

Live more, Bank less

IDEAL Mobile App & Digital Token User Guide IDEAL 手機應用程式及數碼編碼器 用戶指南

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Download and Install IDEAL Mobile App / 下載並安裝 IDEAL 手機應用程式

Before you can use IDEAL Digital Token, you need to download and install IDEAL Mobile App from iOS App Store or Google Play Store depending on your device.

在使用IDEAL數碼編碼器之前,您需要從iOS App Store或Google Play Store下載並安裝IDEAL手機應用程式,視乎您手機的操作系統。

Follow below steps to install IDEAL Mobile App to your device: 按照以下步驟將IDEAL手機應用程式安裝到您的設備:

1. Search for keyword "DBS IDEAL Mobile" at iOS App Store or Google play Store 在iOS App Store或Google Play Store中搜索關鍵詞 "DBS IDEAL Mobile"

<u>Note: The look and feel of different Android devices may vary</u> 注意:不同 Android 設備的外觀可能會有所不同



1



2. Download and install DBS IDEAL Mobile Application 下載並安裝DBS IDEAL手機應用程式 3. Open IDEAL Mobile App and configure "DBS IDEAL" notification settings / Permission setup 打開IDEAL手機應用程式並配置 "DBS IDEAL" 傳送通知設定 / 權限要求



Android



Tap **OK** and enable "Draw over other apps permission to work correctly

點擊確定並啟動 "允許權限" 要求即可正常使用





IDEAL Digital Token User Guide / IDEAL 數碼編碼器 用戶指南



2 Provision IDEAL Digital Token to new IDEAL User / 啟動 IDEAL 數碼編碼器至全新用戶

If you are a new IDEAL User, you can directly login to IDEAL via IDEAL Mobile App to activate your User ID. 如果您是新的 IDEAL 用戶,可以通過 IDEAL 手機應用程式直接登錄 IDEAL 以啟動您的用戶 ID。

Follow the First Time Login process until finished then follow below steps to provision/register IDEAL Digital Token: 按照首次登錄指示直至過程完成,然後按照以下步驟配置/註冊 IDEAL 數碼編碼器:

1. Arrive IDEAL Mobile Welcome Page and Get Started / 到達IDEAL 手機應用程式歡迎頁面並開始使用



2. Login to IDEAL Mobile App using your IDEAL login credentials (Details are provided in your IDEAL Welcome Pack) / 使用IDEAL登入憑據進入IDEAL手機應用程式(IDEAL迎新包中提供了詳細資料)



3. After successful login, you will be prompted to verify your identity by receiving Email OTP and SMS OTP.

成功登入後,系統將提示您通過接收電郵一次專用密碼和手機短訊一次專用密碼來驗證您的身份。

Note: The OTP will only be valid for 100 seconds

注意:一次專用密碼僅在 100 秒內有效



SMS OTP / 手機短訊一次專用密碼



4. Setting up your IDEAL Login PIN / 設置IDEAL登入密碼

	設定登入密碼	
Welcome BONNIE LAI	歡迎 ORANGE LEE	
Enter a login PIN*	輸入新密碼*	
Re-enter the login PIN* Your PIN cannot contain running numbers	重複輸入* 登入密碼不可使用連續數字 (例如 345678)	Input your Login PIN and tap on Confirm your login PIN.
e.g. 345678) Your PIN also cannot contain 3 consecutive	登入密碼不可連續使用 3 個相同數字 (例如 8299922)	論入你的 登錄入 雄 後, 然後點
Your PIN needs to be between 6 to 9 digits.	登入密碼應田 6 至 9 個數字組成	朝八心山立 <u></u> 政八峒夜,然夜飘 整確認咎入 宓碼 。
Confirm your login PIN	確認登入密碼 ※ SIM + ♥ 18:08 @ ♥ 67% ■ 設定登入密碼	
Login PIN has been confirmed and set	已經成功設定登入密碼。	
\bigotimes	閣下現可使用登入密碼進入 IDEAL。	
You may use the PIN to login to IDEAL		

5. Linking device as IDEAL Digital Token / 將設備鏈接為IDEAL數碼編碼器



6. After successfully provisioned/registered your device as IDEAL Digital Token, you need to setup PIN Lock. 成功將設備配置/註冊為IDEAL數碼編碼器後,您需要設置使用密碼鎖定。





7. Setting up your IDEAL Digital Token PIN Lock / 設置IDEAL數碼編碼器密碼鎖定





輸入6位密碼鎖定,點擊繼續,然後再次輸入確認

8. Receive confirmation on PIN lock setup / 接收密碼鎖定設置確認

			13:57 🕫	ul 🗢 🚍
No Service ♥ 6:40 PM ∦ Secure your digital token	ם 11:15 ז און זיין דיין Secure your digital token	▲ SIM 卡 < 18:08	保護您的數碼	編碼器
Digital token successfully secured		已成功保護數碼編碼器	已成功保護數碼	編碼器
Your digital token is now secure and ready to be used!	Digital token successfully secured	您的 數碼編碼器 已受到保護,並且可以開始使用!	您的 數碼編碼器 已受到(始使用!	R護,並且可以開
 You have set a PIN lock You have enabled Touch ID 	 ✓ You have set a PIN lock ✓ You have enabled Face ID 	 ✓ 您已設定密碼鎖定 ✓ 您已啟用 指紋辨識功能 (Touch ID) 	 ✓ 総已設定密碼銀定 ✓ 您已敘用 菌容 ID(Face ✓ 已完成用戶崎續 您可立即登入 IDEAL # 	ID) 将上理財服務
Continue	Done	繼續	繼續IDEAL前往	資訊主頁

