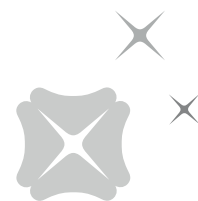


# **DBS IDEAL 3.0**

## **Release Notes**

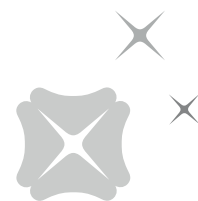
### **October 2015**





## TABLE OF CONTENTS

<b>01</b>	<b>A New DBS IDEAL Online Banking Experience</b>	03
<b>02</b>	<b>What's New</b>	
	2A - Dashboard	04
	2B - Other Changes	05
	Sorting Function	05
	Additional Filter for Processing Status	06
	Multiple Stop Cheque Option	07
	File Approval List	07
	Hash Value Column	08
	User Setup Report	08
<b>03</b>	<b>Country Specific Changes</b>	09
	3A - For Taiwan and Indonesia Only	09
	3B - For China Only	09
<b>04</b>	<b>IDEAL Trade Upgrades</b>	
	4A - Additional Option for Debit Charges	10
	4B - Transaction Application Print Report	11
	4C - Other Changes	12
<b>05</b>	<b>IDEAL Mobile Upgrades</b>	12
<b>06</b>	<b>mCHALLENGE PLUS</b>	13
<b>07</b>	<b>Disclaimer</b>	14



01

## A NEW DBS IDEAL ONLINE BANKING EXPERIENCE

Welcome to a new DBS IDEAL experience!

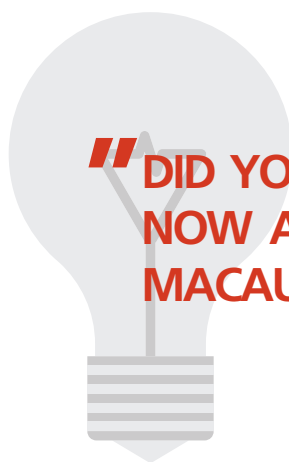
We have refreshed your IDEAL Dashboard to make it easy to learn, more efficient to use and most importantly, more effective for you.

Some of the upgrades include:

- Access multiple companies with a single click
- Stay informed of any pending approvals
- Create payments immediately from the dashboard
- View your top 5 account balances in a single glance
- Easy-access search function for cheques or recent activities

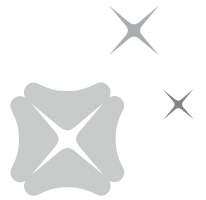
On top of that, there are also upgrades to Trade on IDEAL and improvements for IDEAL Mobile.

At DBS, we are constantly taking steps to improve your online banking experience to be more efficient, intuitive and effective, and to make DBS IDEAL more connected than ever before.



**“ DID YOU ALSO KNOW THAT IDEAL IS  
NOW AVAILABLE IN DBS AUSTRALIA,  
MACAU AND VIETNAM? ”**





## 2A - Dashboard

We have refreshed the Dashboard with new functions that will make your banking experience more effective, intuitive and efficient.

Welcome back **SG1R7R10S01** - Your last login was on Monday, 28 Sep 2015 18:22

Organisation: **DBS Singapore - Customer Name** 1 **Default Company**

**Approve** Last updated on Tuesday, 29 Sep 2015 09:11 [Refresh](#) 6

Cash ▲ | [Offline Cash](#) | Trade ▲ | [File Services](#) ▲ | [Offline File Services](#) ▲ | Other ▲ 2

**3** **Make** 5 [Edit](#)

[Make a Single Payment](#) | [Upload a Payment File](#) | [Copy a Payment Transaction](#)  
[Create a Trade Transaction](#) | [Payment from a Template](#) | [Copy a Payroll Transaction](#)  
[Manage Beneficiary Details](#) | [Copy a Cheque Transaction](#)

