

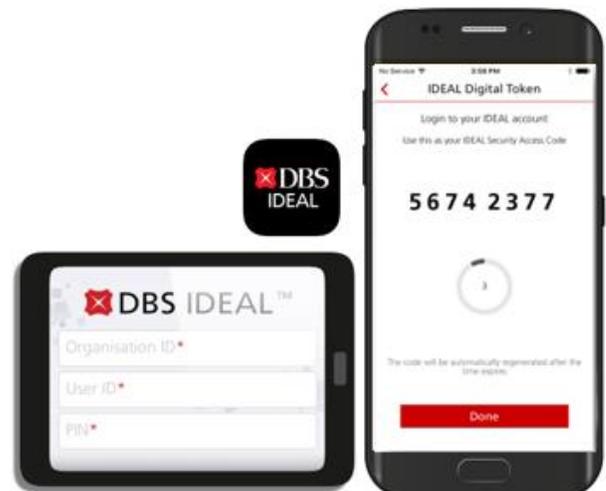


IDEAL Mobile App & Digital Token User Guide

IDEAL 手機應用程式及數碼編碼器 用戶指南

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1 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。

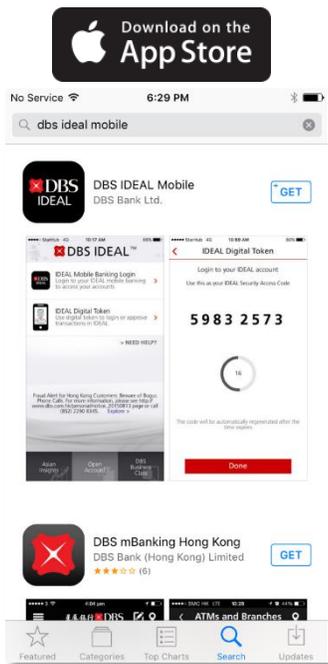
Follow below steps to install IDEAL Mobile App to your device:

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”**

Note: The look and feel of different Android devices may vary

注意：不同 Android 設備的外觀可能會有所不同

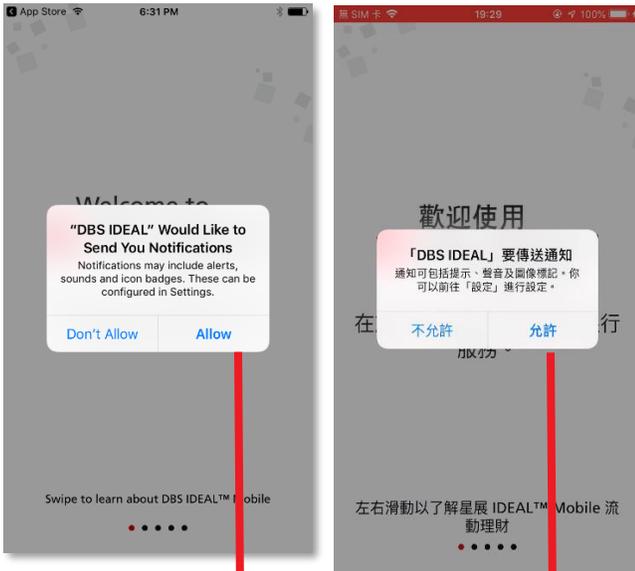


**2. Download and install DBS IDEAL Mobile Application
下載並安裝DBS IDEAL手機應用程式**

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

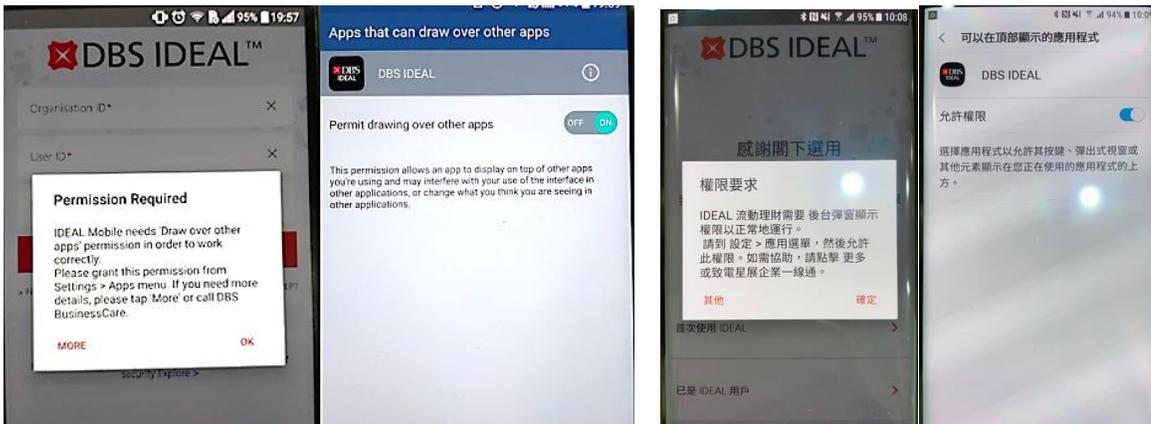
IOS



Tap on **Don't Allow** or **Allow** DBS IDEAL to send you notifications

點擊不允許或允許 DBS IDEAL 向您傳送通知

Android

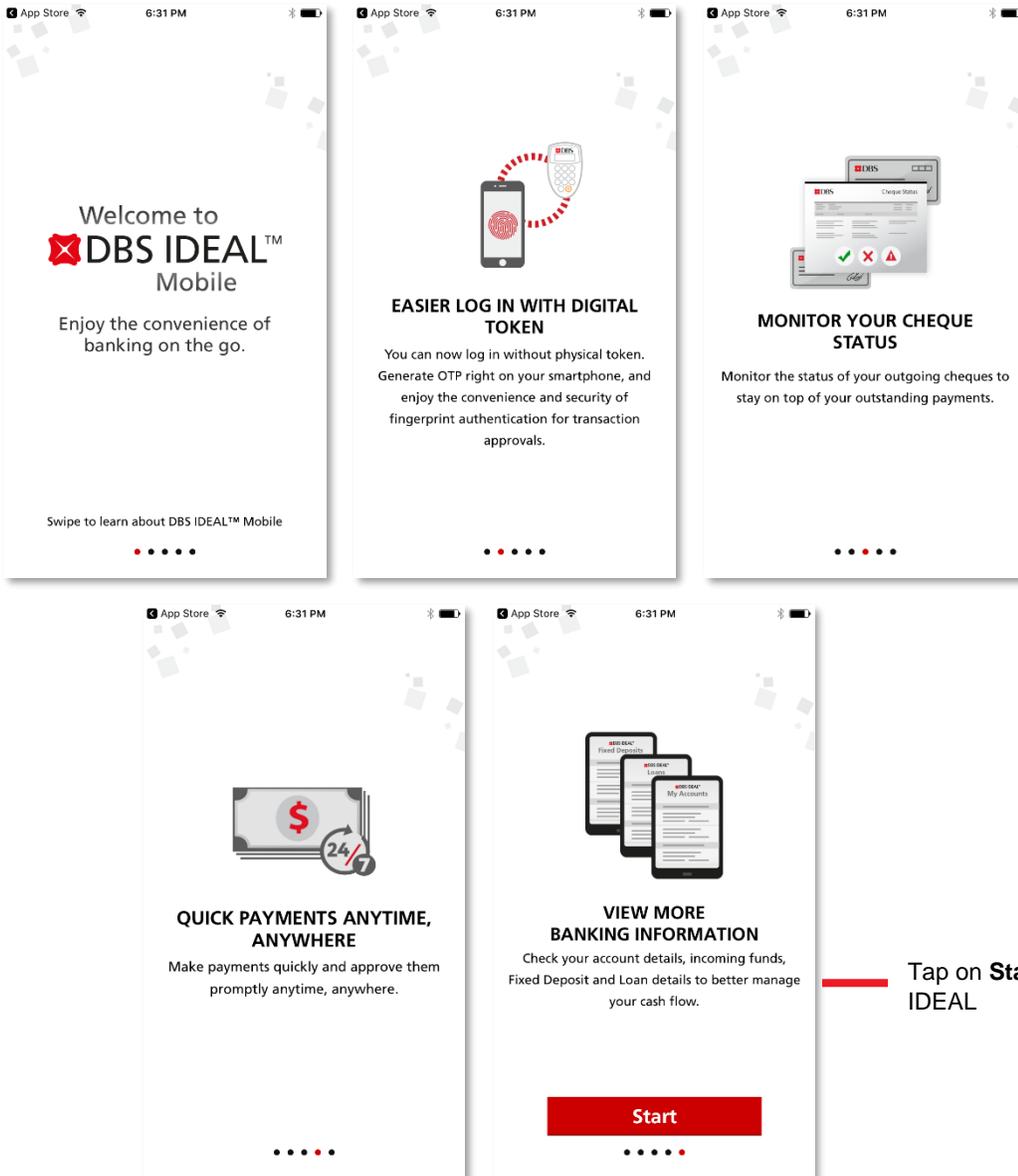


Tap **OK** and enable “Draw over other apps” permission to work correctly

點擊**確定**並啟動 “允許權限” 要求即可正常使用

4. Swipe to learn about DBS IDEAL Mobile App via Introduction Page

通過簡介頁面橫掃以了解DBS IDEAL手機應用程式



Tap on **Start** to login IDEAL



—— 點擊開始使用 IDEAL

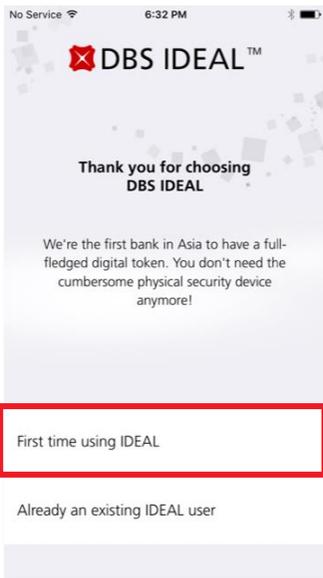
2

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

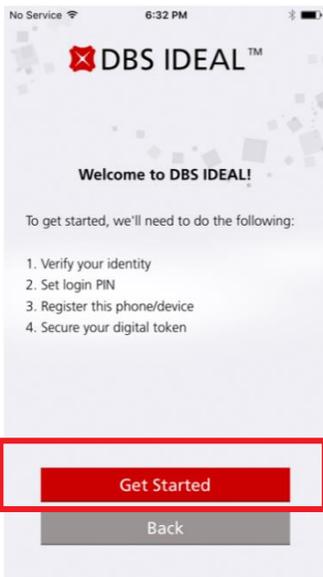
If you are a new IDEAL User, you can directly login to IDEAL via IDEAL Mobile App to activate your User ID.
 如果您是新的 IDEAL 用戶，可以通過 IDEAL 手機應用程式直接登錄 IDEAL 以啟動您的用戶 ID。

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

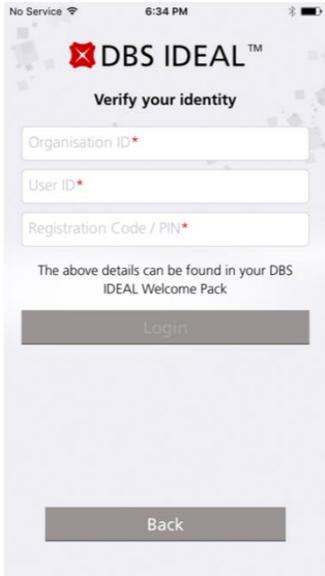


Tap on **First time using IDEAL**
 點擊 **首次使用 IDEAL**



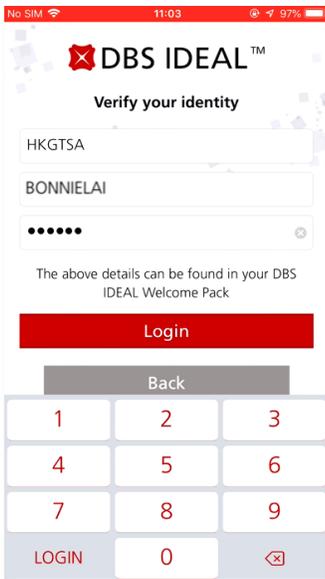
Tap on **Get Started**
 點擊 **開始使用**

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)



Input Organization ID, User ID and One Time Registration Code

輸入公司編號、用戶編號、及一次專用登記編碼



Tap on Login

點擊 登入

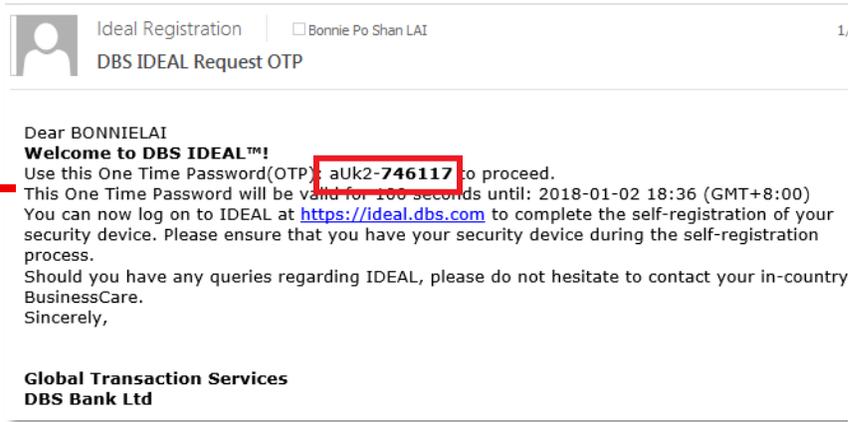
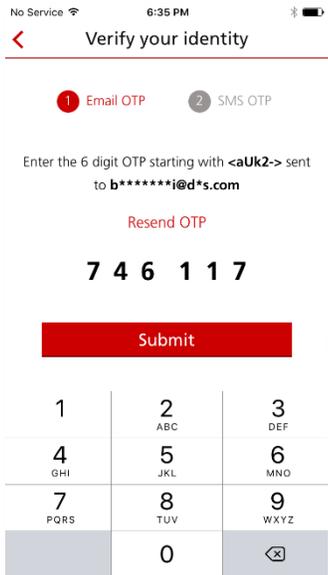
3. After successful login, you will be prompted to verify your identity by receiving Email OTP and SMS OTP.

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

Email OTP / 電郵一次專用密碼



OTP sent via Email / 電郵一次專用密碼

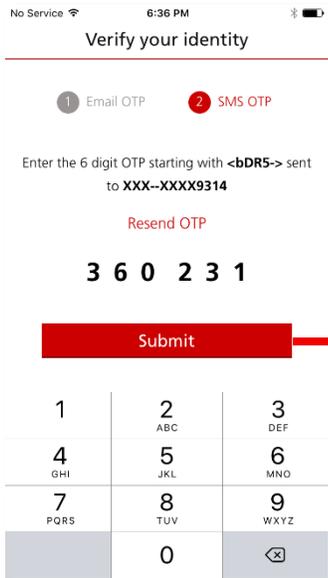
Enter the OTP sent to your registered email address with the bank and tap on **Submit**

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

注意：您需要提交 IDEAL 更改表格以更改註冊的電郵地址

SMS OTP / 手機短訊一次專用密碼



<DBS IDEAL>
Use this OTP: [bDR5-360231](#) to proceed. This OTP will be valid for 100 seconds.



OTP sent via SMS / 手機短訊一次專用密碼

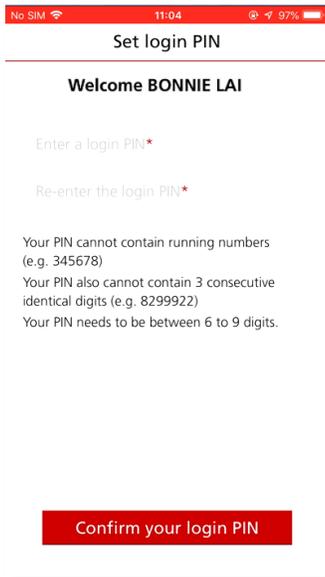
Enter the OTP sent via SMS to your registered mobile number with the bank and tap on **Submit**