PIN Lock successfully setup and tap on Continue / Done

密碼鎖定成功設置並點按繼續/完成

*After securing digital token successfully, a confirmation email & SMS will be sent to user's registered email account & mobile number

*成功識別數碼編碼器後,確認電郵和短訊將發送至用戶註冊的電郵地址和手機號碼

9. You will be prompted with Intuitive Guide and landing on Dashboard page 系統將提示您簡單使用指南並資訊主頁版面





Take a look on the coach marks for guidance and Tap on ${\bf Got} \ {\bf it}$

請查看一下簡單標記,以獲得提示然後點擊**了解**

IDEAL Digital Token User Guide / IDEAL 數碼編碼器 用戶指南

No SIM 🗢 11:04		∭ SIM +
≡ ■ DBS IDEAL	問題	=
DB5-IDEAL CORP 1 Last Login: Wed, 12 Dec 2018, 11:04 IDEAL 3:0		最後登
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Validating access		-
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8xxxxx016 - HKD		8xxx
Available	10.27	可用約
8xxxxx054 - HKD		8xxx
Available	2.84	可用約
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ning.	>	
戶口 支票 付款 定期存款	R	到薘完成雙重驗證的資訊主頁版面(將
11 - HKD		顯示所有戶口資料而不部份隐藏)
祜 康	313.15	
11 - HKD 結餘	76.71	
80 HKD		
結餘	58.16	
30 · HKD 結餘	2.10	
HKD		
用結餘	0.22	

15

10. You have successfully provisioned/registered IDEAL Digital Token to your device and you can immediately use your IDEAL Digital Token for Login authentication or Approving transactions (depending on your user role)

您已成功為您的設備配置/註冊 IDEAL 數碼編碼器·您亦可以立即使用 IDEAL 數碼編碼器進行登入驗證或授權交易 (取決於您的用戶設定)

No Service 🗢	10:19 AM 🛛 🛞 🖚	無 SIM 卡 � 18:00	8 💿 🕫 67% 💻
≡	About	■ 關於	*
Digital token is regi	istered on this device	已成功將數碼編碼器連結至	创此裝置
Change Token PIN	>	更改編碼器密碼	>
Touch ID		指紋辨識功能 (Touch ID)	
	2.0	11 ×	2.12
App Version	2.8	版本	2.12
V-Tap Version	4.0.1.9	V-Tap 版本	4.5.0.0
Firmware Version	4.0.1.9	Firmware 版本	4.0
Token Serial	QL7E34E6E6	保安編碼機機身編號	9L494C6EE3
Phone Model	iPhone 6	Phone 型號	iPhone 7 Plus
OS Version	10.3.3	OS 版本	12.1.1
Troubleshooting ID	74D4EECF4B15F15E1E63B	故障編號 1184607AC6	3B7F4CFD78AD5BBF
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		版本	2.12
App Version	2.8	V-Tap 版本	4.5.0.0
V-Tap Version	4.0.1.9	Firmware 版本	4.0
Firmware Version	4.0.1.9	保安編碼機機身編號	RL3DADAC64
Token Serial	QLFE93DF3F	Phone 型號	iPhone XS Max
Phone Model	iPhone X	OS 版本	12.1
OS Version	11.2.2	故障編號 5329390A36E	AA42DE72E45DA93
induces rooking ID	45DA9395089E009A940A	提交故障	記錄檔

3 Provision IDEAL Digital Token to existing IDEAL User / 啟動 IDEAL 數碼編碼器至現有用戶

If you are an existing IDEAL User and you already have IDEAL Mobile Application on your device, follow below steps to provision/register IDEAL Digital Token to your IDEAL Mobile Application:

如果您是現有IDEAL用戶,並且您已在設備上安裝了IDEAL手機應用程式,請按照以下步驟將IDEAL數碼編碼器配置/註冊到 IDEAL手機應用程式:

1. Login to IDEAL Mobile App using your existing IDEAL login credentials 使用您現有的IDEAL登入憑據進入IDEAL手機應用程式



2. After successful login, you will be prompted with several guiding screens to register IDEAL Digital Token 成功登入後,系統將提示連環指引以註冊IDEAL數碼編碼器

No Service 🗢 4:08 PM 🐵 🕯 📟	No Service 🗢 4:08 PM @ 🕸 🖚	No Service 🗢 4:08 PM @ * 🖚	No Service 🗢 4:08 PM @ 🕸 🖚
	DBS IDEAL [™]	DBS IDEAL ***	DBS IDEAL T
You are now eligible to get our IDEAL Digital Token	You are now eligible to get our IDEAL Digital Token	You are now eligible to get our IDEAL Digital Token	You are now eligible to get our IDEAL Digital Token
$ \underbrace{}_{\bullet} \underbrace{}_{$	\rightarrow	✓	$\overline{\bigcirc}$
One digital token for all your DBS IDEAL tokens. No need to carry physical tokens around.	Convenient to transfer digital token to another device in case you lose or buy a new device	One time process. Simple and straight forward to use	Secure and protected without any additional inconvenience
• • • •	• • • •	• • • •	• • • •
Activate digital token on your device Register Later Register Now FAQs	Activate digital token on your device Register Later Register Now FAQs	Activate digital token on your device Register Later Register Now FAQs	Activate digital token on your device Register Later Register Now FAQs
Activate digital token on your device Register Later Register Now FAQs	Activate digital token on your device Register Later Register Now FAQs	Activate digital token on your device Register Later Register Now FAQs	Activate digital token on your device Register Later Register No

Tap on **Register Now** to provision/register IDEA Digital Token or tap on **Register Later** to skip the process and go to IDEAL Mobile Application

