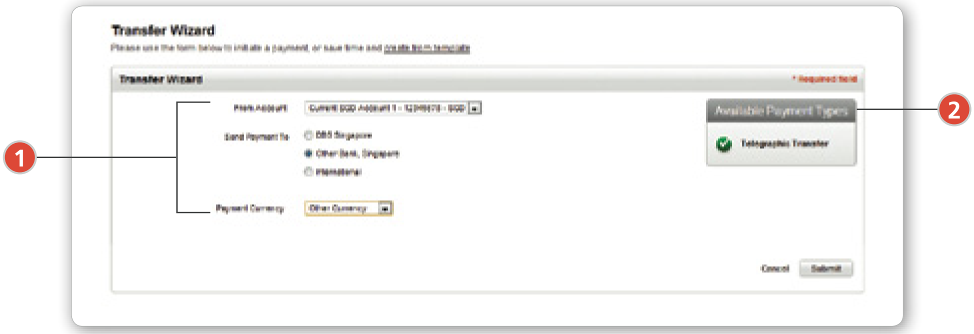
4 ways to make payments easily:

1. Transfer Wizard
2. Copy
3. Templates
4. File Upload

1. Transfer Wizard

Guides you to select the appropriate payment type.

To get to Transfer Wizard
Payments » Transfer Wizard



1. Select your bank account to debit from, bank to send payment to and payment currency
2. Transfer Wizard will show the available Payment Types for your use

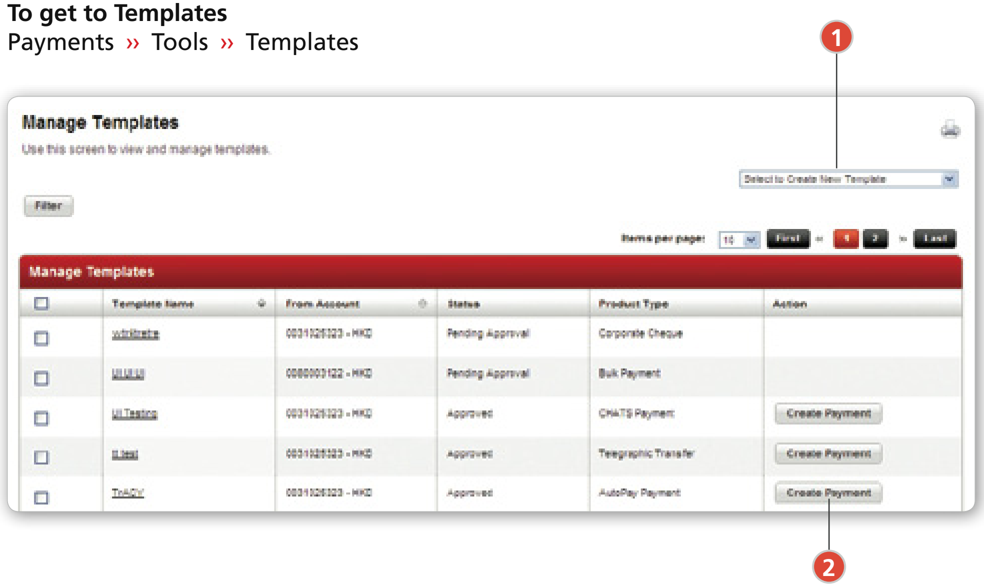
2. Copy

1. Select the transaction you wish to copy from the Transfer Centre
2. The copy function allows you to create a copy of the selected transaction

3. Templates

Create templates for recurring payments and utilise them in the future.

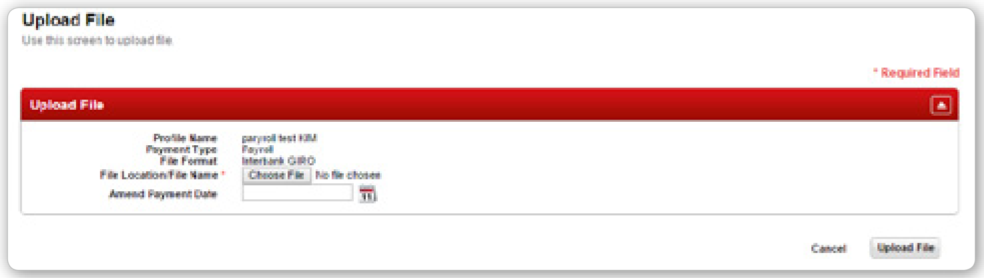
To get to Templates
Payments » Tools » Templates