**4** **Enquire - Balances** Last updated on Tuesday, 29 Sep 2015 09:11 [Refresh](#) [Edit](#)

Accounts	Fixed Deposits	Loans
<b>0018000227 SGD</b>   BETTY BRACEWELL		
Opening	1,121,199.16	Ledger 1,121,209.16   Available 1,121,209.16
<b>0001032776017022 HKD</b>   BETTY BRACEWELL RHONDA JOHNSON		
Opening	10,665.00	Ledger 10,665.00   Available 10,665.00
<b>0001032777019022 CAD</b>   BETTY BRACEWELL RHONDA JOHNSON		
Opening	39,819.90	Ledger 39,819.90   Available 39,819.90
<b>0001032778010022 CAD</b>   BETTY BRACEWELL RHONDA JOHNSON		
Opening	10,665.00	Ledger 10,665.00   Available 10,665.00
<b>0001001390014022 USD</b>   RHONDA JOHNSON NORMA RICHARD		
Opening	43,227.03	Ledger 43,205.28   Available 43,205.28

[View all Accounts >](#)

**Quick Search** **Cash** **Trade**

**Cheques** **Payments** **Activities**

Account

Cheque Number(s)

Product Type

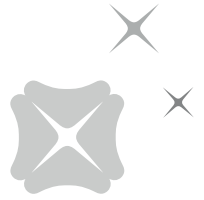
From  To

[Search](#)

Login PIN no longer mailed to you

1 2 3

<b>1</b> <b>Manage Multiple Companies</b>	You can now access your multiple companies with a single click of the drop-down menu.
<b>2</b> <b>Outstanding / Pending Alerts</b>	Stay informed of any outstanding or pending approvals at one glance.
<b>3</b> <b>Make</b>	Access different creation functions immediately from the dashboard (eg. make a single payment, manage beneficiary details, etc.)
<b>4</b> <b>Enquire – Balances</b>	View the top 5 Accounts, Fixed Deposits and Loans balances in a single glance.
<b>5</b> <b>Edit Function</b>	Keep your Dashboard clutter-free by customizing what you would like to see on the Dashboard.
<b>6</b> <b>Quick Search Function</b>	We've implemented an easy-access Search function that lets you search for cheques, payments and recent activities or Trade transactions and documents.



## 2B - Other Changes

### Sorting Function

We've enabled sorting in ascending / descending order in the batch details view. This will be useful for authorisers who wish to view transaction of the highest value that requires his attention.

Simply use the function to quickly search through transactions in the following screens:

- My Approval
- File Approval
- Payroll Center
- Transfer Center
- Cheque Center
- File Services – Manage Files

**NEW**

#### Send Payment To

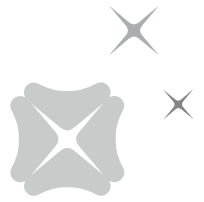
Beneficiary Name

Amount

Account Number

Items per page :

Name Account	Bank Details	Amount	Purpose Code	Beneficiary Reference	Payment Details	Beneficiary Advising	Processing Status
Thomas 45678923	DBS BANK LTD DBSSSGSGXXX	SGD123.00	SUPP - Supplier Payment	00001		<a href="#">Beneficiary Advising</a>	
Jefri 1239877456	DBS BANK LTD DBSSSGSGXXX	SGD800.00	TRPT - Road Pricing	00002		<a href="#">Beneficiary Advising</a>	
david 123456789	DBS BANK LTD DBSSSGSGXXX	SGD456.00	CPKC - Carpark Charges	00003		<a href="#">Beneficiary Advising</a>	
Stones 654123789	DBS BANK LTD DBSSSGSGXXX	SGD544.00	COMM - Commission	00004		<a href="#">Beneficiary Advising</a>	
Harry 741852963	DBS BANK LTD DBSSSGSGXXX	SGD664.00	DNTS - Dental Services	00005		<a href="#">Beneficiary Advising</a>	



## Additional Filter for Processing Status

You will now be able to filter for specific Processing Status at the item level. This is especially useful for users who need to view Bank Rejected transactions so that they can follow up on them.

You will also now be able to view your beneficiary advising information such as Invoice Details in your report.