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

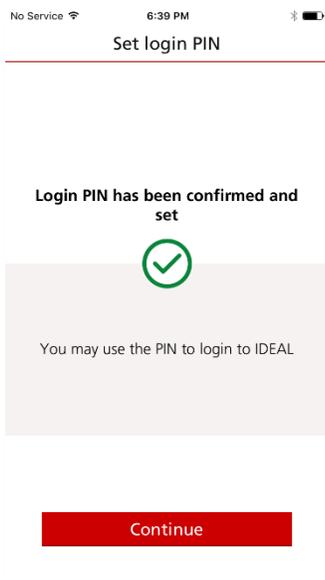
注意：您需要提交 IDEAL 更改表格以更改註冊的手機號碼

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



Input your Login PIN and tap on **Confirm your login PIN.**

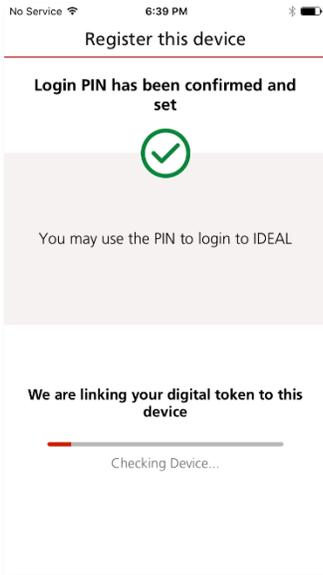
輸入您的登錄入碼後，然後點擊確認登入密碼。



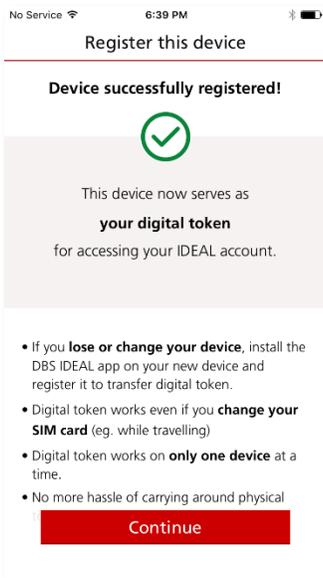
Tap on **Continue**

點擊繼續

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

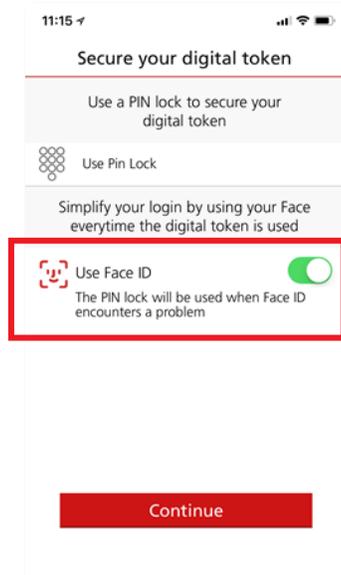
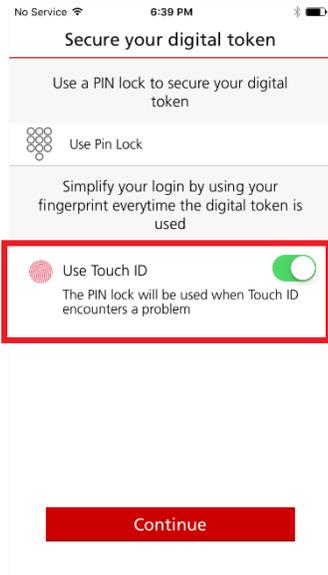


Linking Device as IDEAL Digital Token
將設備鏈接為 IDEAL 數碼編碼器



Successfully Provisioned/Registered and Tap on **Continue**
成功配置 / 註冊並點擊繼續

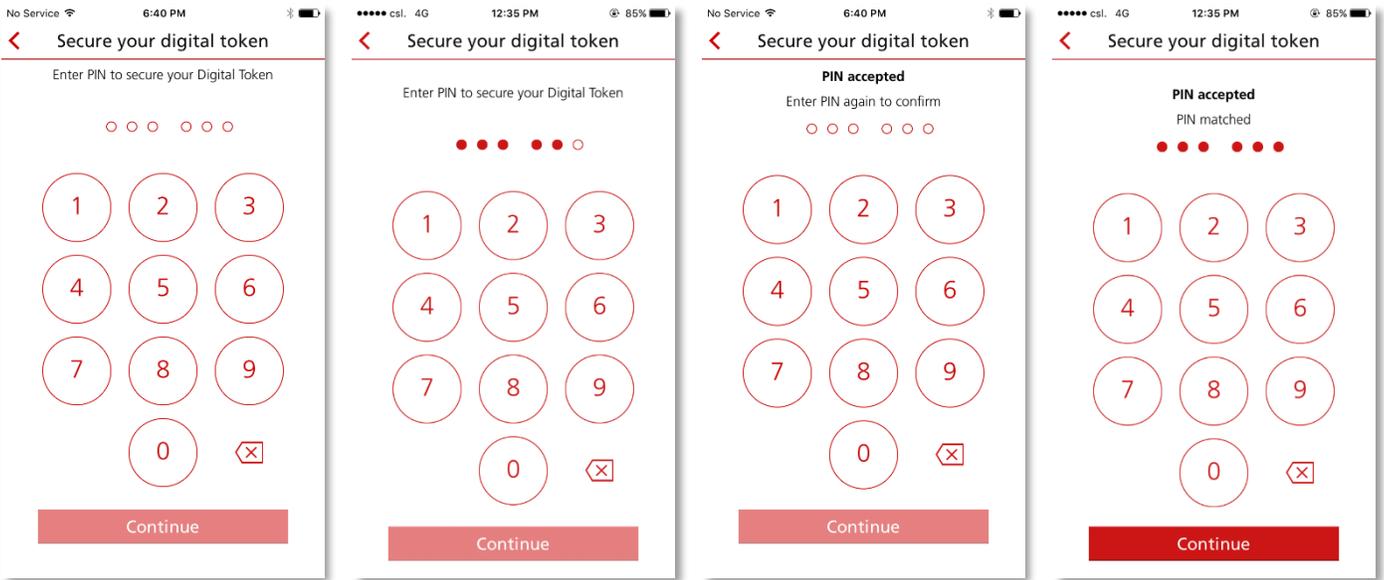
6. After successfully provisioned/registered your device as IDEAL Digital Token, you need to setup PIN Lock.
成功將設備配置/註冊為IDEAL數碼編碼器後，您需要設置使用密碼鎖定。



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數碼編碼器密碼鎖定

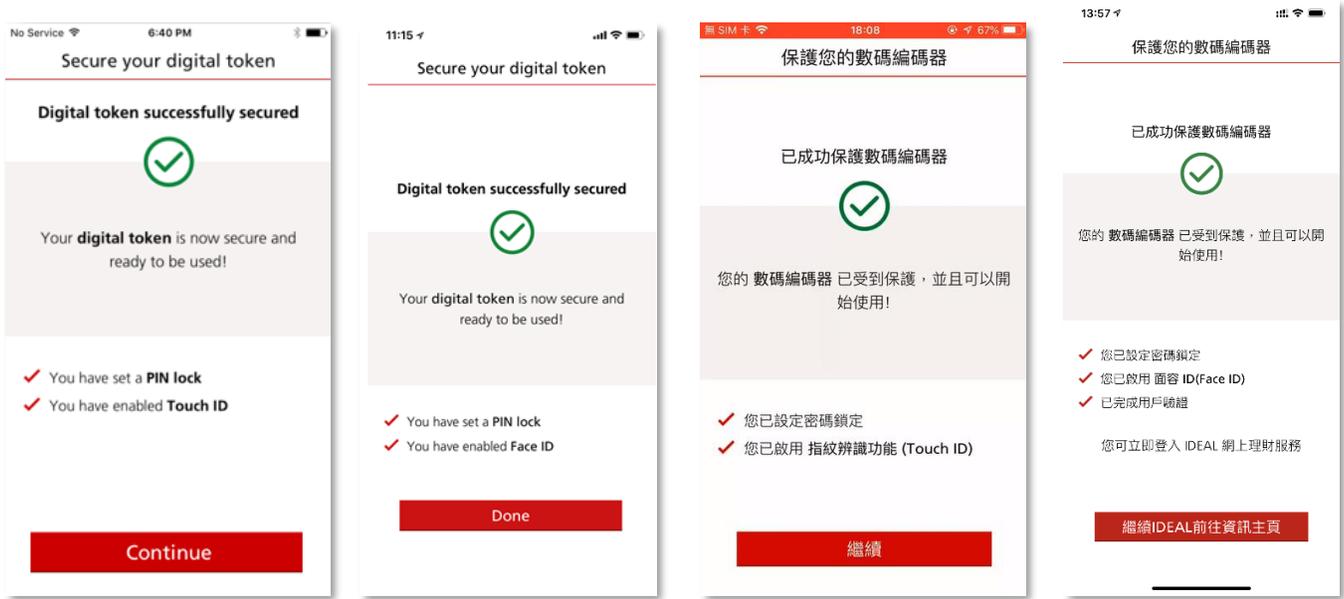


Enter 6-digits PIN Lock, tap on **Continue** then enter again to confirm



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



PIN Lock successfully setup and tap on **Continue / Done**

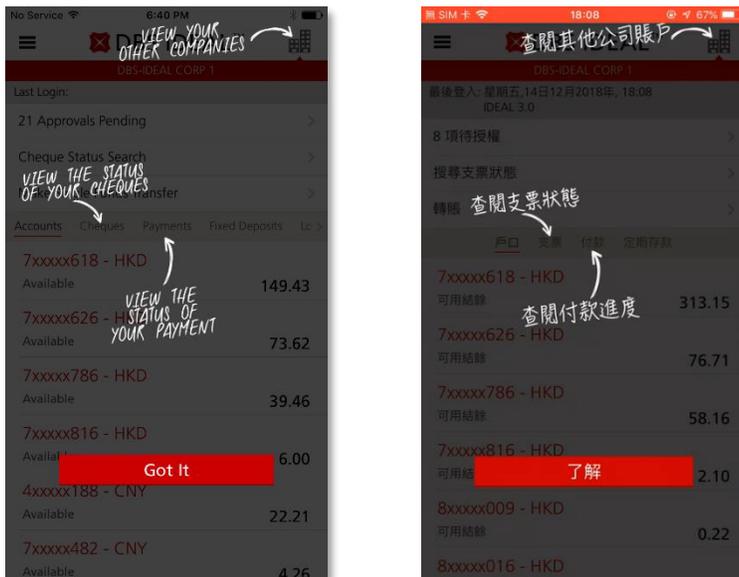
密碼鎖定成功設置並點擊**繼續/完成**

*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

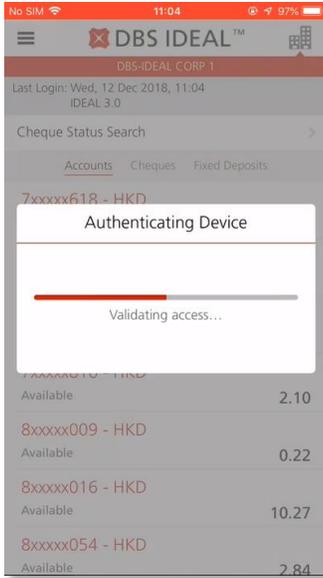
9. You will be prompted with Intuitive Guide and landing on Dashboard page