1. Create a template by selecting your payment type from the shortcut list
2. Use your templates for making payment.

4. File Upload

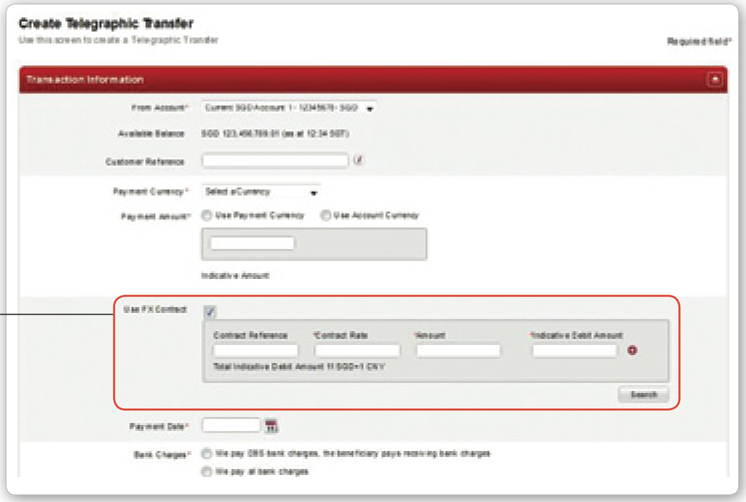
To get to File Upload
Payments » File Transfer » Upload Profiles



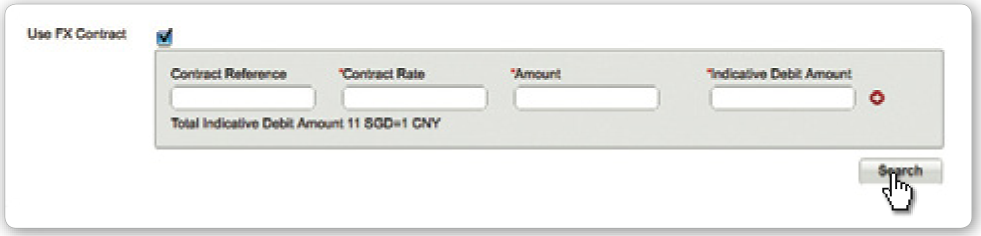
8 How to utilise your FX contract

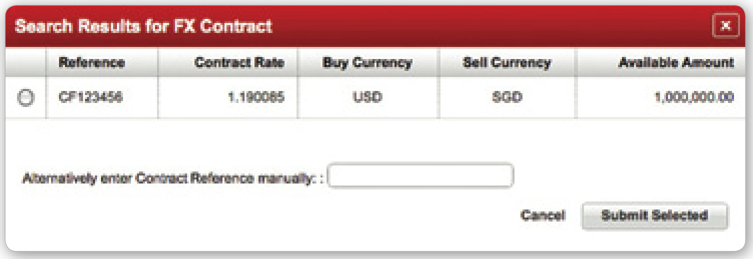
Use preferential rates of your FX contracts (up to 2 FX contracts) for your payments and transfers.

To use your FX contract



Payment form



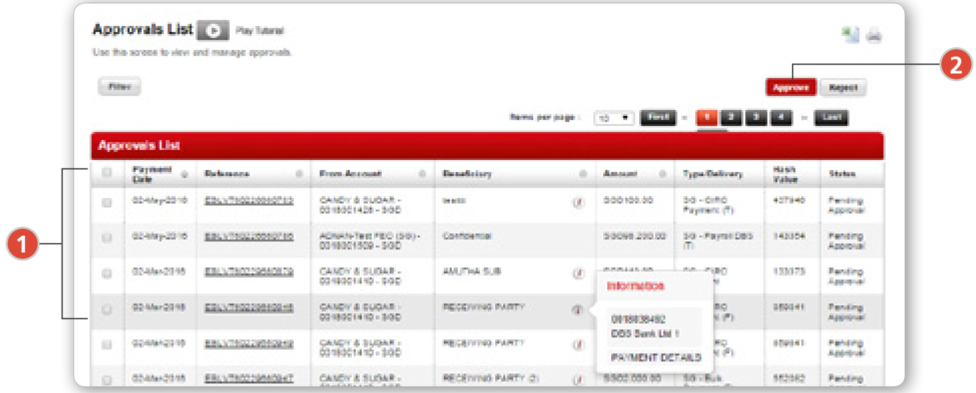


Select the FX contract that you have previously booked
(applicable for selected countries only)