**Transaction Summary Report**  
Use this screen to modify parameters used to retrieve data for a transaction summary report.

\* Required

**Filter Criteria** ⬆

Organisation:

File Name:

File Format:

Upload Date From:  To:

Approval Option:

File Status:

Customer Reference:

Batch Id:

Accounts:   
  
Account\_014009010204 - 014009010204 - USD  
RISTORISTO - 9876543210 - TWD  
Account\_014009110207 - 014009110207 - CHF  
To multi-select, use CTRL or SHIFT and click on multiple items

Payment Date From:  To:

Status:   
Partial Completed  
Approved  
To multi-select, use CTRL or SHIFT and click on multiple items

Type:   
Intra Company Transfer  
SG - Bulk Payment  
HK - Bulk Payment  
SG - Management Payroll  
To multi-select, use CTRL or SHIFT and click on multiple items

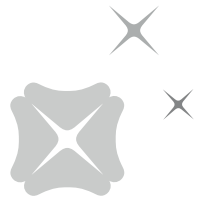
**NEW**    
Bank Rejected/Rejected  
Cancelled  
Completed  
Use this to filter within bulk transactions and cheques

Reference:

Beneficiary:

**NEW**  Include Beneficiary/Payer Advising Information

Cancel



## Approve Multiple Stop Cheque Option

You will now be able to approve multiple stop cheque requests with a single click.

**Stop Cheque Request List**  
Use this screen to place a stop cheque request on a cheque or range of cheques.

**Filter** Stop Cheque

Cheque Type:  Status:   
Request Date From:  To:   
Customer Reference:  Transaction Pending My Approval:

Items per page:

**Stop Cheque Details**

<input type="checkbox"/>	Request Date	Customer Reference	From Account	Cheque Number(s)	Cheque Type	Status	Approved By
<input type="checkbox"/>	27-Jul-2015	22	NAME OF ACCT NO:001-066002-0 - 0010660020 - SGD	22	Cheque Express	Pending Approval	ISHANZ, CORPUSER1
<input type="checkbox"/>	27-Jul-2015	Rej	dbx - 1212121212121 - USD	22	Corporate Cheque	Partial Approved	CORPUSER2, JUNU01
<input type="checkbox"/>	27-Jul-2015	11	NAME OF ACCT NO:001-066002-0 - 0010660020 - SGD	1	Cheque Express	Partial Approved	CORPUSER3, CORPU54
<input type="checkbox"/>	28-Jul-2015	EBSTC50120050971	NAME OF ACCT NO:001-066002-0 - 0010660020 - SGD	1111	Cheque Express	Partial Approved	CORPUSER2

**NEW**

## File Approval List

We have added a new "Total File Amount" column for easier viewing and reconciliation.

**File Approval List**  
Use this screen to view manage approvals.

**Per Transaction** **By File Amount**

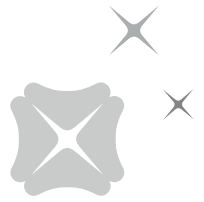
**Filter**

Organisation:  File Hash:   
File Format:  Status:   
Type:  Upload Date From:  To:   
File Name:  Total Items:

Items per page:

<input type="checkbox"/>	Upload Date	File Name	Organisation	Type	File Format	Total Items	Total File Amount	File Hash	Status
<input type="checkbox"/>	11-Sep-2015	SG_SPE_11092015.txt	Customer Name of TDS_Cust_ID:149200	Payroll DBS	New Inter Bank GIRO	1	SGD100.00	750751	Pending Approval
<input type="checkbox"/>	04-Sep-2015	C.SG.1.2.2.5.txt	Customer Name of TDS_Cust_ID:149200	Cheques	PRIME	2	SGD800.00	141128	Pending Approval
<input type="checkbox"/>	03-Sep-2015	SG_UFF_ACT_5.csv	Customer Name of TDS_Cust_ID:149200	ALL	UFF	2	SGD600.00	838470	Pending Approval

**NEW**



## Hash Value column

We have added a new “Hash Value” column in all the Approval lists for easier viewing and reconciliation:

- My Approval
- Offline Approval
- File Approval
- File Offline Approval

**Approvals List** Play Tutorial

Use this screen to view and manage approvals.