系統將提示您簡單使用指南並資訊主頁版面



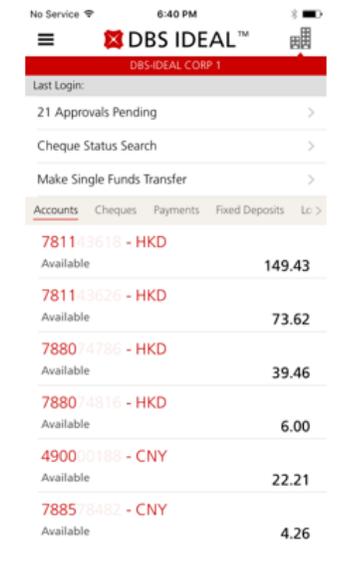
Take a look on the coach marks for guidance and Tap on **Got it**

請查看一下簡單標記，以獲得提示然後點擊**了解**



System will authenticate device

系統將驗證設備

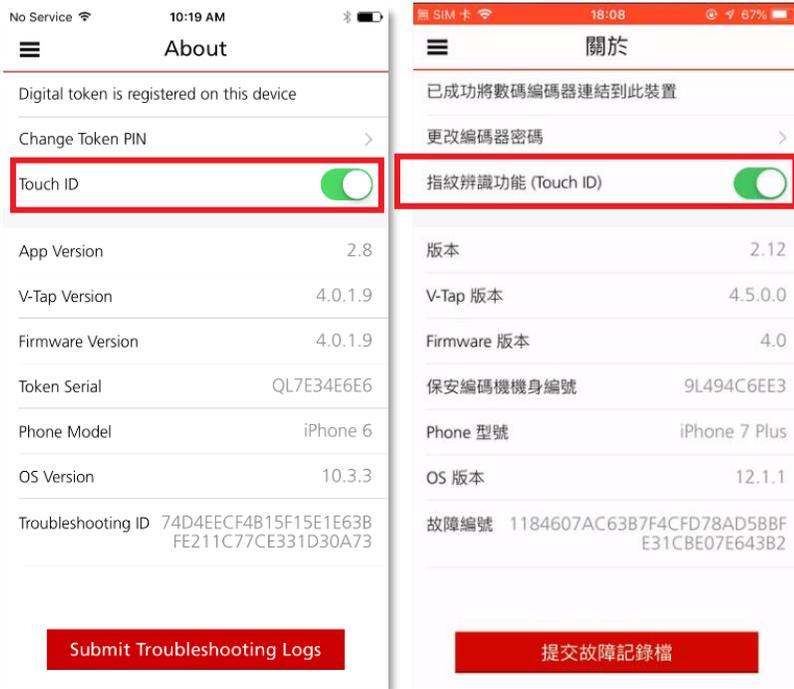


Arrive Dashboard page with 2FA completed (all account details will be displayed without masking)

到達完成雙重驗證的資訊主頁版面 (將顯示所有戶口資料而不部份隱藏)

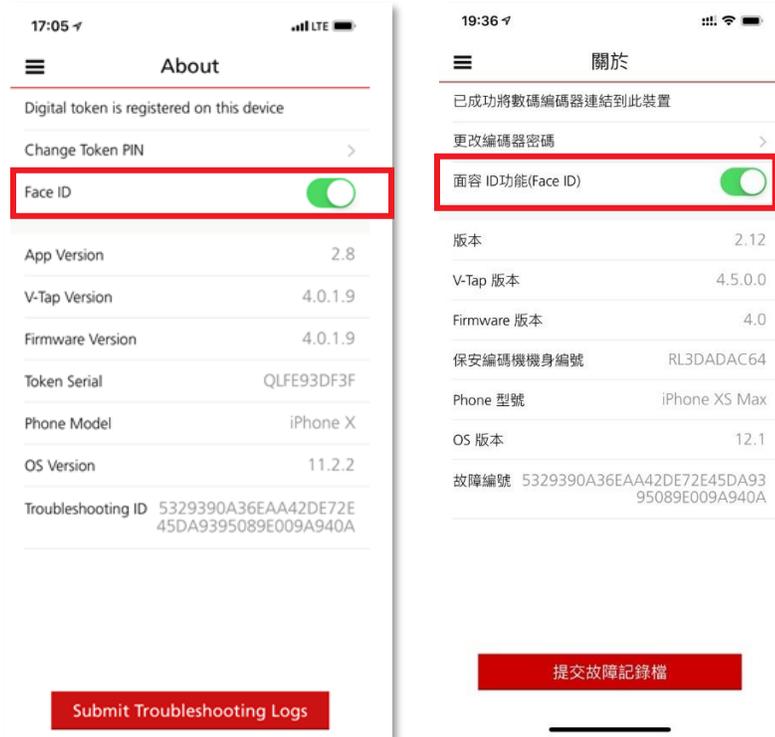
10. You have successfully provisioned/registered IDEAL Digital Token to your device and you can immediately use your IDEAL Digital Token for Login authentication or Approving transactions (depending on your user role)

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）



IDEAL Digital Token is registered to this device

IDEAL 數碼編碼器已經註冊連結此裝置



3

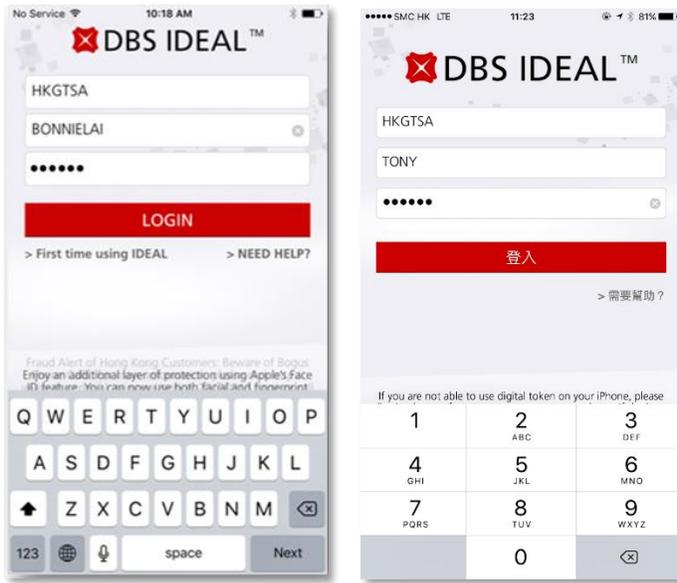
Provision IDEAL Digital Token to existing IDEAL User / 啟動 IDEAL 數碼編碼器至現有用戶

