

Welcome to DBS IDEAL™ Corporate Internet Banking

You can now enjoy real-time access to account information, making various Cash, Trade and Factoring transactions **Anytime – Anywhere** via a user-friendly and secure online channel.

This guide serves to assist you get started on IDEAL™ quickly. Our team of experts will always be at your service, should you have any queries, please contact our IDEAL™ Services Hotline at **(852) 2290 8038** on Monday – Friday (9am – 6pm); Saturday (9am – 1pm) or email to gtshki2@dbs.com.

System Requirements

Hardware		Software	
Processor	Intel Pentium III (or above) or Macintosh	Operating System	Microsoft Windows 2000, XP, Vista or Mac OS X for Macintosh
RAM	512 MB (or above)	Browser **	Microsoft IE 8 (or below) with 128 bit SSL Encryption or Firefox 3.5.7 (or below)
Hard Disk	40 MB (for CEMS Encryption only)	Add Software	Acrobat Reader 8.0 (or above), downloadable at http://www.adobe.com/
Internet Access	Broadband Connection	Add Software	Java Program 6.0 (or above), downloadable at http://www.java.com/
<p>** Additional Setting: 1. Turn off Pop-up Blocker or add IDEAL™ URL https://ideal.dbs.com in the Allowed Sites</p> <p>2. Setting requirement for Factoring: Microsoft IE 6.0 (or above)</p>			

Welcome Pack

Upon completion of application process, you will receive the following essential items:

Pack One

- Organization ID and User ID
- Security Token



OR



For Transaction Authorizers

For Other Users

- Acknowledgement Letter *(for Transaction Authorizers only, please return the original Acknowledgement Letter with authorized signature(s) to DBS for account activation)*

Pack Two

- **6 digits numeric** initial Login PIN

First Time Login to IDEAL™

Step 1 >> Login your User Account

Go to IDEAL™ at <https://ideal.dbs.com>

- Key in your Organization ID and User ID
- Key in the **6 digits numeric** initial Login PIN (printed in the sealed mailer provided by DBS)
- Click on [**Login**] button

Step 2 >> Change your Login PIN

For security purpose, you will be prompted to change your Login PIN

- Key in the **6 digits numeric** initial Login PIN (provided by DBS) into Old PIN field
- Assign and key in a new Login PIN (**6 to 9 digits numeric**) into New PIN field
- Re-enter the new Login PIN into Confirm PIN field
- Click on [**Submit**] button
- Upon completion, message with [**PIN changed successfully**] displayed

Step 3 >> Self Register your Security Token

Transaction Authorizers

1. Enter the **10 digits** Serial No. located at the back of the Security Token



2. Press **◀** to switch on the Security Token and enter the Token PIN
3. Device displays “APPLI –”, press **1** to obtain the **8 digits numeric** Security Access Code (SAC)
4. Enter the SAC and click on [**Submit**] button

You have now successfully login to IDEAL™

Other Users

1. Enter the **10 digits** Serial No. located at the back of the Security Token
2. Press **✖** to obtain the **8 digits numeric** Security Access Code (SAC)
3. Enter the SAC and click on [**Submit**] button



Login Problems

System Message	Steps to Take
The login session has expired	<ul style="list-style-type: none"> ➤ You have stayed at the login page for more than 5 minutes ➤ Close the existing browser, re-open and visit IDEAL™ again
Your Account has been suspended! Please contact your system administrator	<ul style="list-style-type: none"> ➤ Please return the original Acknowledgement Letter with authorized signature(s) to DBS for account activation
You may have accidentally keyed in an invalid Organisation ID / User ID / PIN / SAC. Please try again	<ul style="list-style-type: none"> ➤ Ensure appropriate Organization ID / User ID / Login PIN / Security Access Code is keyed in, no space character is required ➤ If it is the first time login, ensure the Login PIN entered is the 6 digits numeric printed in a seal envelope
Your Account has been locked out! Please contact your system administrator	<ul style="list-style-type: none"> ➤ 5 invalid login attempts hit, please submit IDEAL™ Maintenance Form for unlocking User ID or resetting Login PIN
Registration of security device is unsuccessful. Please verify the details provided and try again	<ul style="list-style-type: none"> ➤ Ensure appropriate 10 digits Security Token Serial No. / Security Access Code is keyed in, no dash or space character is required
Retries limit reached, please contact DBS to register your security device	<ul style="list-style-type: none"> ➤ 5 invalid Security Token Self Registration hit, please contact our IDEAL™ Services Hotline at (852) 2290 8038