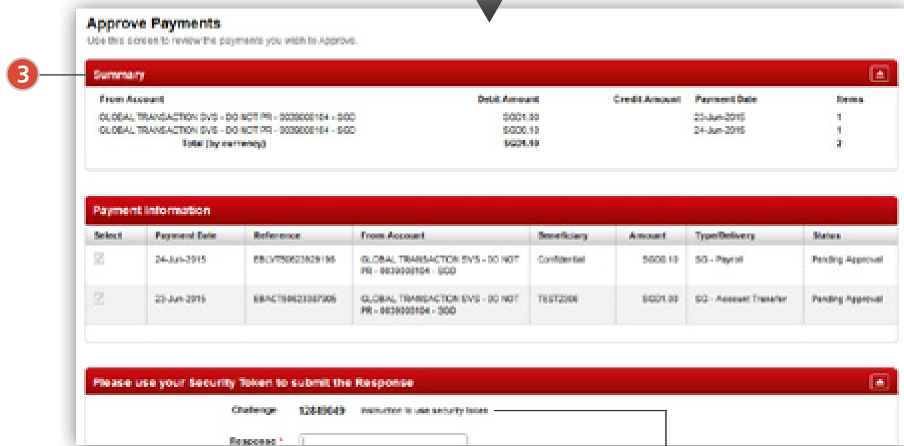
9 How to approve transactions

To get to Approval List

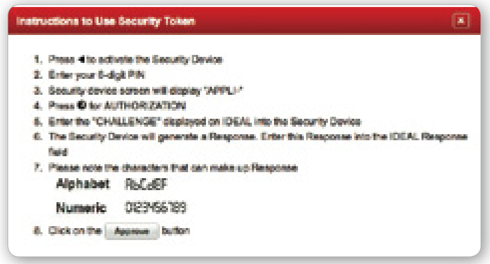
Payments » My Approvals



1 Select payment to approve 2 Click Approve



3 View a summary of transactions to be approved

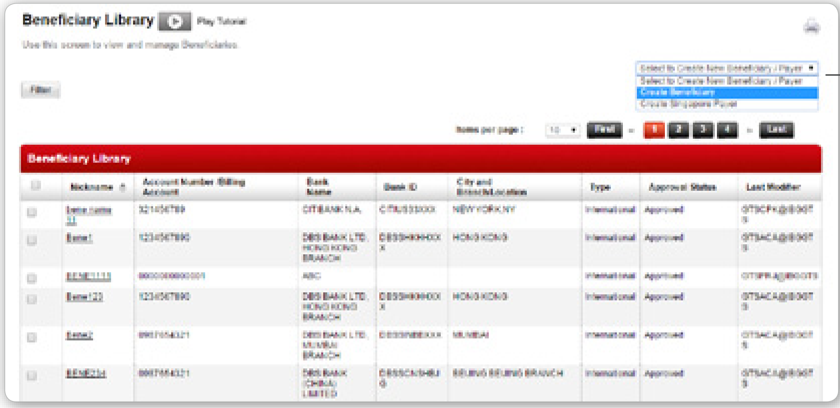


10 How to manage your beneficiaries

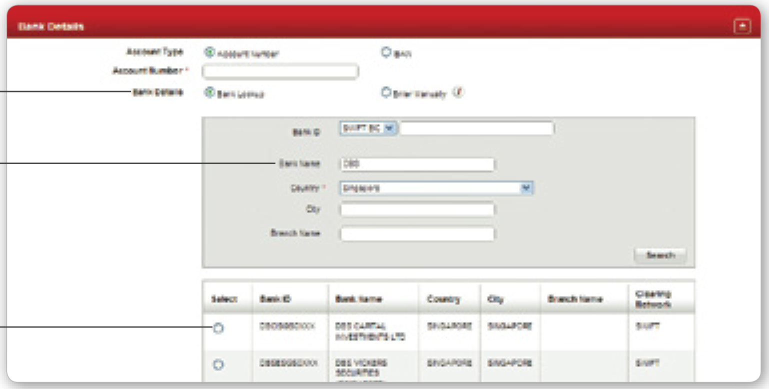
You can create and save your frequently used beneficiaries so that you can easily use them again for your payments in the future.