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

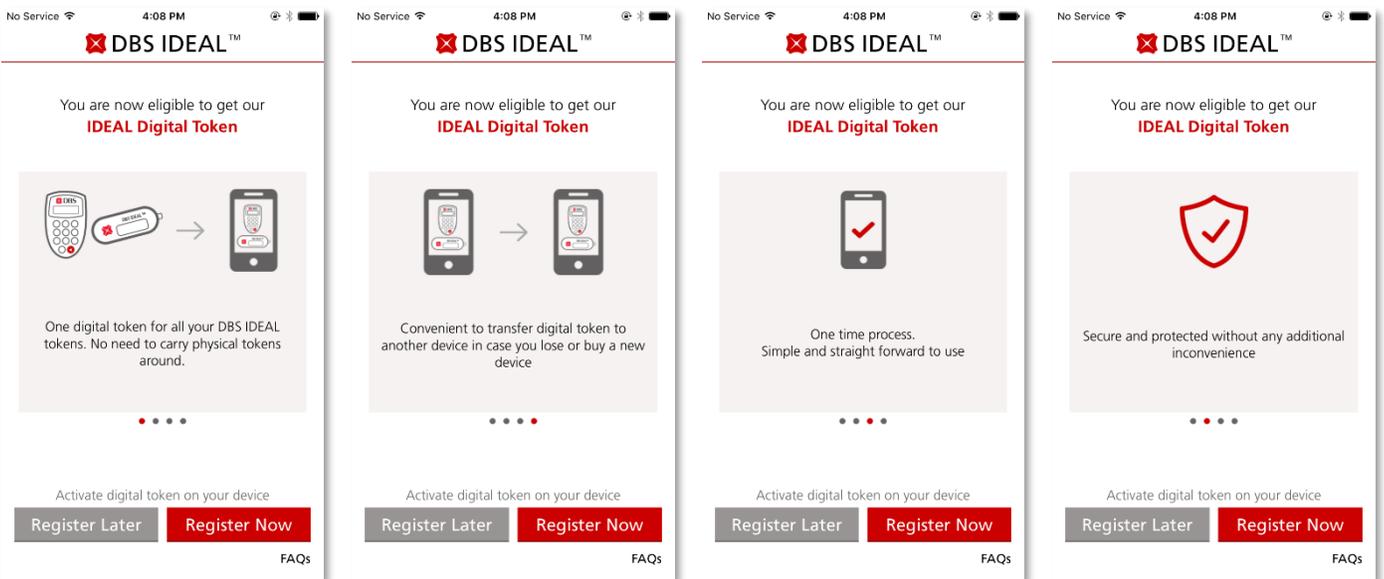


Login using your existing Organization ID, User ID and Login PIN and Tap on **Login**

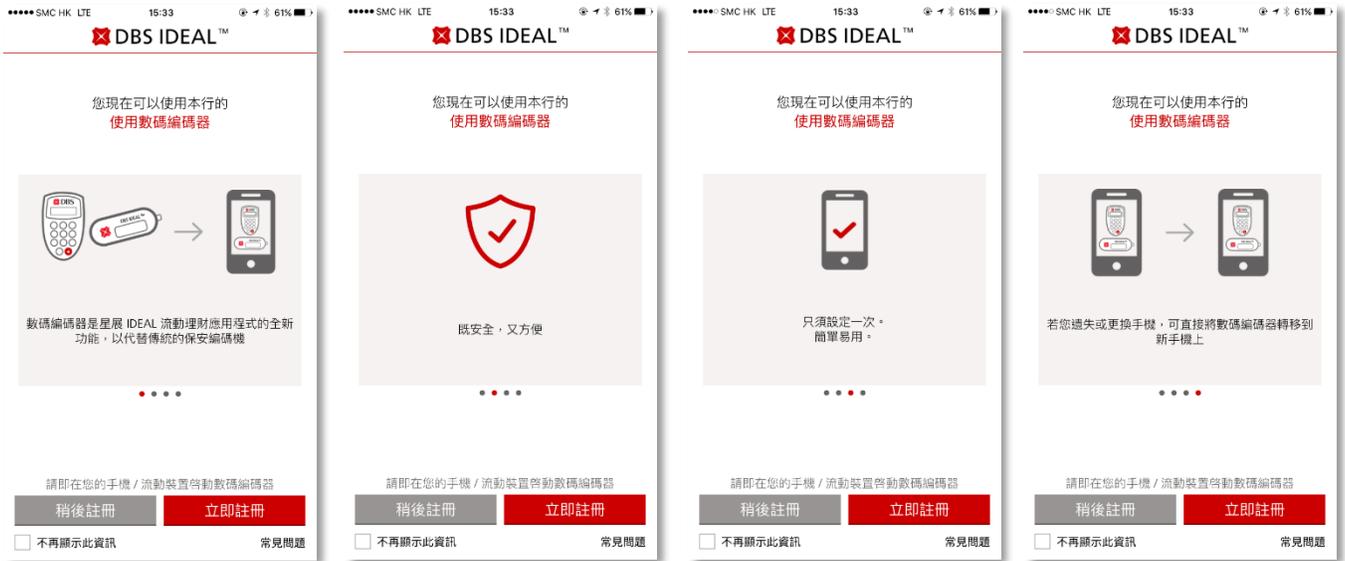
輸入現有的公司編號、用戶編號、及登入密碼，點擊登入

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

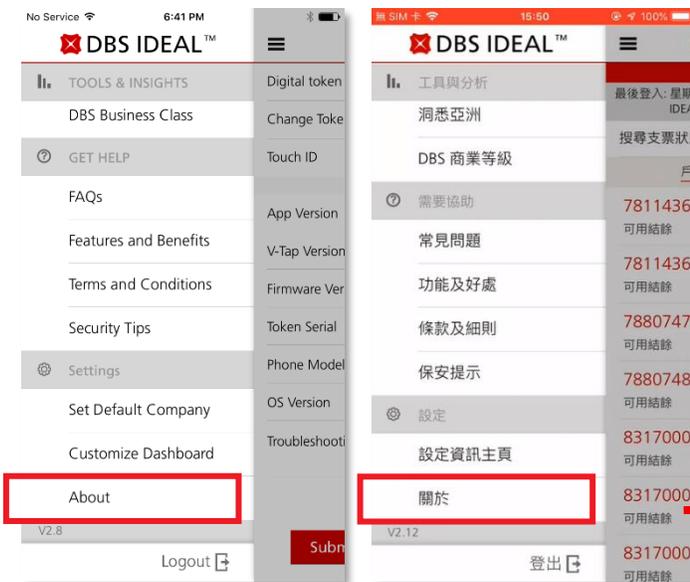


Tap on **Register Now** to provision/register IDEA Digital Token or tap on **Register Later** to skip the process and go to IDEAL Mobile Application



點擊立即註冊以配置/註冊 IDEAL 數碼編碼器或點擊稍後註冊以略過安裝過程並直接進入 IDEAL 手機應用程式

3. 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



Tap on the **Sandwich Menu** (≡) to reveal other functions

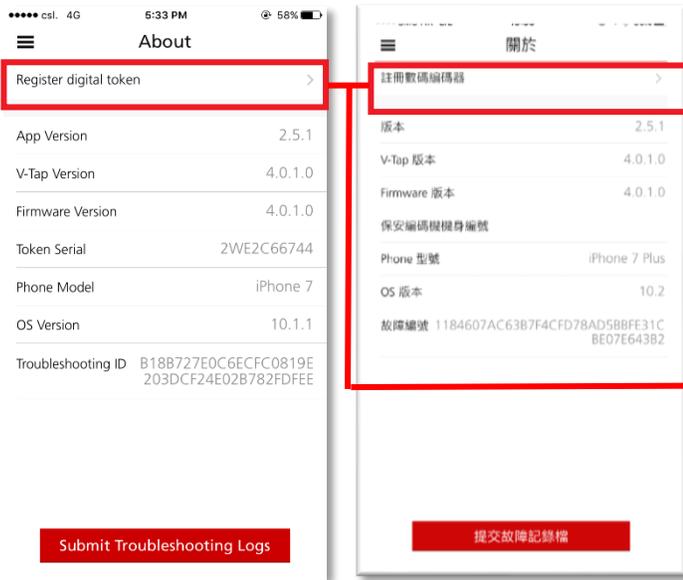
點擊側邊選擇 (≡) 揭示其他功能

Tap on **About** to access IDEAL Digital Token registration and transfer menu

點擊“關於”以訪問 IDEAL 數碼編碼器註冊和轉移選擇

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

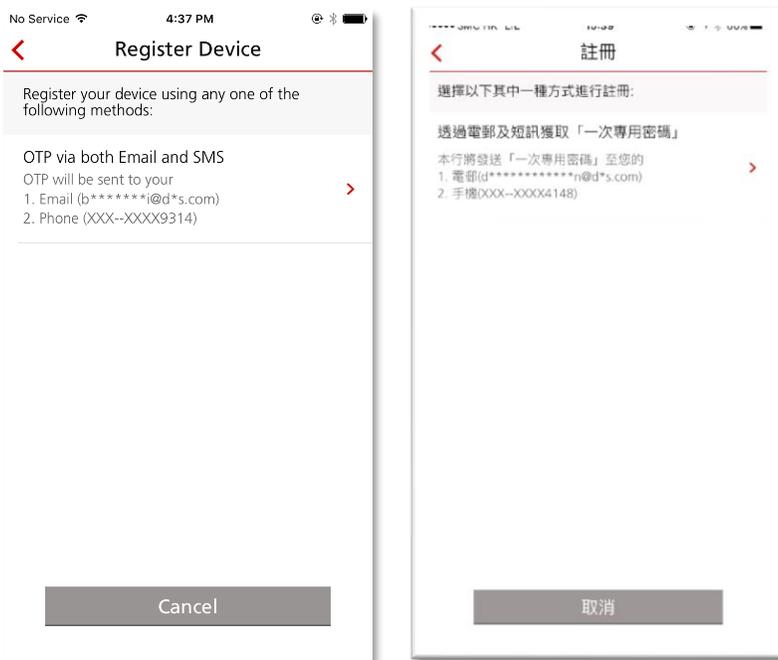
點擊註冊數碼編碼器以開始裝置/註冊過程

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



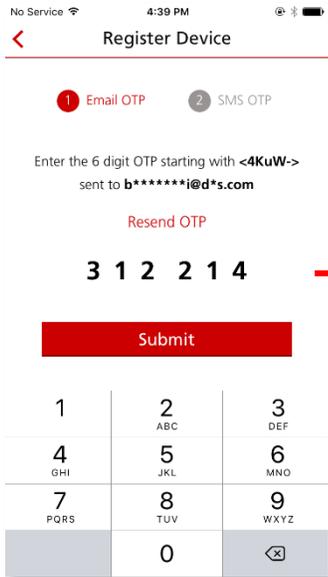
Tap on the **Arrow** button to trigger Email and SMS OTP

