

DBS IDEAL™ FAQ

星展 IDEAL™ 網上理財服務常見問題

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I SERVICES SUBSCRIPTION 服務申請

1) How to apply IDEAL™ service?

怎樣申請 IDEAL™ 服務?

Click [here](http://www.dbs.com.hk/sme/list/form-list.page) or go to <http://www.dbs.com.hk/sme/list/form-list.page> to download IDEAL™ Registration Form together with the relevant terms and conditions. Please mail the full set of completed forms and required documents to below address OR submit to any DBS Branch.
[按此](http://www.dbs.com.hk/sme-zh/list/form-list.page)或到<http://www.dbs.com.hk/sme-zh/list/form-list.page>下載 IDEAL™ 登記表格和相關的條款及細則，然後將整份已完成的表格及所需文件寄到以下地址或任何星展銀行分行。

DBS Bank (Hong Kong) Limited -
Channel Management
G.P.O Box No. 400
星展銀行(香港)有限公司 -
Channel Management
香港郵政總局信箱400號

2) Who should be the signatory on IDEAL™ Registration Form?

IDEAL™ 申請表格應該由哪位人士簽署?

IDEAL™ Registration Form is required to be signed by the authorised person(s) of your company. For details, please refer to the Signing Requirements at the bottom of Section 8 of the Registration Form.

IDEAL™ 登記表格必須由 貴公司的授權人士簽署。於簽署前，請參考登記表格第八部份所詳列的簽署要求。

3) When can I use IDEAL™ after submitting completed IDEAL™ registration form?

提交已完成的IDEAL™登記表格後何時可以開始使用IDEAL™?

You will receive an acknowledgement email to inform you that your application is being processed. Upon successful application, you will receive a welcome pack in 7 business days for you to start using IDEAL™.

您將收到電郵通知您的申請正在處理。當申請完成，您將於7個工作日內收到迎新包，您便可以開始使用IDEAL™。

4) Is there any service fee for using IDEAL™?

使用IDEAL™有甚什麼收費?

Click [here](http://www.dbs.com.hk/sme/day-to-day/ways-to-bank/online-banking-IDEAL™) or go to <http://www.dbs.com.hk/sme/day-to-day/ways-to-bank/online-banking-IDEAL™> for details.

[按此](http://www.dbs.com.hk/sme-zh/day-to-day/ways-to-bank/online-banking-IDEAL™)或到<http://www.dbs.com.hk/sme-zh/day-to-day/ways-to-bank/online-banking-IDEAL™>了解詳情。

II MANAGING YOUR LOGINS 管理登入戶口

1) How can I get started?

如何首次登入 (經桌面/手提電腦)?

i. Please ensure you have your Security Device and IDEAL™ Welcome Letter with you and logon to <https://IDEAL.dbs.com>

請準備您的迎新包，並於瀏覽器中輸入 <https://IDEAL.dbs.com/>

ii. Login using the credentials provided in the IDEAL™ welcome letter. Please Enter the Registration Code in the PIN field for the first-time login.

請從您的迎新信中查看公司編號，用戶編號及一次性專用密碼，然後於 IDEAL™ 登入畫面輸入這三項資料。凡第一次登入者，請輸入印於信上的一次性專用密碼為你 IDEAL™ 的登入密碼。

iii. Follow the steps listed on the screen to complete registration with your Security Device.

請依照畫面所提示的步驟以註冊您的保安編碼機。

2) How can I know if I have successfully set a new Login PIN during first time login?

如何知道我已成功設立新的登入密碼?

You will receive a confirmation email that indicated you have successfully set a new Login PIN. If you have left the page without completing the new PIN setup process or not able to receive the confirmation email, please re-start the first time login procedure.

如你已成功設立新的登入密碼，你將即時收到星展寄給您的確認電郵。如您中途離開了網頁或沒有收到確認電郵，請重新進行首次登入的步驟。

3) How can I know if I have successfully completed the first time login?

如何知道我已成功完成首次登入程序？

Upon completion of New PIN Setup and Security Device Registration, you will receive a confirmation email to thank you for coming onboard DBS IDEAL™.

如你已設立新的登入密碼並且註冊您的保安編碼機，你將即時收到星展寄給您的確認電郵，以感謝你登記星展 IDEAL™ 網上理財。

4) What should I do if I cannot login with my new PIN even though I have receive the confirmation email for onboarding IDEAL?