•••••• SMC HK LTE 15:33	•••••• SMC HK LTE 15:33 ⊕ 7 % 61% ■D	•••••○ SMC HK LTE 15:33	••••• SMC HK LTE 15:33
DBS IDEAL			
您現在可以使用本行的 使用數碼編碼器	您現在可以使用本行的 使用數碼編碼器	您現在可以使用本行的 使用數碼編碼器	您現在可以使用本行的 使用數碼編碼器
$\overbrace{\rangle}{\texttt{Interm}} \rightarrow \overbrace{\rangle}{\texttt{Interm}}$	$\overline{\bigcirc}$		$ \stackrel{\bullet}{\underset{\bullet}{}} \rightarrow \stackrel{\bullet}{\underset{\bullet}{}} $
數碼編碼器是星展 IDEAL 流動理財應用理式的全新 功能,以代替傳統的保安編碼機	既安全,又方便	只須說定一次。 簡單易用。	若您遗失或更换手機,可直接將數碼編碼器轉移到 新手機上
••••			••••
請即在您的手機 / 流動裝置啓動數碼編碼器	請即在您的手機 / 流動裝置啓動數碼編碼器	請即在您的手機 / 流動裝置啓動數碼編碼器	請即在您的手機 / 流動裝置啓動數碼編碼器
稍後註冊	稍後註冊 立即註冊	稍後註冊 立即註冊	稍後註冊 立即註冊
不再顯示此資訊 常見問題	不再顯示此資訊 常見問題	不再顯示此資訊 常見問題	不再顯示此資訊 常見問題
黑占雪	◎立即註冊 以配置/註冊 IDEAL 數	. 碼編碼器或點擊 稍後註冊 以略過穿	安裝

過程並直接進入 IDEAL 手機應用程式

- If the screen to register IDEAL Digital Token does not appear, or you decide to register IDEAL Digital Token later, you can access the function from menu Setting > About, to register IDEAL Digital Token 如果未有顯示註冊IDEAL數碼編碼器的屏幕,或您決定稍後註冊IDEAL數碼編碼器時,則可以從側邊選擇設置 > 關於功
 - 能,以註冊IDEAL數碼編碼器



4. You can register new IDEAL Digital Token from this About menu page 您可以從側邊頁面選擇關於設置註冊新的IDEAL數碼編碼器



Tap on **Register digital token** to start provision/registration process

Note: The function will change depending on below conditions:

- You have not registered IDEAL Digital Token
- You have registered IDEAL Digital Token on different device
- IDEAL Digital Token registered in this device

點擊註冊數碼編碼器以開始裝置/註冊過程

注意:該功能將根據以下狀況而有異:

- 您尚未註冊 IDEAL 數碼編碼器
- 您已在其他設備上註冊 IDEAL 數碼編碼器
- 您已在這個設備上註冊 IDEAL 數碼編碼器

5. For existing IDEAL users, system will prompt you to register your device once you tap on Register Now 對於現有IDEAL用戶,系統將在您點擊立即註冊後提示您註冊設備

No Service 🗢 4:37 PM ()	• * •	<	19.39 註冊	······································		
Register your device using any one of the following methods:		選擇以下其中一種透過電郵及短訊》	方式進行註冊: 奪取「一次専用密	碼」	T tr	ap on the Arrow button to igger Email and SMS OTP
OTP via both Email and SMS OTP will be sent to your 1. Email (b******@d*s.com) 2. Phone (XXXXXXY9314)	>	本行將登送「一次 1. 電都(d******* 2. 手機(XXX-XXXX	専用容価」 空悠的 ****n@d*s.com) 4148)	>	<u></u>	占擊 右向 按鈕以觸發電郵和 戶機短訊一次專用密碼
Cancel			取消			

6. You will be prompted to verify your identity by receiving Email OTP and SMS OTP 系統將通過接收電郵一次專用密碼和手機短訊一次專用密碼驗證您的身份



7. Linking device as IDEAL Digital Token / 將設備鏈接為IDEAL數碼編碼器

Register Device	註冊此裝置	
We are linking your digital token to this device	已經成功設定登入密碼。	
	閣下現可使用登入密碼進入 IDEAL。	Linking Device as IDEAL Digital Token (Automatic Process) 收到供销法法 IDEAL 數理領理器(白動處理)
Checking Device	系統正在將數碼編碼器 連結到此裝置中 检查中	府設開雖按荷 IDEAL 數喻編响砧(日動處生)
rrvice र 4:39 PM Register Device Device successfully registered!	■SM+*	
This device now serves as your digital token for accessing your IDEAL account.	此裝置現已成為 數碼編碼機 讓您更放鬆使用 IDEAL 網上理財服務。	Successfully Provisioned/ Registered and tap on Done
you lose or change your device, install the IBS IDEAL app on your new device and egister it to transfer digital token. Jigital token works even if you change your .IM card (eg. while travelling) Jigital token works on only one device at a ime. Jo more hassle of carrying around physical okens.	 若您還失或更換此手機,請在新手機上安裝 DBS IDEAL 流動應用程式,重新注冊並轉移您 的數碼編碼機到新手機上 即使您更換SIM卡(例如身處海外時)數碼編碼 機仍可正常使用 軟碼編碼器只能同時在一部手機上運作 往後無須再随身攜帶保安編碼機 	成功配置/註冊並點擊繼續

*After successful device registration, a confirmation email & SMS will be sent to user's registered email account & mobile number

*成功識別數碼編碼器後,確認電郵和短訊將發送至用戶註冊的電郵地址和手機號碼

8. After successfully provisioned/registered your device as IDEAL Digital Token, you need to setup PIN Lock. / 成功將設備配置/註冊為IDEAL數碼編碼器後,您需要設置使用密碼鎖定。



Enable this button if you want to use Touch ID (iOS/Android) or Face ID (iOS) and Tap on Continue.