點擊右向按鈕以觸發電郵和手機短訊一次專用密碼

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

Email OTP / 電郵一次專用密碼



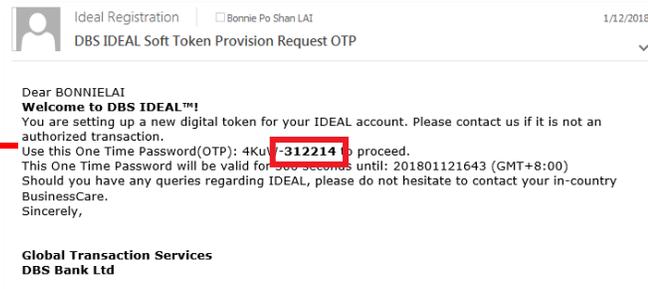
OTP sent via Email / 電郵一次專用密碼

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

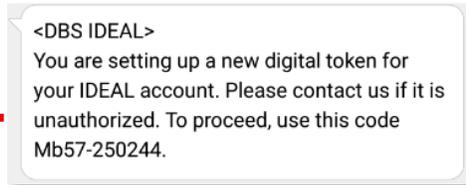
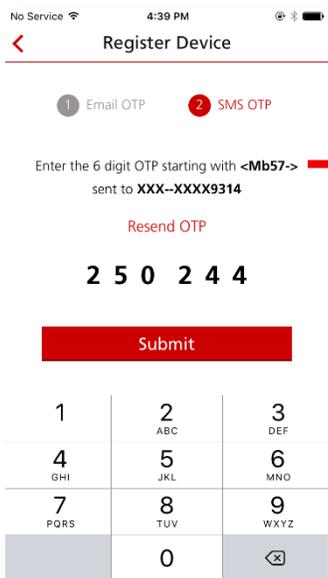
輸入發送到您在銀行註冊的電郵地址的一次專用密碼，然後點擊提交。

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

注意：您需要提交 IDEAL 更改表格以更改註冊的電郵地址。



SMS OTP / 手機短訊一次專用密碼



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.

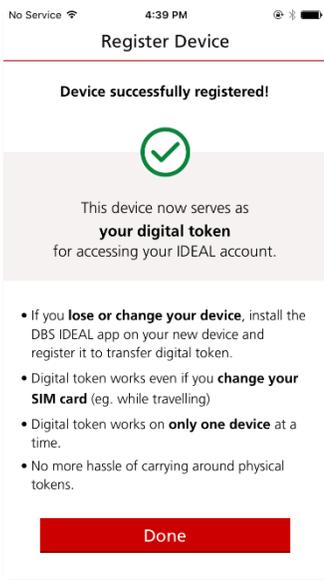
注意：您需要提交 IDEAL 更改表格以更改註冊的手機號碼。

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



Linking Device as IDEAL Digital Token (Automatic Process)

將設備鏈接為 IDEAL 數碼編碼器 (自動處理)



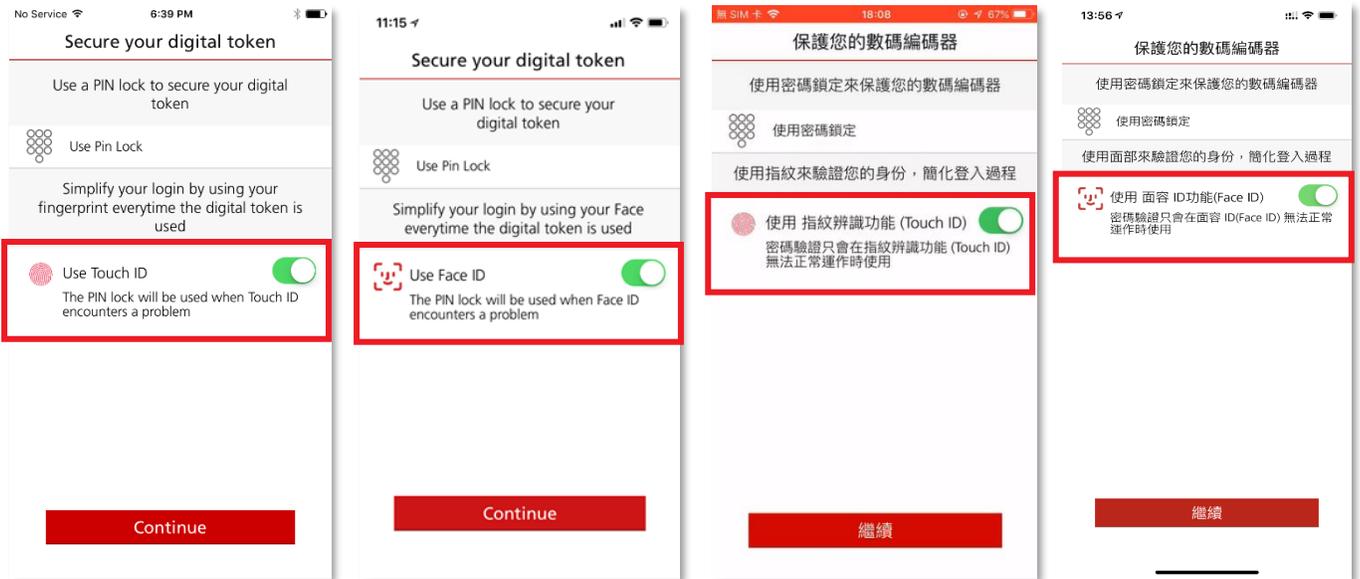
Successfully Provisioned/ Registered and tap on Done

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](#)

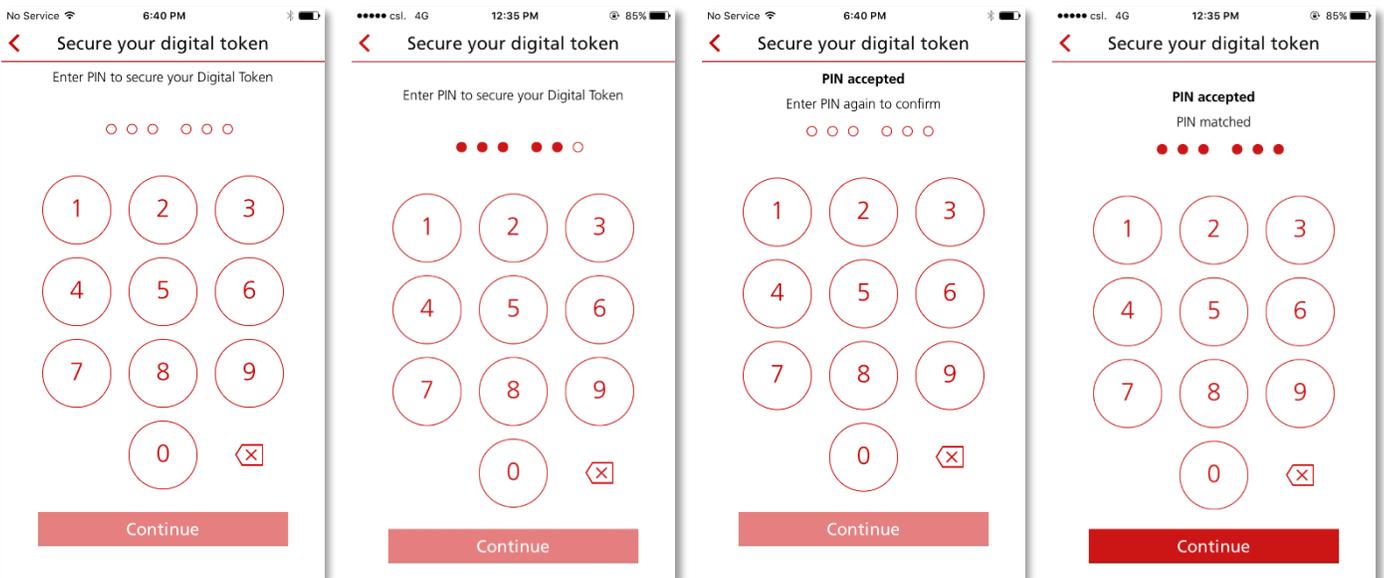
8. After successfully provisioned/registered your device as IDEAL Digital Token, you need to setup PIN Lock.
 / 成功將設備配置/註冊為IDEAL數碼編碼器後，您需要設置使用密碼鎖定。