如成功登記星展 IDEAL™ 網上理財後卻未能以新密碼登入，應該怎樣做？

Please retry to login with new PIN after clearing browser's cache and cookies for fixing certain problems, like loading or formatting issues on sites.

請清除瀏覽器的快取和 Cookie，以嘗試修正網站的載入或格式設定等特定問題。然後再以新密碼登入。

5) What should I do if I forgot my IDEAL™ organisatio ID, user ID or login PIN?

如忘記了我的 IDEAL™ 公司編號、用戶編號或登入密碼，應該怎樣做？

You can use "Forgot PIN" function at IDEAL™ Login page to reset your login PIN via SMS/ email immediately. This feature can also unlock your login account. Please call DBS BusinessCare at 2290 8068 if you forgot your organisation ID or user ID.

您可於 IDEAL™ 登入頁上使用「忘記密碼」功能透過電話短訊或電郵即時重設密碼。此功能亦可為您的登入賬號進行解鎖。如您忘記了您的公司編號或用戶編號，請致電 2290 8068 聯絡星展企業一線通。

III MANAGING YOUR ACCOUNTS 管理賬戶

1) Are my account balances available on a real-time basis?

我能否查看實時賬戶結餘？

Yes, your latest account information is available real-time via DBS IDEAL™, through which you can also retrieve transactions for the past 6 months.

可以，您可透過星展 IDEAL™ 實時查看最新賬戶資料，亦可檢索過往 6 個月的交易資料。

2) Can I monitor the status of the cheques issued from my current account?

我能否檢視由我的往來戶口開立的支票狀況？

Yes, DBS IDEAL™ allows you to enquire about the status of corporate cheques, whether they are issued from your chequebook or through IDEAL™.

可以。無論是以票簿或是透過 IDEAL™ 開立的公司支票均可在 IDEAL™ 查詢支票狀況。

3) Can I enquire about the status of incoming funds to my DBS account?

我能否查詢我的星展戶口的存入資金狀態?

Yes, you can perform enquiries on incoming funds to DBS accounts via IDEAL™. Information is categorised according to Account Transfers, Telegraphic Transfers and Local Wire, and details such as the amount and remitting bank details of the incoming funds can be viewed.

可以，您可以透過IDEAL™ 查詢您的星展戶口的存入記錄。資料按照付款種類包括戶口轉賬、電滙、本地電滙進行分類，並顯示金額及滙款銀行等詳細資料。

IV MAKING CASH TRANSACTIONS 建立付款交易

1) Can I create a template for recurring payments such as staff payroll and rental fees?

我能否為一些經常支付的交易例如發薪和租賃費建立範本?

Yes, IDEAL™ allows users to create templates for all recurring payments. Templates facilitate the creation of transactions by saving pre-determined payment details such as debit account, beneficiary name, account, bank and amount. Pre-determined fields can be locked or protected so that crucial information cannot be edited or amended. Alternatively, you can make use of the copy function to create a new transaction from an existing payment.

可以，您可以在IDEAL™上為經常支付的交易建立範本。範本可預設付款的詳細資料，例如：支賬戶口、受款人名稱、戶口號碼、銀行及金額等資料。並可將預設欄位鎖定，令建立付款交易時該些欄位的資料只從範本中產生而不能修改。另外，您可以使用複製功能從之前已建立的付款複製一條新的交易。

2) Can I transmit a transaction that is dated for the future?

我能否提交一個未來日期的交易?

Transactions can be created in IDEAL™ up to 90 days in advance. These transactions are warehoused until the scheduled date and then processed accordingly. Transactions that are postdated, exceed cut off times or are dated on non-business days will automatically be deemed invalid when you create your transaction.

在IDEAL™上可提交最長90天遠期的交易。系統將儲存該等交易，並按照交易中的付款日處理。在建立交易時，遠期交易、過了截數時間或日期為非營業日交易，該交易將被自動視為無效交易。

3) Can I submit a transaction during a weekend or public holiday?

我能否在週末或公眾假期提交交易?

IDEAL™ is accessible from anywhere and at anytime, so you can create transactions and perform account enquiries whenever you want, even on weekends or public holidays. However, transactions cannot be processed on non-business days or after cut-off times on the same day. Please refer to our Transaction Pricing and Cut-off Times (Resources Center after login IDEAL™) for more information.