To create beneficiaries

To get to Beneficiary Library
Payments » Tools » Beneficiaries



1 Create new beneficiary for Domestic Transfer or Telegraphic Transfer

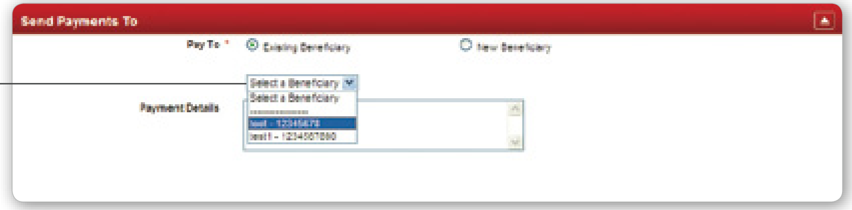


2 Bank lookup: This function provides you with relevant bank details required for your transfer

3 Enter the bank name

4 System displays a list of banks based on your input for your selection

Using Beneficiary Library



1 On your payment forms, search through your list of beneficiaries. Send payments without having to input all beneficiary details again

To send advices to your beneficiaries

Send payment advices to your beneficiaries upon successful transaction via Fax or Email

Email notification sent to your beneficiaries

11 How to use alerts and reminders

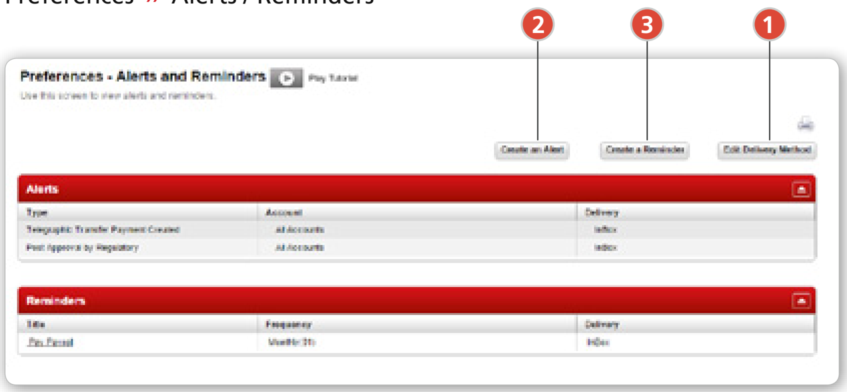
Now, you will never miss a payment due date or account balance with this highly efficient alert feature.

You can implement personalised alerts and reminders to yourself.

To create an alert

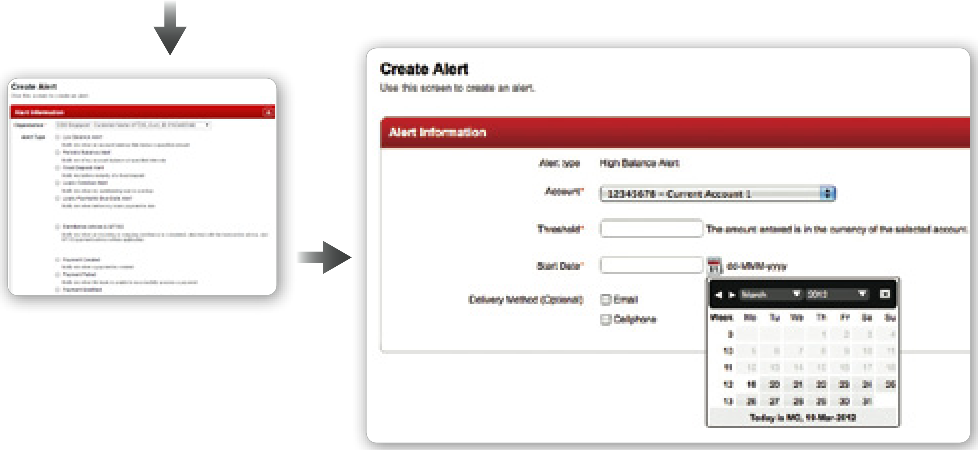
Create various alert types to notify you of important situations like high and low account balances; and upcoming payment overdue.