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

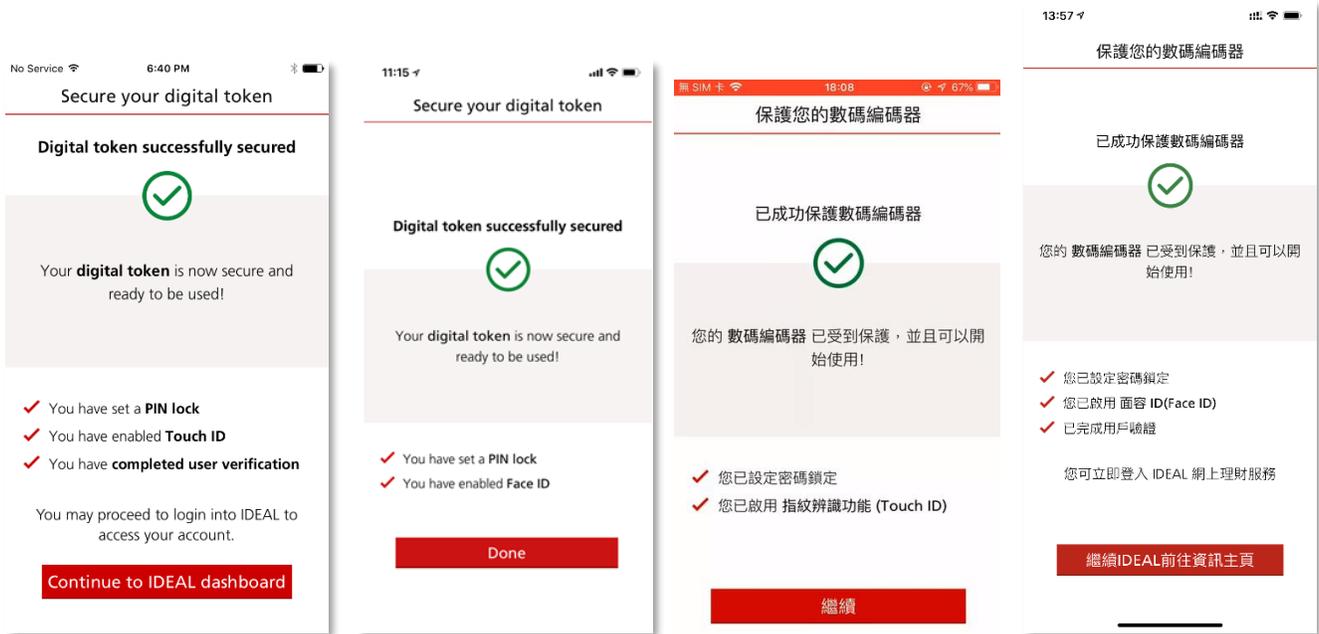


Enter 6-digits PIN Lock, tap on **Continue** then enter again to confirm



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

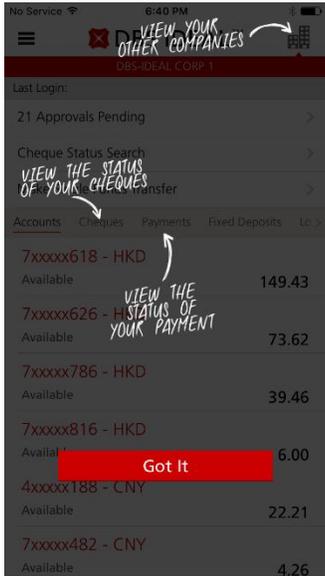


PIN Lock successfully setup and tap on **Continue to IDEAL dashboard / Done**

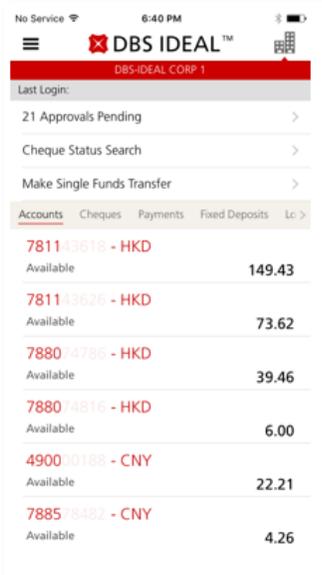
密碼鎖定成功設置並點按**繼續/完成**

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



Tap on **Got it**
點擊了解



Arrive Dashboard page with 2FA completed (all account details will be displayed without masking)

到達完成雙重驗證的資訊主頁版面 (將顯示所有戶口資料而不部份隱藏)