用戶可隨時隨地使用IDEAL™服務。您可於週末或公眾假期等任何時間建立交易及查詢賬戶。然而，交易無法在非營業日或同日的截數時間後予以處理。如欲了解更多資料，請參閱本行的交易定價及截數時間（登入IDEAL™後到資源中心）。

4) Can I print transaction reports for reporting purposes?

我能否交易報告作彙報用途？

IDEAL™ provides a comprehensive list of reports ranging from transaction-specific reports to summary reports and detailed reports on payment status. Customers can filter the transaction information provided based on categories such as debit account, value date range, status, beneficiary name and amount.

IDEAL™的報告種類全面，包括交易相關的報告、摘要及詳細報告和交易狀態等。用戶可根據支賬戶口、交易日、交易狀態、受款人和金額篩選所顯示的資料。

5) Can I amend the transaction after it has been submitted to the bank?

提交交易之後，我能否修改該交易？

The bank processes successfully approved transactions on the scheduled date. As such authorised signatories must write to the bank in advance of this date in order to make changes. 銀行於擬定日期處理經IDEAL™審批的交易。因此授權簽署人須於該擬定日期前以書面通知銀行方可進行修訂。

V MAKING TRADE APPLICATIONS 建立貿易服務交易

What trade services are available on IDEAL™?

IDEAL™提供哪些貿易服務？

You can perform many trade services through DBS IDEAL™™, including the following:

您可透過IDEAL™提交以下貿易服務的申請，包括：

Import Products 進口產品

- Letters of Credit (LC) Application/Amendment 信用證申請/修訂
- Standby LC Issuance/Renewal 備用信用證開立/更新
- Shipping Guarantees / Air Way Bill Guarantee Application 裝運保函/空運提單背書
- Bills under Letters of Credit 跟單信用證
- Bills under Collection 託收單
- Settlement for Bills 繳付單據指示

You can submit Import Letter of Credit applications and amendment(s) via IDEAL™ and are able to receive copies of the Letter of Credit from the system upon issuance. You can also perform multi-currency Letter of Credit/Import Collection settlements and apply for trust receipt financing. And you can apply online for a banker guarantee to clear goods from the shipping or airline companies before transport documents are received.

您可透過IDEAL™提交進口信用證開立和修訂申請，銀行處理後您可即時從系統下載信用證副本。您可以在系統處理不同貨幣的信用證/繳付單據指示以及申請受託人收據融資。您也可以於網上提交銀行保函，在收到運單文件前向船公司進行貨件清算。

Export Products 出口產品

- Export Letter of Credit Advising 出口信用證通知
- Export Bills under Letter of Credit 信用證項下出口單據
- Export Bills under Collections 出口託收單據

If your company is the beneficiary, you can view and print copies of SWIFT Export Letters of Credit, as well as apply for a Letter of Credit confirmation. Status of the acceptance and payment of the Export Letter of Credit or Collection bills can also be viewed online.

若貴公司是信用證收益方，您可於網上檢視並列印SWIFT 格式的出口信用證副本及修訂本，以及信用證確認。您亦可於網上查閱出口信用證或託收單據的接納及付款狀況。

Banker's Guarantee / Standby Letter of Credit 銀行保函/備用信用證

You can apply for a Banker's Guarantee/Standby Letter of Credit and make amendments through IDEAL™.

您可透過IDEAL™ 提交銀行保函/備用信用證申請/修訂。

Reports 報告

IDEAL™ provides a comprehensive list of reports, and user-defined parameters are available to filter the information based on value date range, status, beneficiary name and amount, among others. An electronic month-end trade statement can be downloaded in Excel, and you can also view a summary of the outstanding amount for trade transactions.

IDEAL™ 的報告種類全面，可由用戶自訂參數，根據付款日期、付款狀態、受款人、金額等篩選資料。貿易電子結單可下載成Excel格式，及查閱未結算的貿易交易摘要。

Enquiries 查詢

Through IDEAL™, you can search for information relating to trade transactions by specifying your criteria. This is available for transactions initiated through the system or by physical application made over the bank's counters.

您可按照指定條件搜尋於IDEAL™或經銀行櫃檯提交的交易資料。

VI APPROVING TRANSACTIONS AND APPLICATIONS 授權交易及申請

1) What authorisation limits are in place over transactions initiated via IDEAL™?