Transaction Authorization Process

Instructions

1. Press **▶** to activate the Security Device
2. Enter your 6-digit PIN
3. Security device screen will display "APPLI"
4. Press **⊕** for AUTHORIZATION
5. Enter the "CHALLENGE" displayed on IDEAL into the Security Device
6. The Security Device will generate a Response. Enter this Response into the IDEAL Response field
7. Please note the characters that can make up Response
 - Alphabet** AaBcDdEeF
 - Numeric** 0123456789
8. Click on the OK button

Challenge [28392690]

Response []

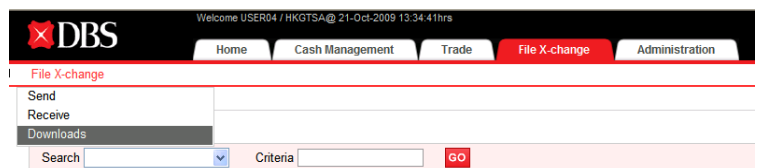


1. Press **◀** to switch on the Security Token and enter the **6 digits numeric** Token PIN
2. The screen will display "APPLI –", press **⊕**
3. Key in the on-screen **8 digits numeric** Challenge into the Security Token, e.g. 28392690
4. Security Token will automatically generate the **8 digits numeric** Response, e.g. 83874689
5. Key in the Response back to **IDEAL™** page and click on **[OK]** button
6. You have successfully authorized the transaction

Download Center

Including service maintenance form and detailed **IDEAL™** User Guides:

- Visit **[File X-change] → [Downloads]**
- Select one document record and click on **[Download]** button
- Click on **[Save]** button, add **[.pdf]** at the end of File Name and select **[All Files]** from Save As Type
- Click on **[Save]** button to complete





歡迎閣下使用星展 IDEAL™ 商業網上理財

現在，閣下可透過此簡單易用的系統，**隨時 - 隨地** 查閱貴公司最新的財務狀況，以及處理各項現金、商貿及發票理財交易，既安全亦可靠。

本指引助閣下迅速登入及使用 IDEAL™。如有任何疑問，歡迎致電 IDEAL™ 服務專線 **(852) 2290 8038** (服務時間：星期一至五上午九時至下午六時；星期六上午九時至下午一時) 或電郵至 gtshki2@db.com，我們的專才定必為閣下效勞。

系統要求

硬件

處理器 Intel Pentium III (或以上) 或 Macintosh

記憶體 512 MB (或以上)

硬碟空間 40 MB (只適用 CEMS 加密)

互聯網 寬頻連接

軟件

作業系統 微軟視窗 2000、XP、Vista 或 Macintosh Mac OS X

瀏覽器 ** 微軟 IE 8 (或以下) 及支援 128 位元 SSL 加密技術或 Firefox 3.5.7 (或以下)

附加軟件 Acrobat Reader 8.0 (或以上)，
下載網址：<http://www.adobe.com/>

附加軟件 Java Program 6.0 (或以上)，
下載網址：<http://www.java.com/>

** 額外設定：一. 關閉快顯封鎖程式或新增 IDEAL™ 網址 <https://ideal.db.com> 至允許的網站
二. 發票理財額外設定要求：微軟 IE 6.0 (或以上)

歡迎包裹

完成申請程序後，閣下將會收到以下所需文件：

文件包一

- ✎ 公司編號及用戶編號
- ✎ 保安編碼機



供交易授權人使用

或



供其他用戶使用

- ✎ 確認信 (只適用於交易授權人，請歸還由戶口授權人簽署的確認信予本行以啟動戶口)

文件包二

- ✎ 6 位數字首次登入密碼

首次登入 IDEAL™

步驟一 >> 登入閣下的用戶戶口

瀏覽至 IDEAL™ 網址：<https://ideal.dbs.com>

- 輸入閣下的公司編號及用戶編號
- 輸入 **6 位數字** 首次登入密碼（列印在星展提供的密封信函內）
- 再按 [Login]