Manage your alerts and reminders
Preferences » Alerts / Reminders

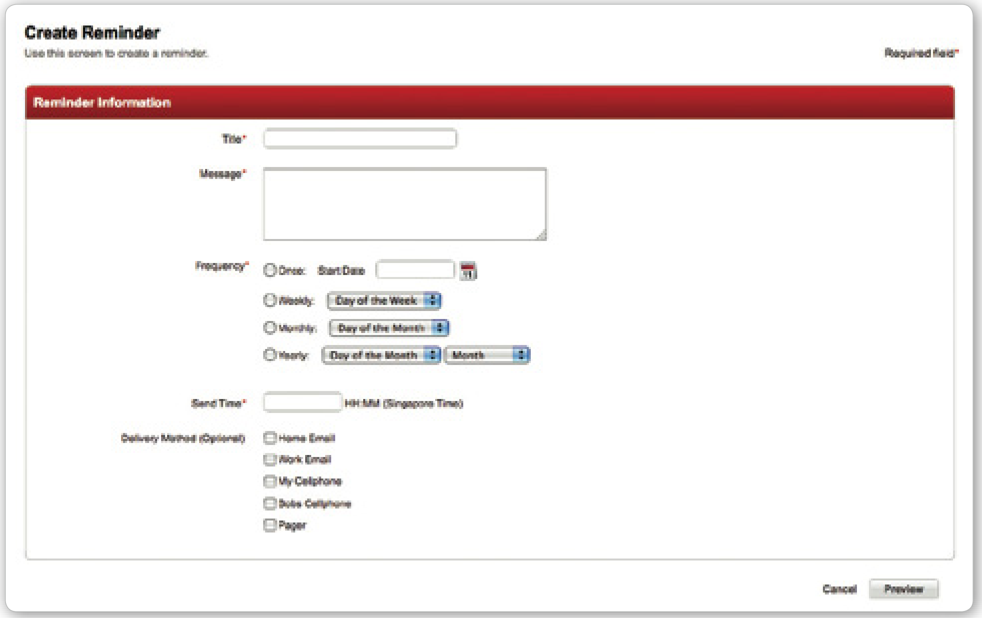


1 Click **Edit Delivery Method** to specify your delivery method for your alerts and reminders

2 Click **Create an Alert** to create an alert

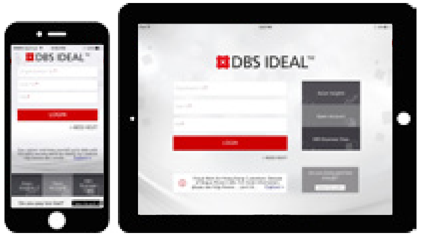


3 Click **Create a Reminder** to create a reminder and have it send to you at your designated time

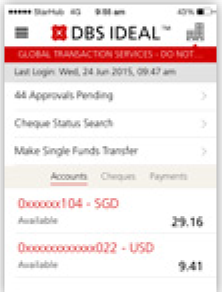


12 How to use mobile banking

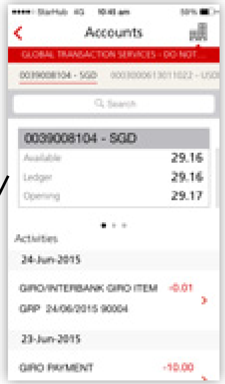
DBS IDEAL Mobile app allows you to login with just your PIN so that you can view your banking information such as account balances and cheque status easily. You can also now make payments quickly and approve them anytime, anywhere.