Filter

Items per page: 10 First << 1 2 3 4 >> Last

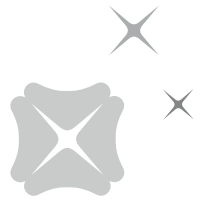
<input type="checkbox"/>	Payment Date	Reference	From Account	Beneficiary	Amount	Type/Delivery	Hash Value	Status
<input type="checkbox"/>	18-Oct-2015	<a href="#">FASTA128SJ01</a>	RISTORISTO - 0099001357 - SGD	BENE 08	SGD80.00	SG - FAST Payment (F)	999549	Pending Approval
<input type="checkbox"/>	17-Oct-2015	<a href="#">GIRQA127SJ01</a>	RISTORISTO - 0099001357 - SGD	BENE 07	SGD70.00	SG - Bulk Payment	123087	Pending Approval
<input type="checkbox"/>	16-Oct-2015	<a href="#">PAYROLLA126SJ01</a>	RISTORISTO - 0099001357 - SGD	Confidential	SGD60.00	SG - Payroll (F)	744287	Pending Approval
<input type="checkbox"/>	15-Oct-2015	<a href="#">BULKA125SJ01</a>	RISTORISTO - 0099001357 - SGD	BENE 05	SGD50.00	SG - Bulk Payment (F)	163718	Pending Approval
<input type="checkbox"/>	14-Oct-2015	<a href="#">TTA124SJ01</a>	RISTORISTO - 0099001357 - SGD	R10H BA Within China Bank Lookup	SGD40.00	SG - FAST Payment (F)	978703	Pending Approval
<input type="checkbox"/>	13-Oct-2015	<a href="#">MEPSA123SJ01</a>	RISTORISTO - 0099001357 - SGD	BENE 03	SGD30.00	SG - Bulk Payment	385643	Pending Approval
<input type="checkbox"/>	11-Oct-2015	<a href="#">ACTA121SJ01</a>	RISTORISTO - 0099001357 - SGD	BENE 01	SGD10.00	SG - FAST Payment (F)	145893	Pending Approval
<input type="checkbox"/>	16-Sep-2015	<a href="#">A3</a>	RISTORISTO - 0099001357 - SGD	test123	SGD18.00	SG - Bulk Payment	992184	Partial Approved
<input type="checkbox"/>	16-Sep-2015	<a href="#">A4</a>	RISTORISTO - 0099001357 - SGD	test123	SGD250.00	SG - Bulk Payment	150059	Pending Approval

**NEW**

## User Setup Report

You will now be able to download your User Setup Report in .xls format via the Administration tab.





# 03

## COUNTRY SPECIFIC CHANGES

### 3A - For Taiwan and Indonesia Only



When making a bulk payment, you are now able to choose the beneficiary for the transaction charges to be made to.

**Create Bulk Payment**  
Use this page to create a Bulk Payment.

Or save time and create [from template](#)

\* Required

Transaction Information

From Account *	RISTORISTO - 3020003885 - IDR
Available Balance	IDR 4,158,266,243 (as at 10:59 WIB)
Customer Reference	<input type="text"/>
Batch ID	<input type="text"/>
Payment Date *	02-Oct-2015 <input type="text"/>
<b>Bank Charges</b>	<input type="radio"/> Our - We pay all bank charges. <input checked="" type="radio"/> Beneficiary - The Beneficiary pays all bank charges.

**NEW**

This option is applicable to the following payment types:

Indonesia	Payment Types affected by this enhancement	
<b>Low Value Transaction (LVT)</b>	SKN	Management Payroll
	Bulk Payment	Payroll
Taiwan	Payment Types affected by this enhancement	
<b>High Value Transaction (HVT)</b>	FISC	
<b>Low Value Transaction (LVT)</b>	Bulk Payment	Payroll
	Management Payroll	

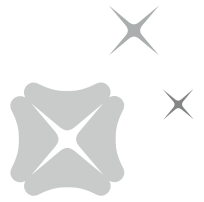
### 3B - For China Only



For Telegraphic Transfer transactions in China, customers are required to answer a checklist / questions to provide information for regulatory reporting.