如果要使用 Touch ID(iOS / Android)或 Face ID(iOS)並點擊繼續,請選擇啟用此按鈕。

9. Setting up your IDEAL Digital Token PIN Lock / 設置IDEAL數碼編碼器密碼鎖定



Enter 6-digits PIN Lock, tap on Continue then enter again to confirm

IDEAL Digital Token User Guide / IDEAL 數碼編碼器 用戶指南



輸入6位密碼鎖定·點擊繼續·然後再次輸入確認

10. Confirmation message on PIN lock setup / 密碼鎖定確認信息



PIN Lock successfully setup and tap on Continue to IDEAL dashboard / Done

密碼鎖定成功設置並點按繼續/完成

11. You will be prompted with Intuitive Guide with coach marks and arrive Dashboard page 系統將提示您簡單使用指南並資訊主頁版面



12. You have successfully provisioned/registered IDEAL Digital Token to your device and you can immediately use your IDEAL Digital Token for Login authentication or Approving transactions (depending on your user role)

您已成功為您的設備配置/註冊IDEAL數碼編碼器	[,] 您亦可以立即使用IDEAL數碼編碼器進行登入驗證或授權交易(取
決於您的用戶設定)	



4 Transfer IDEAL Digital Token to different device / 將 IDEAL 數碼編碼器轉移到其他裝置

If you wish to transfer IDEAL Digital Token to different device, you can follow below steps: 如果您希望將IDEAL數碼編碼器轉移到其他裝置 · 您可以按照以下步驟操作:

1. Login to IDEAL Mobile App using your IDEAL login credentials from the device you wish to transfer to 使用您要轉移您的 IDEAL 數碼編碼器到其他裝置,你需要登入 IDEAL 手機應用程式

No Service Total AM	Construction Construction Construction Construction HKGTSA TONY	இ App Store **** UTE 16:57 ● 4 8% ● >
LOGIN > First time using IDEAL > NEED HELP? Fraud Alert of Home Keeng Customers Benome of Boose Enjoy an additional layer of protection using Apple's Face	登入 -> 需要惹助? → 需要惹助? → 常要惹助? → ###################################	
QWERTYUIOP		••••
ASDFGHJKL	ASDFGHJKL	
◆ Z X C V B N M ⊗	Z X C V B N M Activate digital token on your device	請即在您的手機 / 流動裝置啓動數碼編碼器
123	123	稍後註冊 立即註冊 不再願示此資訊 常見問題

Login using your existing Organization ID, User ID and Login PIN and Tap on Login

輸入現有的公司編號、用戶編號、及登入密碼,點擊**登入**

You will be asked if you would like to deregister the digital token that registered on another device and transfer to this device

系統將詢問您是否要註銷在其他設備上註冊並轉移數碼編碼器到此裝置

2. After successfully login to IDEAL Mobile App, go to About page and tap on Transfer Digital Token

No Sei	rvice � 6:41 PM	* 🖚	無 SIM		⊛ ≄ 100% 📥	Tap on the Sandwich Menu (≡)
li.		Digital token	lı.	工具與分析		to reveal other functions
	DBS Business Class	Change Toke		洞悉亞洲	最後登入:星期 IDEA	點擊側邊選擇(≡)揭示其他功能
0	GET HELP	Touch ID		DBS 商業等級	搜尋支票狀則	
	FAQs	Ann Version	0	需要協助	<u>「</u> 7811436	
	Features and Benefits	V-Tap Version		常見問題	可用結餘	
	Terms and Conditions	Firmware Ver		功能及好處	78114362 可用結餘	
	Security Tips	Token Serial		條款及細則	7880747	
Ô	Settings	Phone Model		保安提示	7880748	
	Set Default Company	OS Version	0	設定	可用結餘	
	Customize Dashboard	Troubleshooti		設定資訊主頁	8317000(可用結餘	Tap on About to access IDEAL Digital Token registration and transfer menu
	About		Г	關於	8317000	
V2.	8 Logout 🗗	Subn	V2.	¹² 登出	 □用結訴 8317000! 可用結餘 	點學 MMC 以前同 IDEAL 數吗編码器 註冊和轉移選擇

••••• csl. 4G	10:44 AM @ 85% —) About	App Store ••••• LTE 1	6:58 ● ᠠ ∦ 49%■⊃ 剧於
Transfer Digital Toke	en >	轉移數碼編碼器	>
App Version	2.5	版本	2.5.1
V-Tap Version	4.0.1.0	V-Tap 版本	4.0.1.0
Firmware Version	4010	Firmware 版本	4.0.1.0
Tokon Sorial	4.0.7.0	保安編碼機機身編號	
	A4CCOPDO7C	Phone 型號	iPhone 7 Plus
Phone Model	iPhone 7	OS 版本	10.2
OS Version	10.1.1	故障編號 1184607AC6	3B7F4CFD78AD5BBFE31C BE07E643B2
Troubleshooting ID	D4BB538B873BC37F8141 478B6DB226AB5F06C458		
Submit Tro	oubleshooting Logs	提交故	障記錄檔