透過IDEAL™ 進行交易設有哪些授權限制?

You can set up your authorisation matrix according to the account opening process or otherwise, depending on your requirement, however this requires approval from your signatories as appointed in the Board of Resolution.

您可按照您於銀行開立戶口時的的需要設定簽署指示或其他授權安排。惟這需要 貴公司的董事會決議委任的簽署人批准。

2) Is there a segregation of duties between the maker and authoriser?

有沒有交易經手人與授權人的職責劃分？

IDEAL™ allows the configuration of user access rights and privileges in two categories:

- Single Management: Where the maker can authorise his/her own transactions. This is applicable for small companies where DBS IDEAL™ is operated by just one person.
- Dual Management: Where there is a segregation of duties between makers and authorisers.

IDEAL™ 的用戶使用權及權限設置分為兩類：

- 單一管理監控模式: 交易僅需一名人士即可完成。適用於小型公司只有一名人士操作 IDEAL™。
- 雙重管理監控模式: 交易必須由兩名或以上人士完成。

3) Can the authoriser approve transactions when he is out of the office or overseas?

授權人能否在辦公室以外或海外授權交易？

IDEAL™ is accessible from anywhere, as long as an Internet connection is available. As such, authorisers can login to the system even when they are out of office and approve transactions using the DBS security device or Digital Token. They can create and approve transactions via the IDEAL™ Mobile app, available on the Apple and Android App Stores.

只需連上互聯網即可在任何地方使用IDEAL™。因此，授權人即使在辦公室以外或海外也可登入系統，並使用星展保安編碼機授權交易；亦可從 Apple 或 Android App Stores 下載 IDEAL™ 流動理財應用程式。IDEAL™ 流動理財應用程式支援建立及授權交易。

4) What happens if approval is made after the cut-off time in DBS IDEAL™™?

若過了截數時間才於IDEAL™ 授權交易會怎樣？

If the approval is made after the cut-off time, DBS IDEAL™ will advise the authoriser of this and provide an option for the system to automatically adjust the scheduled date appropriately. Alternatively, the authoriser can choose to reject the transactions and have the maker perform the necessary amendments before approval.

若在截數時間後授權交易，IDEAL™ 會即時通知授權人已過了截數時間，系統即時通知授權人，交易日將被調整至下一個工作日。另外，授權人亦可選擇拒絕授權交易，在授權前讓用戶作出適當的修訂。

VII SECURITY FEATURES 保安功能

1) How do you ensure the highest level of security for IDEAL™ users?

如何確保IDEAL™ 用戶得到最高水平的安全保障？

DBS deploys the following security mechanisms through IDEAL™:

星展IDEAL™ 實施以下保安機制：

▪ **Automatic Logout Feature** 自動登出保護

IDEAL™ automatically terminates the session when you are inactive for 10 minutes or more. You will need to login again if you wish to continue to access to the service.

當用戶閒置超過 10 分鐘，IDEAL™ 將自動終止用戶的連接。若用戶希望繼續使用服務需重新登入IDEAL™。

▪ **Constant and Vigilant Monitoring** 持續謹慎的監察

We've put security surveillance systems in place to constantly monitor and detect any potentially illegitimate activities on our network and systems.

我們設有保安監測系統，以持續監察並偵測銀行的網絡及系統上任何可能違法的活動。

▪ **Regular Review and Audit** 定期檢討及審核

In order to ensure the effectiveness of our safety measures, DBS conducts regular security reviews and audits performed both by internal and external auditors.

為確保星展的安全措施奏效，銀行會定期由內部及外聘核數師進行保安檢討及審核。

▪ **2 Factor Authentication (2FA)** 雙重認證 (2FA)

DBS uses 2 Factor Authentication (2FA) to verifying the identity of anyone trying to access your account. The two factors involved are something you have (your security device or Digital Token) and something you know (Your organisation ID, User ID and PIN).

星展採用雙重認證 (2FA) 以核實任何試圖登入您的賬戶的人士的身份。所使用的兩項認證為您擁有的 (例如您的保安編碼機或數碼編碼器) 及您知道的 (您的公司編號，用戶編號及登入密碼) 事項。

In addition, the following configurations have been established by the bank, based on the entitlement process during implementation:

此外，用戶可進行以下設置:

- ✓ User access 用戶的存取權
- ✓ Authorisation matrix 授權政策

2) Why do I need the security device?