Regulatory Reporting

Specific Payment Purpose *	货到付款 Payment Against Delivery
Tax Free Goods Related	<input checked="" type="radio"/> Yes <input type="radio"/> No
Payment Nature *	保税区
Fx Bureau Approval Reference Number/Form No./Business Reg. No.	CF-100202
BOP Code1 - Payment Category *	Trade Related - 贸易项下
BOP Code1 - Series Code *	121030 - 海关特殊监管区域及保税监管场所进出境物流货物
BOP Code2 - Payment Category	Please Select
BOP Code2 - Series Code	Please Select
Contract Number	8621399
Invoice Number	2362198
Transaction Remark 1 *	Payment for goods
Transaction Remark 2	<input type="text"/>



# 04

## IDEAL TRADE UPGRADES

### 4A - Additional Option for Debit Charges

You can now select other payment instruction if you do not have any current account with DBS.

**NEW**

**Instructions**

**Debit Charges from\*** -- Select an item --

**Contact Person\*** -- Select an item --

**Telephone Number\*** RISTORISTO-0003000216015-USD  
RISTORISTO-0003000216025-EUR  
RISTORISTO-00039046510000-SGD  
Others

**Fax Number** Country code

**Special Instructions** 0 of 10 allowed text lines

**Area code** **Number**  
9009 999090

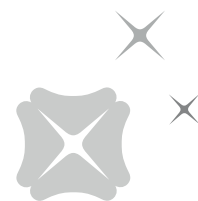
**Area code** **Number**

**Manage attached documents**

**Supporting Documents** No attachments found

Please attach any documentation you wish to provide to DBS to support this application.

*\*This new option is only applicable to Import LC Issuance / Amendment, Banker's Guarantee Issuance / Amendment and Standby Letters of Credit Issuance / Amendment.*



## 4B - Transaction Application Print Report

We have made changes to the Transaction Application Print Report. These changes are as follows:

1

### Import Letter Of Credit Issuance

---

**Parties**

**LC Type:** Normal LC

**Customer Reference:** LCSriMaxLength06

**Bank Reference:** 00028011254106

**CL Account Number:** 0732041

**Applicant:**  
 Sri Ayu Ningsih Name  
 Sri Ayu Ningsih Address Line 01  
 Sri Ayu Ningsih Address Line 02  
 Sri Ayu Ningsih Address Line 03  
 Australia

**Advising Bank:**  
 AMERICAN EXPRESS BK LTD, MIAMI BR  
 1221 BRICKELL AVE, 8/F  
 MIAMI, FL 33131  
 UNITED STATES

2 **SWIFT/Bank Code:** AEIBUS33MIA

**Company Tax Number:** Company Tax Number Company Tax

**Import License Number:** Company Tax Number Company Ta2

**Beneficiary:**

3 **Party ID:** SRI03

Sri Ayu Ningsih Name  
 Sri Ayu Ningsih Address Line 01  
 Sri Ayu Ningsih Address Line 02  
 Sri Ayu Ningsih Address Line 03  
 Australia

**For the Benefit of a 3rd Party:**  
 SRI03  
 Sri Ayu Ningsih Name  
 Sri Ayu Ningsih Address Line 01  
 Sri Ayu Ningsih Address Line 02  
 Sri Ayu Ningsih Address Line 03