3. The transfer process will deregister the IDEAL Digital Token from your other device 轉移過程將從註銷您在其他裝置的 IDEAL 數碼編碼器



4. You will be prompted to verify your identity by receiving Email OTP and SMS OTP 系統將通過接收電郵一次專用密碼和手機短訊一次專用密碼驗證您的身份

mail OT	<mark>P/電郵-</mark>	-次專用名	<mark>密碼</mark>		
App Store 	^{6:09 РМ} egister & Tran	® ≉ ■ Isfer	••••• SMC нк lte <	^{10:40} 註銷並轉移	
1 Ema	ail OTP	SMS OTP	 1 電郵「─; 3 職」 	次專用密 2 知	証訊「一次専用密 II」
Enter the 6 dig to	it OTP starting with b******i@d*s.co	a <3UNt-> sent	輸入以 <3dIJ- 碼已發詞	> 開始的 6 位「一次專 送至 d*************** 重發「一次專用密碼	间密碼」,該密 @d*s.com 」
9	Resend OTP 8 4 9 3	8	(00000	0
	Submit			提交	
1	2 ABC	3 Def	1	2 ABC	3 Def
4	5 JKL	6 ^{MNO}	4 _{GHI}	5 JKL	6 ^{MNO}
7 PQRS	8 TUV	9 wxyz	7 PORS	8 TUV	9 _{wxyz}
	0	$\langle X \rangle$		0	\otimes



Dear BONNIELAI Welcome to DBS IDEAL™!

Welcome to DBS IDEAL^{**1} You are setting up a new digital token for your IDEAL account. Please contact us if it is not a authorized transaction. Use this One Time Password(OTP): 3UNt-984938 to proceed. This One Time Password(OTP): 3UNt-984938 to proceed. This One Time Password(OTP): 3UNt-984938 to proceed. Should you have any queries regarding IDEAL, please do not hesitate to contact your in-cour BusinessCare. Sincerely,

Global Transaction Services DBS Bank Ltd

OTP sent via Email / 電郵一次專用密碼

Enter the OTP sent to your registered email address with the bank and tap on **Submit**

輸入發送到您在銀行註冊的電郵地址的一次專用密碼 · 然後點擊提交。

Note: You are required to submit IDEAL Maintenance form to change the registered email address

輸入發送到您在銀行註冊的電郵地址的一次專用密碼 ·

然後點擊提交。

<DBS IDEAL>

You are setting up a new digital token for your IDEAL account. Please contact us if it is unauthorized. To proceed, use this code cDhq-378243.

OTP sent via SMS / 手機短訊一次專用密碼

Enter the OTP sent via SMS to your registered mobile number with the bank and tap on **Submit**

輸入發送到您在銀行註冊的手機號碼的一次專用密碼,然後 點擊**提交**。

Note: You are required to submit IDEAL Maintenance form to change the registered number.

注意:您需要提交 IDEAL 更改表格以更改註冊的手機號碼。

SMS OTP / 手機短訊一次專用密碼



5. Linking device as IDEAL Digital Token / 將設備鏈接為 IDEAL 數碼編碼器



*After successful token transfer, a confirmation email & SMS will be sent to user's registered email account & mobile number

*成功轉移數碼編碼器後,我們會向用戶的註冊電郵賬戶和手機號碼發送確認電子郵件和短訊

6. After successfully transferred IDEAL Digital Token to your device, you need to setup PIN Lock. 成功轉移 IDEAL 數碼編碼器後,您需要設置使用密碼鎖定。



Enable this button if you want to use Touch ID (iOS/Android) or Face ID (iOS) and Tap on **Continue** 如果要使用 Touch ID (iOS / Android) 或 Face ID (iOS) 並點擊**繼續** · 請選擇啟用此按鈕。

7. Setting up your IDEAL Digital Token PIN Lock / 設置 IDEAL 數碼編碼器的密碼鎖定



Enter 6-digits PIN Lock, tap on Continue then enter again to confirm

IDEAL Digital Token User Guide / IDEAL 數碼編碼器 用戶指南



11. Receive confirmation on PIN lock setup / 接收密碼鎖定的確認

			13:57 1 :!! 🗢 🔳
			保護您的數碼編碼器
No Service ♥ 6:40 PM * ■ Secure your digital token	11:15 -γI (♥ ■) Secure your digital token	••••• SMC HK LTE 10:47	已成功保護數碼編碼器
		\bigcirc	\bigotimes
\smile	Digital token successfully secured	您的 數碼編碼器 已受到保護,並且可以開始 使用!	您的 數碼編碼器 已受到保護,並且可以開 始使用!
Your digital token is now secure and ready to be used!	\bigotimes		
	Your digital token is now secure and ready to be used!	 ✓ 您已設定密碼鎖定 ✓ 您已啟用指紋辨識功能 (Touch ID) 	✔ 您已設定密碼鎖定
✓ You have set a PIN lock			 ✓ 您已啟用 面容 ID(Face ID) ✓ 已完成用戶驗證
 You have enabled Touch ID You have completed user verification 	 You have set a PIN lock You have enabled Face ID 		您可立即登入 IDEAL 網上理財服務
You may proceed to login into IDEAL to access your account.	Done		
Continue to IDEAL dashboard		完成	繼續IDEAL前往資訊主頁

PIN Lock successfully setup and tap on Continue to IDEAL dashboard / Done

密碼鎖定成功設置並點按繼續/完成

12. You will be prompted with Intuitive Guide with coach marks and landing on Dashboard page 系統將提示您簡單使用指南並資訊主頁版面



13. You have successfully provisioned/registered IDEAL Digital Token to your device and you can immediately use your IDEAL Digital Token for Login authentication or Approving transactions (depending on your user role)

您已成功為您的設備配置/註冊 IDEAL 數碼編碼器,您亦可以立即使用 IDEAL 數碼編碼器進行登入驗證或授權交易

(取決於您的用戶設定)