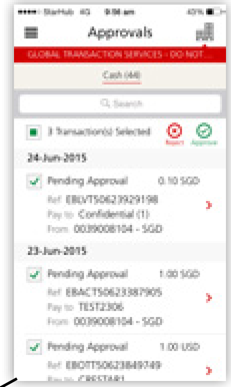
Download the IDEAL mobile application from the Apple App Store and Google Play Store



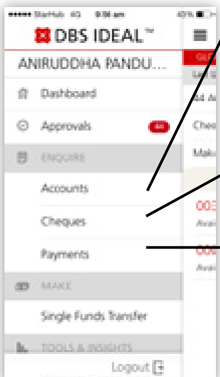
Login with your existing user ID and PIN to view balance and cheque status



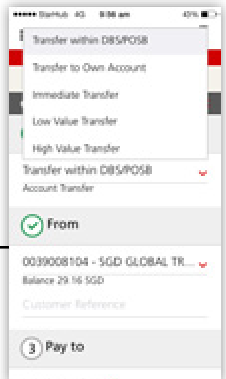
View your account balances



Mobile Approvals



Main menu

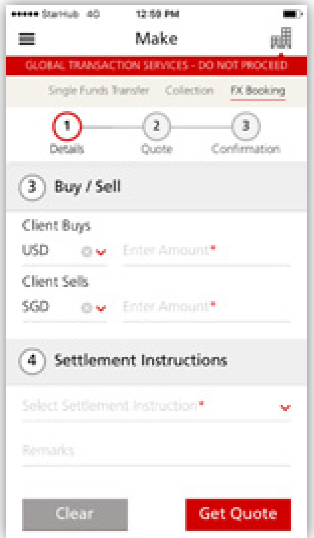


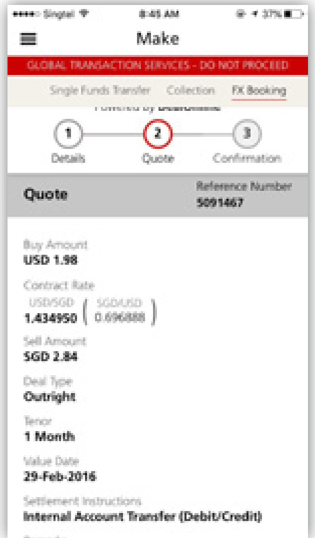
Cash & Payments

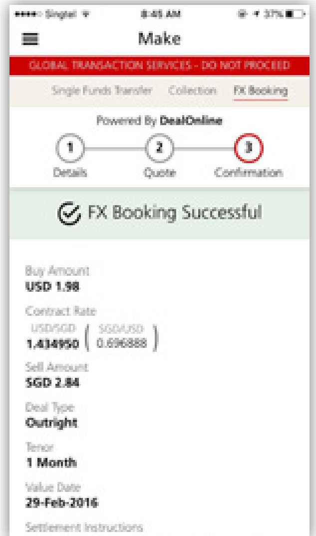
You can now use IDEAL Mobile to book FX contracts. This new feature is available to all DealOnline customers, and even boasts the same preferential rates as that on DealOnline.

Contracts can be booked in the following options:
- Outright (Full settlement in one go)
- Time Option (Partial settlement over a period of time)

Book a deal in 3 simple steps:





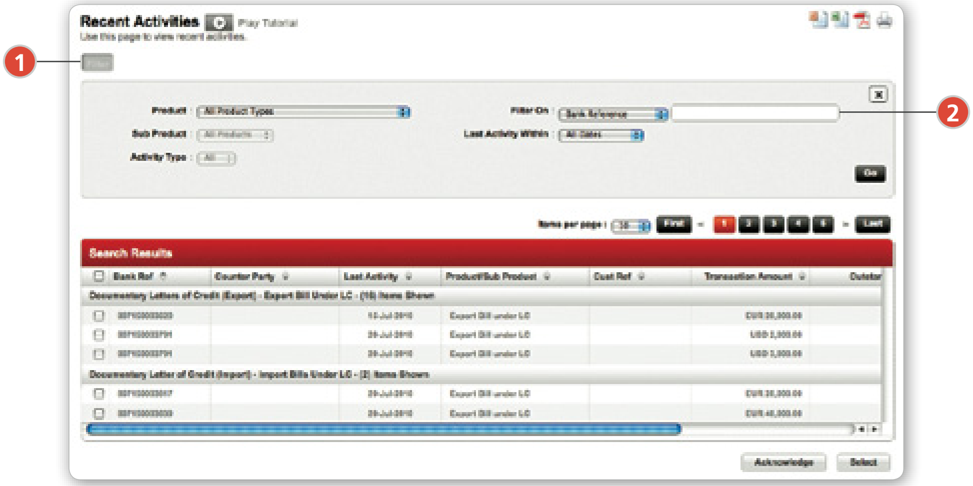


13 How to view trade transactions

You can view your trade transactions via recent activities or by performing a trade inquiry.