---

**Details**

**Send Via:** Swift

**Expiry Date:** 31-Dec-2015

**Expiry Country:** BAHAMAS

**Amount:** CNY 540,305.23 (Inclusive of GST)

**Base Currency Equivalent:** SGD 105,750.44

**Tolerance:** 11 % More 12 % Less

**Tenor:** Sight

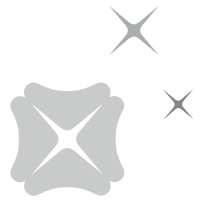
**Tenor Date:**

**Available With:** Any Bank **By:** By Negotiation

**Credit Transferable:** Yes

**Confirmation Instruction:** Without

<span style="background-color: #00AEEF; color: white; border-radius: 50%; padding: 2px 5px;">1</span> <b>DBS Logo</b>	Addition of DBS logo on the upper-left hand corner for authenticity
<span style="background-color: #00AEEF; color: white; border-radius: 50%; padding: 2px 5px;">2</span> <b>“SWIFT / Bank Code” field</b>	A new “SWIFT / Bank Code” field has been added. If there is no SWIFT or Bank Code information, this field will be left blank
<span style="background-color: #00AEEF; color: white; border-radius: 50%; padding: 2px 5px;">3</span> <b>“Party ID” field</b>	A new “Party ID” field has been added. (This change is only applicable to Import LC Issuance)
<span style="background-color: #00AEEF; color: white; border-radius: 50%; padding: 2px 5px;">4</span> <b>Amendment Transaction Application Print Report</b>	For any Amendment transactions, the Application Print Report will only show amended values. (Currency will always be shown in the Application Print Report)



## 4C - Other Changes

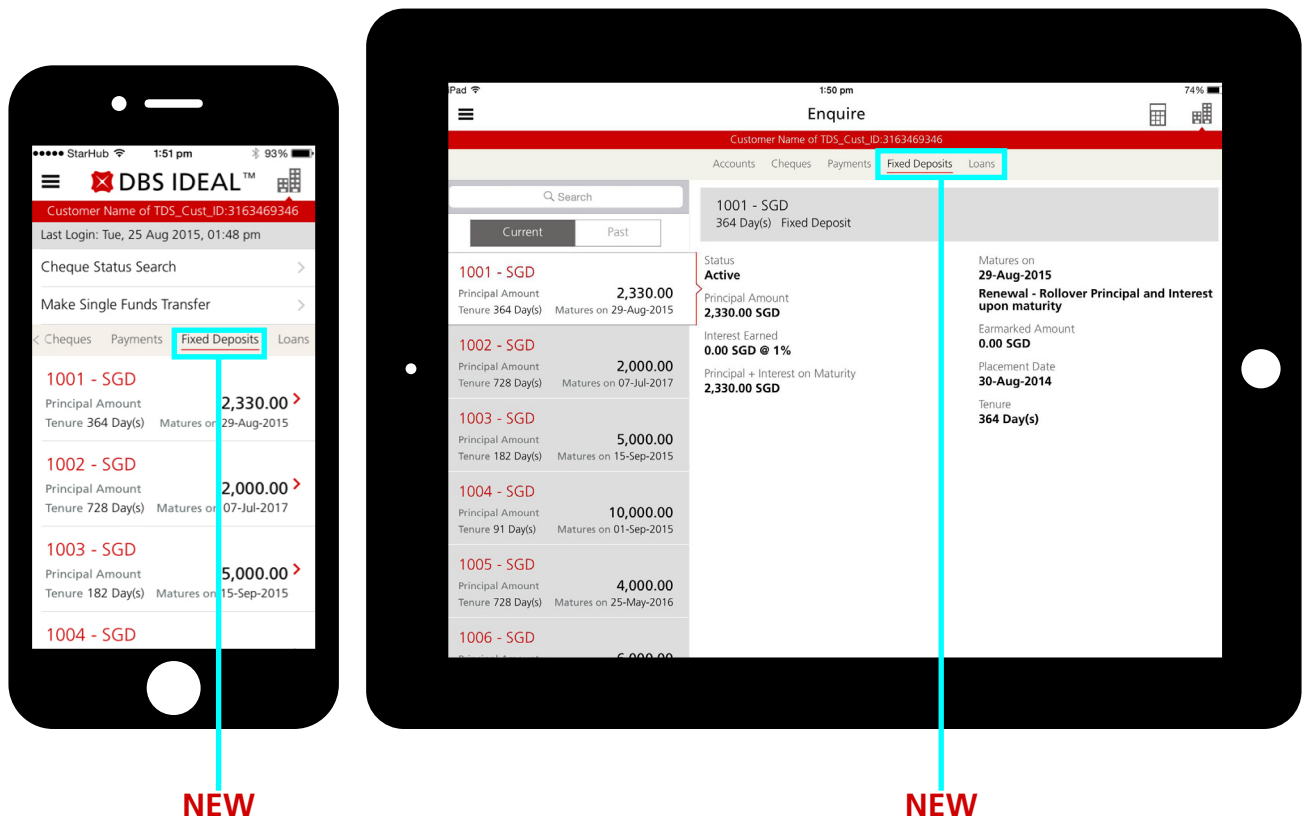
Any Export LC Advising which has passed the Expiry Date will be filtered out from the following reports:

- Trade Statement Report
- Summary Trade Outstanding Report
- Outstanding Export LC Advising Report

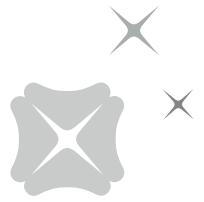
# 05

## IDEAL MOBILE UPGRADES

We have also upgraded your IDEAL Mobile experience with new features.



- You can now view your Fixed Deposits and Loans on the go
- Customers in Singapore are now able to initiate FAST collections
- Payment Initiation is now available for customers of DBS Australia, Macau and Vietnam



# 06

## mCHALLENGE PLUS (COMING SOON)

### mChallenge Plus (sending out of challenge via SMS for 1<sup>st</sup> Level Approver)

We will be implementing mChallenge Plus for all 1<sup>st</sup> Level Approvers that create **Telegraphic Transfer** transactions online.

As part of this, the Challenge for approving transactions will be delivered to the **registered mobile number** of the first approver of the transaction. With this enhancement, we can better protect you from malware attacks that target the banking industry.

The screenshot shows a user interface for mChallenge Plus. It is divided into two main sections. The top section, titled "Optional", contains two text input fields: "Instruction to DBS Bank" and "Transaction Notes". The bottom section, titled "Please use your Security Token to submit the Response", contains a "Send Challenge" button, a "Response" input field, and two links: "Instruction to use security token" and "Download Form to Change Mobile Number". At the bottom right of the interface are three buttons: "Cancel", "Edit", and "Approve".

We will send you a separate email to notify you on the start date of this enhancement for your company. Please keep your user information (e.g. email and mobile phone number) with the bank updated.

#### **Example 1:**

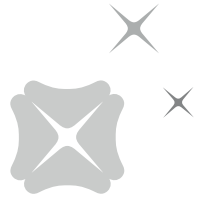
*A transaction requires 1 approver to approve the Telegraphic Transfer transaction.  
In this case, the approver will receive the challenge via SMS (mChallenge Plus)*

#### **Example 2:**

*A transaction requires 2 approvers (A+B) to approve the transaction.  
In this case, depending on whether A or B logs in to approve first, that user will receive the challenge via SMS (mChallenge Plus)*

#### **Example 3:**

*A transaction requires 2 approvers (A+B) to approve the transaction sequentially (i.e. A must approve before B approves).  
In this case, A will receive the challenge via SMS (mChallenge Plus)*



07

## DISCLAIMER

The Release Notes are published by DBS Bank Ltd. (company registration no.: 196800306E) (“DBS”) for DBS IDEAL customers and is for information only.

The information in the Release Notes is property of DBS and is protected by applicable intellectual property laws. No reproduction, sale, distribution, publication, broadcast, circulation, modification, dissemination, or commercial exploitation of such information in any manner is permitted.

DBS accepts no liability for any losses or damages (including direct, special, indirect, consequential, incidental or loss of profits) of any kind arising from or in connection with any reliance and/or use of the information in the Release Notes.

The information in the Release Notes is accurate as at time of publication on October 2015.

© 2015 DBS Bank Ltd. All rights reserved.