5 Use IDEAL Digital Token as Stand-Alone Soft Token / 使用 IDEAL 數碼編碼器作獨立保安編碼機

You can use your IDEAL Digital Token as stand-alone soft token to login to IDEAL Desktop/Laptop version. 您可以使用IDEAL數碼編碼器作為獨立保安編碼裝置登入IDEAL桌面版本。

 To generate Security Access Code (token code) for login purpose, you can open IDEAL Mobile App and choose <IDEAL Digital Token> as seen below
 要創建登入的保安編碼(編碼器編碼),您可以打開 IDEAL 手機應用程式並選擇<IDEAL 數碼編碼器>,如下所示

<u>Note: Below opening screen of IDEAL Mobile App will only appear if IDEAL Digital Token has been provisioned/</u> registered to the device. 注意: IDEAL 手機應用程式將會打開以下的屏幕顯示,如已為設備配置/註冊 IDEAL 數碼編碼器。



Tap on IDEAL Digital Token

點擊使用數碼編碼器

2. Tap on Login to your IDEAL account to generate Security Access Code for IDEAL Desktop/Laptop login 點擊登入點擊登入 IDEAL 網上理財服務(桌面版)[,]為 IDEAL 桌面版登入建立保安編碼



 Tap on <Approve transactions> to generate response for transaction approval in IDEAL 點擊<授權交易>以在 IDEAL 中建立交易授權的交易編碼





Use Touch ID (iOS/Android) / Face ID or tap **Cancel** to enter PIN Lock

使用Touch ID(iOS / Android)/ Face ID(iOS)或點擊取消 進入密碼鎖定

After successful authentication, enter the Challenge Code displayed on desktop/laptop screen 4.



5. Generate Response Code to approve transaction / 創建交易編碼作授權交易



Approve

6 Login and Approve Transaction from IDEAL Mobile App / 登錄 IDEAL 手機應用程式和授權交易

After your device has been provisioned/registered with IDEAL Digital Token, you can login and approve transactions seamlessly with IDEAL Mobile App.

使用 IDEAL 數碼編碼器配置/註冊設備後,您可以更方便使用 IDEAL 手機應用程式進行登入和授權交易。

No more hassle to enter the Security Access Code manually. 不再需要每次手動輸入保安編碼。

1. Open your IDEAL Mobile App and choose <IDEAL Mobile Banking Login> 打開 IDEAL 手機應用程式並選擇<登入 IDEAL 流動理財>



2. Login to IDEAL Mobile App using your IDEAL login credentials 使用您現有的IDEAL登入憑據進入IDEAL手機應用程式

No Service 🗢	DBS IDE	4L [™] *●			 		
HKGTSA		5					
BONNIELAI			HKGTSA				
		0	TONY				
		_	•••••		0		Tap on Login
> First time usin		NEED HELP?		祭)		—	點擊登入
If you have forgo INSTANTLY with a	otten your login PIN, One Time Password	, you can reset it (OTP) that will be	If you are not able to	ura diaital takan an	> 需要幫助?		
1	2 ABC	3 DEF	1	2	3		
4 _{бні}	5 JKL	6 ^{MNO}	4	5 JKL	6 MNO		
7 PQRS	8 TUV	9 wxyz	7 PORS	8 TUV	9 wxyz		
	0	\otimes		0	$\overline{\mathbf{x}}$		

3. After successful login, you will be landing on Dashboard page with 2FA completed 成功登入後,成功登錄後,您將登進入主頁並完成雙重驗證

■ ■ </th
DBS-IDEAL CORP 1 DBS-IDEAL CORP 1
Last Login: Fri, 06 Jan 2017, 12:58 am 目前 13日12月2018年, 15:50
DEAL 3.0 把最大要联络
23 Approvals Pending
Cheque Status Search > 户口 支票 定朋存款 貸款
Authenticating Device 7xxxxx618 - HKD
驗證中
Validating access
驗證中
70000020 - HKU ⁻ dvailable 99.1C
8xxxxx009 - HKD
7XXXXX / 86 - HKD Available 27.12 可用結餘 0.22
8xxxxx016 - HKD
7xxxxx816 - HKD 如副時間 10.27
Available 5.98
4xxxxx188 - CNY 可用結餘 2.84
No Service 후 6:40 PM 왕 📼 🗮 SIM 卡 후 18:08 💿 🕂 67% 🔲
DBS-IDEAL CORP 1 DBS-IDEAL CORP 1 DBS-IDEAL CORP 1
tast Login: 取後登入: 星期九,14日12月2018年,18:08 IDEAL 3.0
21 Approvais Pending > 8 項待授權 >
Cheque Status Search > 10 Rt # 89 H All
Make Single Funds Transfer 》
Accounts Cheques Payments Fixed Deposits Lo >
7811/13618 - HKD 戶口 支票 付款 定期存款
Available 149.43 7811 - HKD
781143626 - HKD 可用結餘 313.15
Available 73.62 7011
788074786 - HKD 可用结论 76 71
Available 39.46
7880 · HKD
Available 6.00
7880 · HKD
490010188 - CNY
4900 /0188 - CNY Available 22.21 可用結餘 2.10
4900.0188 - CNY 可用結餘 2.10 Available 22.21 8317 HKD
4900:0188 - CNY 可用結餘 2.10 Available 22.21 昭和結餘 2.10 7885:8482 - CNY 8317 HKD Available 4.26 可用結餘 0.22



transaction(s)

4. To approve transaction(s), open Approval screen at IDEAL Mobile App

5. Approve transaction(s) by Touch ID (iOS/Android) or Face ID (iOS) via IDEAL Mobile App 通過 IDEAL 手機應用程式使用 Touch ID (iOS / Android) 或 Face ID (iOS) 授權交易