步驟二 >> 更改閣下的登入密碼

因保安理由，系統將會提示閣下更改登入密碼

- 在 Old PIN 欄內輸入 **6 位數字** 首次登入密碼（星展提供）
- 編制並在 New PIN 欄內輸入新登入密碼（**6 至 9 位數字**）
- 在 Confirm PIN 欄內重新輸入新登入密碼
- 再按 [Submit]
- 完成後，畫面會顯示 [PIN changed successfully] 字句

步驟三 >> 自行註冊閣下的保安編碼機

假如閣下是交易授權人

1. 輸入保安編碼機背後的 **10 位數字** 編號



2. 按 ◀ 開啓保安編碼機，並輸入編碼機密碼

3. 機面隨即顯示「APPLI -」，按 1 獲取 **8 位數字** 保安編碼 (SAC)

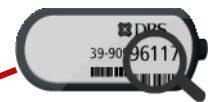
4. 輸入 SAC，再按 [Submit]



閣下已成功登入 IDEAL™

假如閣下是其他用戶

1. 輸入保安編碼機背後的 **10 位數字** 編號



2. 按 ✖ 獲取 **8 位數字** 保安編碼 (SAC)

3. 輸入 SAC，再按 [Submit]

登入問題

系統信息	解決方法
The login session has expired	<ul style="list-style-type: none"> 閣下已在登入畫面逗留超過五分鐘 請關閉使用中的瀏覽器，重新開啓，並再瀏覽 IDEAL™ 網址
Your Account has been suspended! Please contact your system administrator	<ul style="list-style-type: none"> 請歸還由戶口授權人簽署的確認信予本行以啓動戶口
You may have accidentally keyed in an invalid Organisation ID / User ID / PIN / SAC. Please try again	<ul style="list-style-type: none"> 請確保閣下輸入的公司編號、用戶編號、登入密碼及保安編碼均正確無誤，無須輸入任何空格 如是首次登入，請確保閣下輸入的登入密碼是列印在密封信函內的 6 位數字
Your Account has been locked out! Please contact your system administrator	<ul style="list-style-type: none"> 已連續 5 次登入失敗，請提交 IDEAL™ 服務更改表格以解除用戶封鎖或重設登入密碼
Registration of security device is unsuccessful. Please verify the details provided and try again	<ul style="list-style-type: none"> 請確保閣下輸入的 10 位數字 保安編碼機編號及保安編碼均正確無誤，無須輸入任何破折號或空格
Retries limit reached, please contact DBS to register your security device	<ul style="list-style-type: none"> 已連續 5 次自行註冊保安編碼機失敗，請致電 IDEAL™ 服務專線 (852) 2290 8038

交易授權程序

Instructions

- Press **▶** to activate the Security Device
- Enter your 6-digit PIN
- Security device screen will display "APPLI"
- Press **Ⓜ** for AUTHORIZATION
- Enter the "CHALLENGE" displayed on IDEAL into the Security Device
- The Security Device will generate a Response. Enter this Response into the IDEAL Response field
- Please note the characters that can make up Response
Alphabet RbCdEf
Numeric 0123456789
- Click on the OK button

- 按 **▶** 開啓保安編碼機，並輸入 **6 位數字** 編碼機密碼
- 機面隨即顯示「APPLI-」，按 **Ⓜ**
- 輸入螢幕上 **8 位數字** 訪問號碼 (Challenge) 到保安編碼機，例如：28392690
- 機面隨即顯示 **8 位數字** 交易編碼 (Response)，例如：83874689
- 輸入交易編碼到 **IDEAL™** 畫面，再按 [OK]
- 閣下已成功授權該交易

下載中心

包括服務更改表格及詳細 **IDEAL™** 用戶指南：

- 瀏覽 [**File X-change**] → [**Downloads**]
- 選擇一項文件紀錄，再按 [**Download**]
- 按 [**儲存**]，在檔案名稱尾端加上 [**.pdf**]，並在存檔類型項選擇 [**所有檔案**]
- 按 [**儲存**] 完成