為甚麼需要使用保安編碼機？

With online fraud becoming increasingly sophisticated, a more stringent online security system is needed to combat potential cyber crimes. And with the implementation of 2FA, should your User ID and PIN be compromised for any reason, the "thief" will need to have your personal Security Device, without which he will be unable to access IDEAL™. This makes it more difficult for hackers who manage to obtain a string of customers' User IDs and PINs via phishing or spyware.

網上詐欺手法越來越高明，因此需要更嚴謹的網上保安系統以應付可能出現的網絡罪行。實施雙重認證後，萬一您因任何原因涉露了用戶編號及密碼，「匪徒」亦需要您的保安編碼機，否則無法登入 IDEAL™。這令有能力透過網釣或間諜軟體取得一連串客戶的用戶編號及密碼的駭客更難盜用賬戶。

3) What are the benefits of 2FA?

雙重認證有甚麼好處？

2FA offers a higher level of security, ensuring fraudsters can't steal 'something you have' in your physical possession (such as a mobile phone) over the Internet. It also offers protection for high-risk transactions such as fund transfers to non-designated accounts by providing an additional authentication factor that is physically held by you only. And 2FA is convenient. We offer you greater online security with just a few simple, straightforward steps.

雙重認證提供高水平的保安，確保騙徒無法透過互聯網盜取您所擁有的實物（例如手提電話）中的東西。雙重認證亦透過只由您實際擁有的額外認證因素，為高風險交易（例如轉賬至非指定賬戶）提供保障。雙重認證亦很方便，您只需數個簡單的步驟就可享有更安全的網絡服務。

4) What is the Security Device?

保安編碼機是甚麼？

The Security Device generates a unique Security Access Code (SAC) that acts as a second level authentication for you. After registering your Security Device, you will require it whenever you log in to DBS IDEAL™. More specifically, you will need to login in with your Organisation ID, User ID, PIN and the Security Access Code (SAC) generated by the Security Device.

保安編碼機會生成一組獨有的保安存取編碼（SAC），作為您的第二重認證。註冊保安編碼機後，每次登入 IDEAL™ 時均須使用編碼機。具體而言，您須以公司編號、用戶編號、登入密碼及保安編碼機生成的保安編碼登入 IDEAL™。

5) Are audit trails available via IDEAL™?

能否透過 IDEAL™ 取得交易記錄？

A full audit trail is available in IDEAL™, and can capture information relating to each transaction such as date, action performed and name of the user.

您可透過 IDEAL™ 取得完整的交易記錄，並取得每宗交易的資料，例如日期、所作活動及其用戶姓名 / 名稱等。

VIII TROUBLESHOOTING 排疑解難**1) How many invalid login attempts can I make before my user account is locked out from IDEAL™?**

多少次無效登入後 IDEAL™ 賬戶會被鎖定？

The User ID will be locked-out after 5 invalid login attempts, and the Security Device will also be locked after 5 invalid attempts to enter the PIN into the device. You can just reinstall IDEAL™ Mobile app and then activate IDEAL™ Digital Token on your device. However, you need to submit IDEAL™ Maintenance form if you want to unlock your physical token.

5 次無效登入後，用戶賬號將被鎖定；而保安編碼機在輸入 5 次無效的密碼後，亦將被鎖定。您只需要重新安裝 IDEAL™ 流動理財應用程式並重新啟動 IDEAL™ 數碼編碼器。然而，您須提交 IDEAL™ 更改表格以為您的實體保安編碼機解鎖。

2) Who do I contact if I have a problem or enquiry regarding IDEAL™?

如遇到有關 IDEAL™ 的問題或疑難，應與誰聯絡？

If you have any problems or enquiries relating to IDEAL™, please call DBS *BusinessCare* at (852) 2298 8068 by email businesscare-hk@dbs.com. The operating hours are from Monday to Friday: 9:00 am - 6:00 pm.

如遇到有任何關於 IDEAL™ 的問題或疑難，請聯絡星展企業一線通

電話 (852) 2290 8068

電郵 BusinessCare-HK@dbs.com

星期一至五-上午9:00-下午6:00

星期六-上午9:00-下午1:00

(公眾假期除外)