Use Touch ID (iOS/Android), Face ID (iOS) or tap on Cancel to use PIN to approve

使用Touch ID (iOS / Android) / Face ID (iOS) 或點擊取消進入密碼鎖定

<u>Note: Device that do not support Touch ID (iOS/Android) or Face ID (iOS), PIN lock code is used to approve transaction(s).</u> 注意:不支援Touch ID (iOS / Android)或Face ID (iOS)的設備,授權交易時需要使用密碼鎖定的保安編碼。

Confirm transaction approval / 確認交易授權 6. Without m-challenge / 不需要m-challenge



Select transaction(s) you wish to approve

選擇您需要授權的交易





0.01 HKD

Tap on **Done** to complete approval

點擊**完成**即可完成授權

With m-challenge / 需要m-challenge

	~	~
	63	
	-	-
_	_	_



Tap on Approve after enter Challenge code and tap on Done upon successful approval.



輸入隨機密碼並點擊**授權**,然後點擊完成結束交易授權。

IDEAL Digital Token User Guide / IDEAL 數碼編碼器 用戶指南



Tap on Approve after enter Challenge code and tap on Done upon successful approval

輸入隨機密碼並點擊授權,然後點擊完成結束交易授權。

7 FAQ / 常見問題

1) When will all new IDEAL signups to be issued with digital token as 2-factor authentication (2FA) mode by default?

IDEAL 全新用戶將於何時被預設IDEAL數碼編碼器為雙重認證模式?

Effective from <u>1 January 2019</u>, all new IDEAL signups will be issued with digital token as 2-Factor Authentication (2FA) Modes by default.

In other words, IDEAL security device (physical token) will no longer be issued to all new IDEAL users (regardless of whether the new users to be added into a new IDEAL profile or an existing IDEAL profile) unless clearly specified under Combined Account Opening Form, IDEAL Registration Form or IDEAL Maintenance Form ("the relevant application forms").

由2019年1月1日起·IDEAL 全新用戶將會被預設IDEAL數碼編碼器為雙重認證模式。換言之·除非於戶口申請表· IDEAL登記表格或IDEAL更改表格 ("相關申請表格") 清楚列明·IDEAL 實體保安編碼機將不會再寄出給所有全新的 IDEAL用戶(不管是否全新IDEAL用戶或新增於現有IDEAL權限的全新用戶)。

Is there any charge to use IDEAL digital token? 使用 IDEAL 數碼編碼器會有任何收費嗎?

No, there is no additional cost to use IDEAL digital token.

沒有,使用 IDEAL 數碼編碼器不會有任何額外收費。

How can a new IDEAL user activate his/her IDEAL digital token? 全新 IDEAL 用戶應如何啟動 IDEAL 數碼編碼器?

First of all, new IDEAL users will be able to activate their IDEAL digital token immediately upon receipt of the IDEAL Welcome Letter from Bank.

Below are the steps for activating IDEAL digital token:

- i. Download DBS IDEAL MOBILE App from App Store or Google Play™
- ii. Open the app on your mobile, then swipe the screen and click 'Start'
- iii. Select 'First time using IDEAL' and click 'Get Started'. Then login with the credentials indicated in IDEAL Welcome Letter (i.e. Organization ID, User ID and One Time Registration Code*)
- iv. Receive a One Time Password via your registered Email & SMS for identity verification
- v. Set up your preferred IDEAL Login PIN and link your device as IDEAL Digital Token
- vi. Enter a PIN for your digital token to complete the activation

*The registration code is only valid for 180 days.

Once the activation is completed successfully, you can therefore use your IDEAL digital token to generate codes for Login and Authorization.

You may also refer to the IDEAL Digital Token User Guide Section 2 for details.

首先,所有全新 IDEAL 用戶收到銀行寄出的迎新信後,便可立即啟動 IDEAL 數碼編碼器。

以下是啟動 IDEAL 數碼編碼器的步驟:

- i. 於 App Store 或 Google Play[™]下載星展 IDEAL 流動理財應用程式
- ii. 打開應用程式後,左右滑動螢幕及點擊 '開始使用'
- iii. 選擇 '首次使用IDEAL' · 然後點擊 '開始使用' · 然後根據迎新信內列明的資料(公司編號 · 用戶編號及一次性登 記編碼) 作登入 ·
- iv. 透過您登記的電郵及短訊收取一次專用密碼以驗證身份
- v. 建立您的IDEAL登入密碼及連結您的裝置為IDEAL數碼編碼器
- vi. 輸入數碼編碼器密碼以完成啟動

*登記編碼有效期為 **180** 天 •

成功啟動後,您便可使用 IDEAL 數碼編碼器您產生編碼以登入和交易授權。

詳情請參照 IDEAL 數碼編碼器用戶指南第二部份。

How can a new IDEAL user activate his/her IDEAL digital token? 全新 IDEAL 用戶應如何啟動 IDEAL 數碼編碼器?

Yes. The new IDEAL users can select IDEAL security device (physical token) option under < Choice of 2-Factor Authentication (2FA) Modes> section of the relevant application forms which will be charged with a HK\$250 per token.