To view your recent trade transactions

To get to Recent Activities
Trade Finance » Manage » Recent Activity

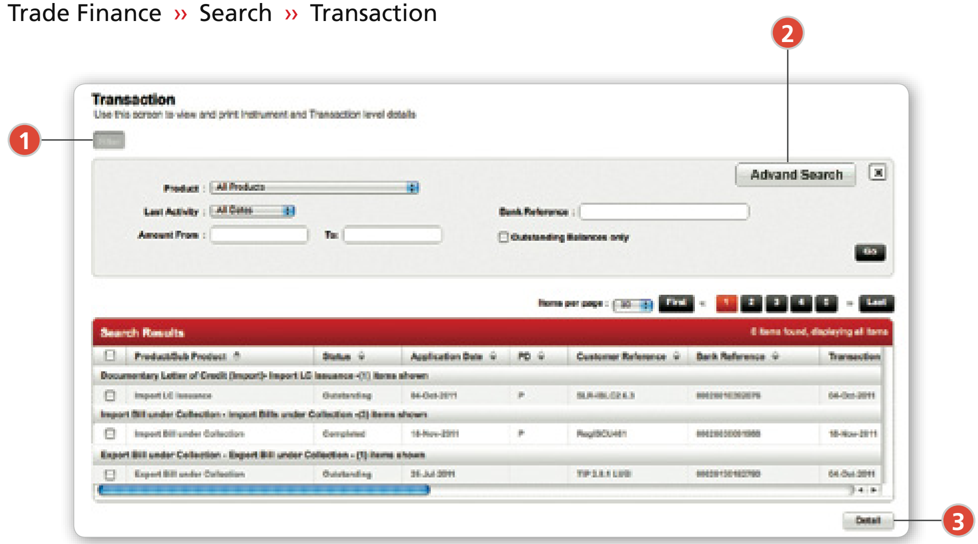


1 Click **Filter** to filter your displayed trade activities by altering the following search criteria

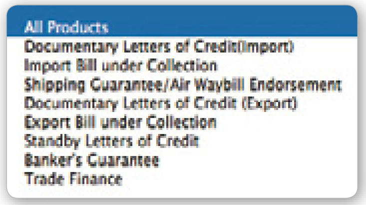
2 Search by bank or customer reference number

To search for a particular trade transaction

To get to Transaction
Trade Finance » Search » Transaction



1 Click **Filter** to filter your displayed transactions by product type and expiry dates



2 Click **Advand Search** for more filtering options

3 Click Detail to view your selected transaction

Transaction Detail

4

4

View your
Reference Document
with a single click

Reference Document

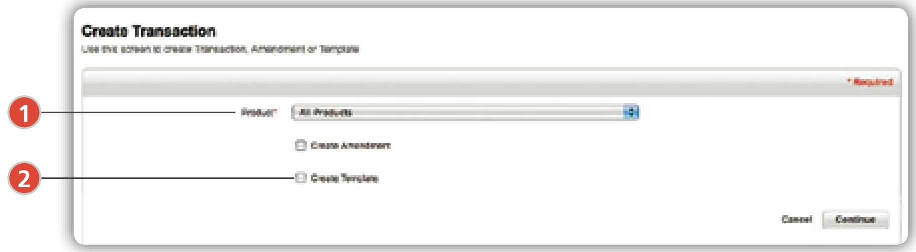
14 How to submit trade applications

You can create various trade instruments.

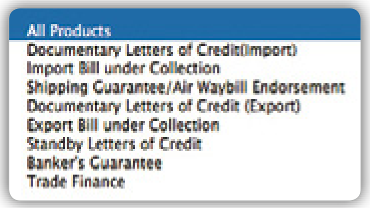
To create a trade transaction

To get to Transaction Create

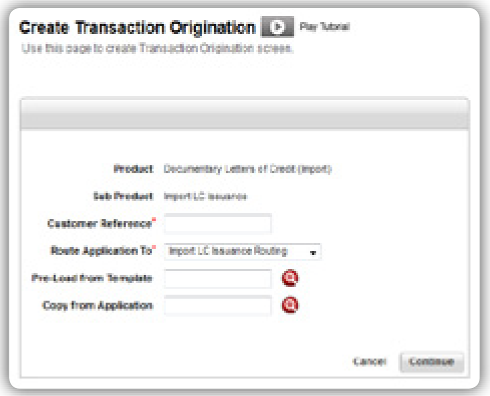
Trade Finance » Manage » Transaction Create