可以。IDEAL 全新用戶可於相關申請表格內選擇 IDEAL 實體保安編碼機為雙重認證模式,而每部 IDEAL 實體保安編碼 機收費為 HK\$250。

Account Enquiry 戶口查施	Trade Er 貿易查加	nquiry I		Administrator 營理人
Transaction Service(s) 交易服務	Profile(s) 權限	Maker 經千人	Authoriser 授權人	Authoriser Group (e.g. A or B or C etc.) 接欄即別 (例如 A 或 B 或 C 等 -
Payment 付款				
Payroll 發薪				
Collection 收款				
Trade Finance 貿易融資				
Others 其他				
DealOnline ²				
Special Features 特別功態				
noice of 2-Factor Authentication (2F	A) Modes: 雙重部	思證模式	選擇:	
ote: If left blank, the default 2FA mode 註: 如果您未勾编,將預設 IDEAL數碼	will be the digital 1 編碼器為質量認識	token. 目模式・		
/ IDEAL digital token(Security Auth	hentication	IDEA	Physical 1	Token/HK\$250 per toke
via smartphone) IDEAL 數碼編号	幕器(經由	IDEA	實體保安	編碟樽(木龍部HKS25

5) If I am an existing IDEAL user who is currently using my IDEAL security device (physical token), is it mandatory to activate the IDEAL digital token on my mobile device on or before 1 January 2019 to continue using IDEAL service?

```
若我是一名使用 IDEAL 實體保安編碼機的現有用戶,我是否必須於 2019 年 1 月 1 日或之前於流動裝置上啟動我的
IDEAL 數碼編碼器,方可繼續使用 IDEAL 服務?
```

First of all, the IDEAL digital token default setup will only be applied to new IDEAL signups with effect from 1 January 2019.

For existing customers, activating the IDEAL digital token is optional. They are still able to use their existing IDEAL security device (physical token) for login and/or transaction approval as usual on or after 1 January 2019.

首先,由 2019 年 1 月 1 日起,只有全新 IDEAL 用戶將會被預設 IDEAL 數碼編碼器為雙重認證模式。

現有客戶可選擇性啟動 IDEAL 數碼編碼器。他們仍可於 2019 年 1 月 1 日或之後繼續使用現有的 IDEAL 實體保安編碼 機作日常登入及/或交易授權之用。

6) Any token fee will be charged to existing IDEAL users who are currently using IDEAL security device (physical token) after the effective date (i.e. 1 January 2019)? 使用 IDEAL 實體保安編碼機的現有用戶會否於生效日(2019 年 1 月 1 日)之後被收取任何收費?

No. However, in case any existing IDEAL users would like to replace a new IDEAL security device (physical token) after the effective date (i.e. 1 January 2019), a HK\$250 will be charged per each token.

不會。不過·若任何現有用戶於生效日(2019年1月1日)之後要求更換一部全新的 IDEAL 實體保安編碼機·而每部 IDEAL 實體保安編碼機收費為 HK\$250。

7) If my existing IDEAL security device (physical token) runs out of battery, will there be any charge by Bank for replacing a new physical token? 若我現有的 IDEAL 實體保安編碼機電池已耗盡需要作出更換,銀行會否收取任何費用嗎?

In case your existing IDEAL security device (physical token) runs out of battery, you are strongly recommended to activate your IDEAL digital token on your mobile device for using our IDEAL services with greater convenience and higher security level. For the steps of activation, please refer to the IDEAL Digital Token User Guide Section 3 for details.

However, you can still submit us the IDEAL Maintenance Form to replace a new IDEAL security device (physical token) which will be charged at \$250 per token.

若您現有的 IDEAL 實體保安編碼機電池已耗盡,我們強烈建議您於流通裝置上啟動您的 IDEAL 數碼編碼器,享用一個 更便捷及安全可靠的 IDEAL 服務。有關啟動的步驟,詳情請參照 IDEAL 數碼編碼器用戶指南第三部份。

不過,您依然可遞交 IDEAL 更改表格要求更換一部全新的 IDEAL 實體保安編碼機,而每部 IDEAL 實體保安編碼機收費為 HK\$250。

8) Who are subject to HK\$250 token fee for the issuance / replacement of IDEAL security device (physical token)?

誰會被收取 HK\$250 申請 /更換 IDEAL 實體保安編碼機的收費?

All IDEAL users who request for IDEAL security device (physical token) issuances or replacements are subject to the HK\$250 token fee (per token), including:

- i. Applications from new-to-bank customers who sign up for IDEAL service with IDEAL security device (physical token) via Combined Account Opening Form
- ii. Application from new-to-IDEAL customers who sign up for IDEAL service with IDEAL security device (physical token) via IDEAL Registration Form
- iii. Application from existing IDEAL customers who add new IDEAL user with IDEAL security device (physical token) via IDEAL Maintenance Form
- iv. Applications from existing IDEAL customers who request replacement of new IDEAL security device (physical token) via IDEAL Maintenance Form

所有申請或更換全新 IDEAL 實體保安編碼機的用戶將會被收取每部 HK\$250 的費用,包括:

- i. 全新銀行客戶經由戶口申請表格選擇 IDEAL 實體保安編碼機的申請
- ii. 全新 IDEAL 客戶經由 IDEAL 登記表格選擇 IDEAL 實體保安編碼機的申請
- iii. 現有 IDEAL 客戶經由 IDEAL 更改表格為新增之用戶選擇 IDEAL 實體保安編碼機的申請
- iv. 現有 IDEAL 客戶經由 IDEAL 更改表格要求更換 IDEAL 實體保安編碼機的申請

9) If I am an existing IDEAL user and have never activated my IDEAL digital token, what should I do to proceed the activation?

若我是一名現有 IDEAL 用戶及從未啟動我的 IDEAL 數碼編碼器,我應如何進行啟動?

You should first download our DBS IDEAL MOBILE App from App Store or Google Play[™] for activation. For details, please refer to the IDEAL Digital Token User Guide Section 3 for details.

您須於 App Store 或 Google Play™下載星展 IDEAL 流動理財應用程式進行啟動。詳情請參照 IDEAL 數碼編碼器用戶 指南第三部份。