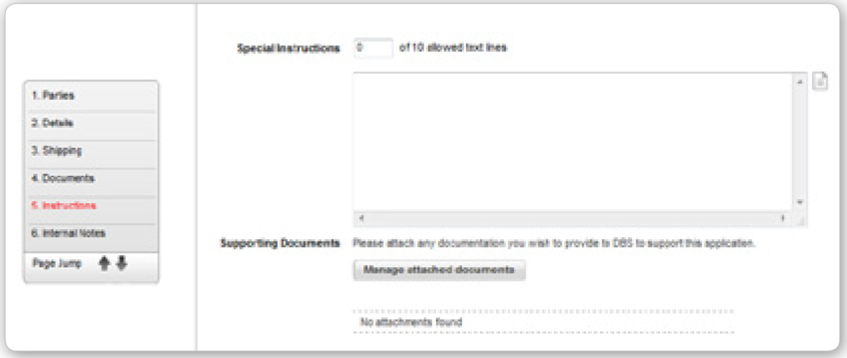


1 You can create various trade instruments

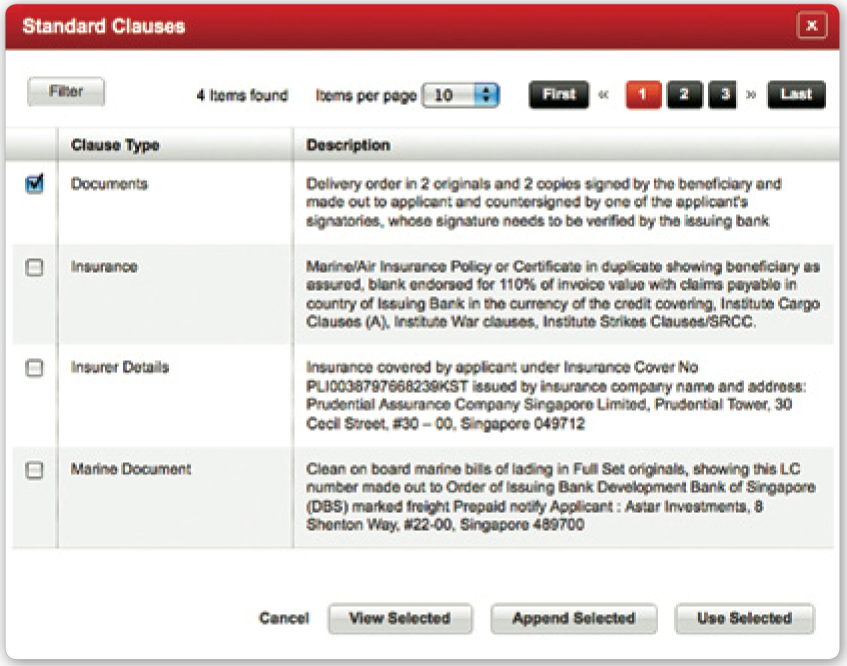


2 Within various instruments, you can input details using templates previously created





Upload and attach supporting documents



Attach and edit standard clauses

For more information, visit www.dbs.com/ideal
BusinessCare hotlines for all countries:

Singapore
1800 222 2200
(Main number)

+65 6222 2200
(Others)

Taiwan
0800 808 889
(Main number)

+886 2 6612 9889
(Others)

Hong Kong
+852 2290 8068

Hong Kong Branch
+852 3668 9980

Macau
+853 8895 0614
(Main number)

+853 8895 0632
(Others)

China
400 821 8881
(Main number)

+86 755 22233570
(Primary line for overseas callers)

+86 21 20610870
(Secondary line for overseas callers)

Indonesia
+62 21 1500327
(Main number)

India
1800 419 9500
(Main number / Toll-free: Chennai)

+1800 103 6500
(Toll-free: Chennai)

+91 44 4334 6600
(Others)

DBS

Living, Breathing Asia

Terms and conditions apply. Information is correct as at the time of printing.
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March 2016