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）



IDEAL Digital Token is registered to this device

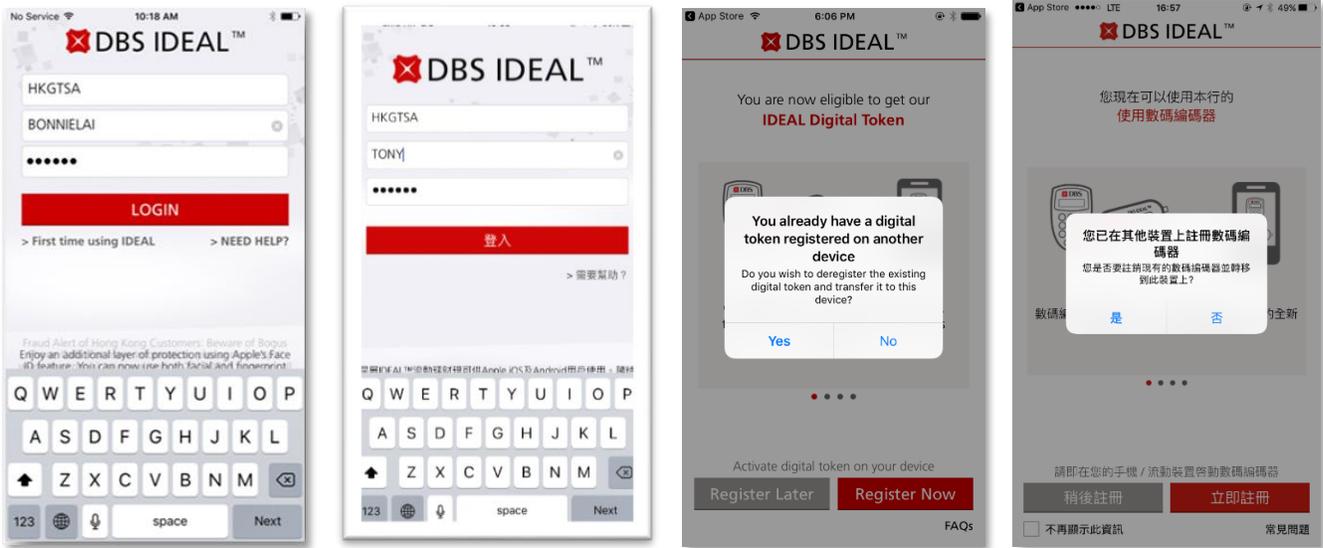
IDEAL 數碼編碼器已經註冊連結此裝置



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



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

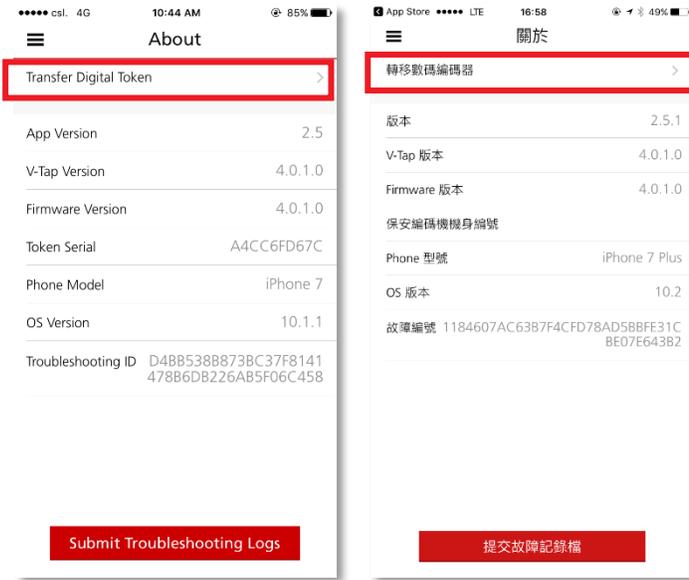


Tap on the **Sandwich Menu (≡)** to reveal other functions

點擊側邊選擇 (≡) 揭示其他功能

Tap on **About** to access IDEAL Digital Token registration and transfer menu

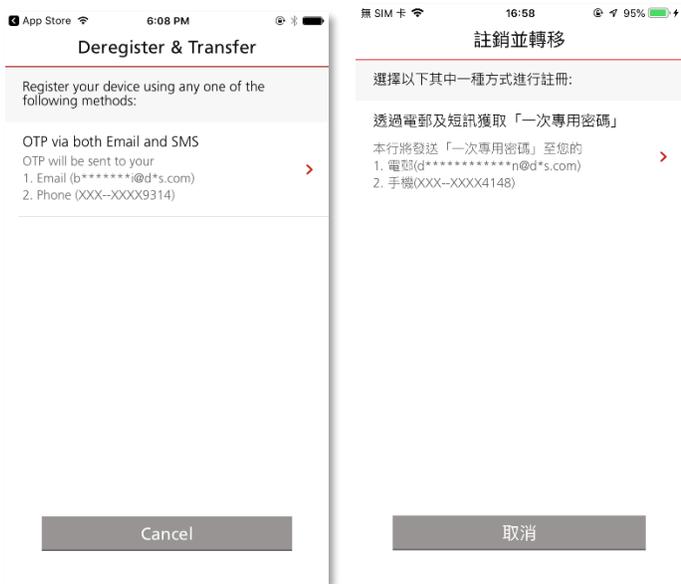
點擊“關於”以訪問 IDEAL 數碼編碼器註冊和轉移選擇



Tap on **Transfer Digital Token**

點擊**轉移數碼編碼器**

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



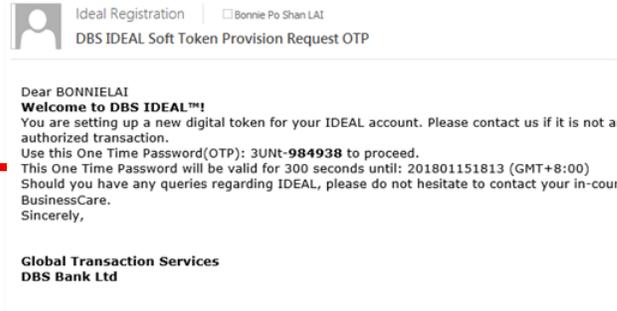
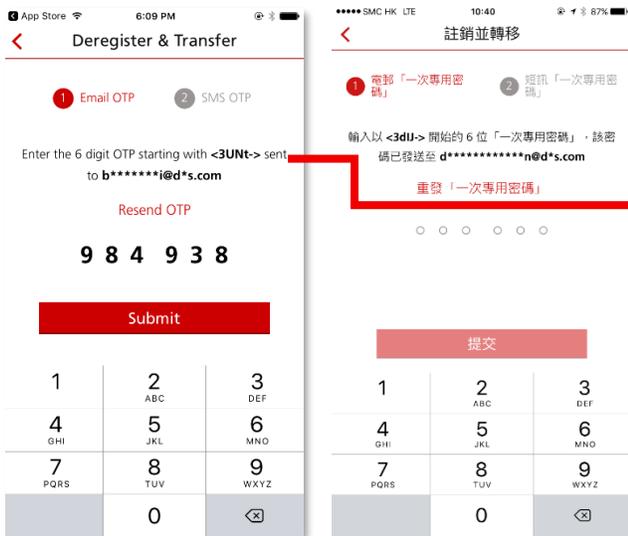
Tap on the **Arrow** button to trigger Email and SMS OTP

點擊**右向**按鈕以觸發電郵和手機短訊一次專用密碼

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

Email OTP / 電郵一次專用密碼



OTP sent via Email / 電郵一次專用密碼

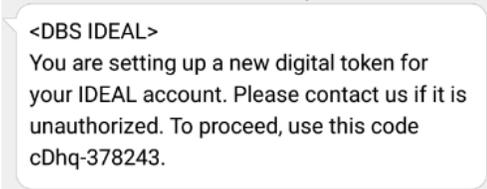
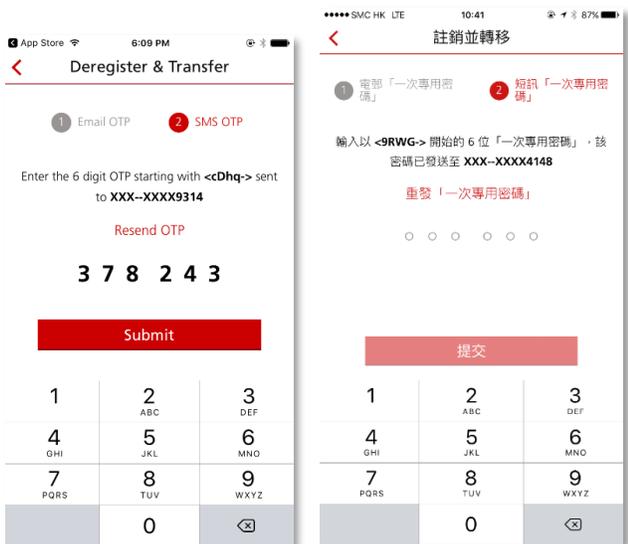
Enter the OTP sent to your registered email address with the bank and tap on **Submit**

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。

SMS OTP / 手機短訊一次專用密碼



OTP sent via SMS / 手機短訊一次專用密碼

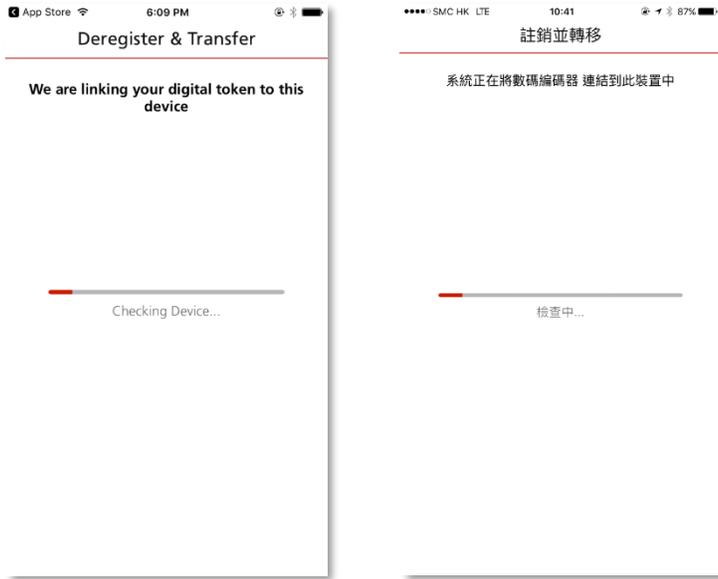
Enter the OTP sent via SMS to your registered mobile number with the bank and tap on **Submit**

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.

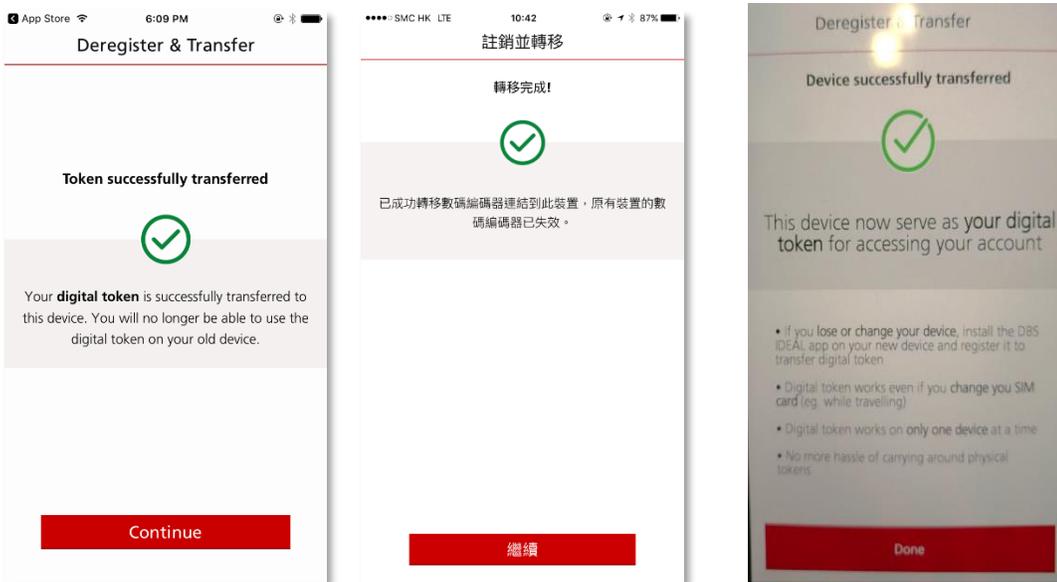
注意：您需要提交 IDEAL 更改表格以更改註冊的手機號碼。

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



Linking Device as IDEAL Digital Token (Automatic Process)

將設備鏈接為 IDEAL 數碼編碼器 (自動處理)



Successfully transferred token and tap on **Continue / Done**

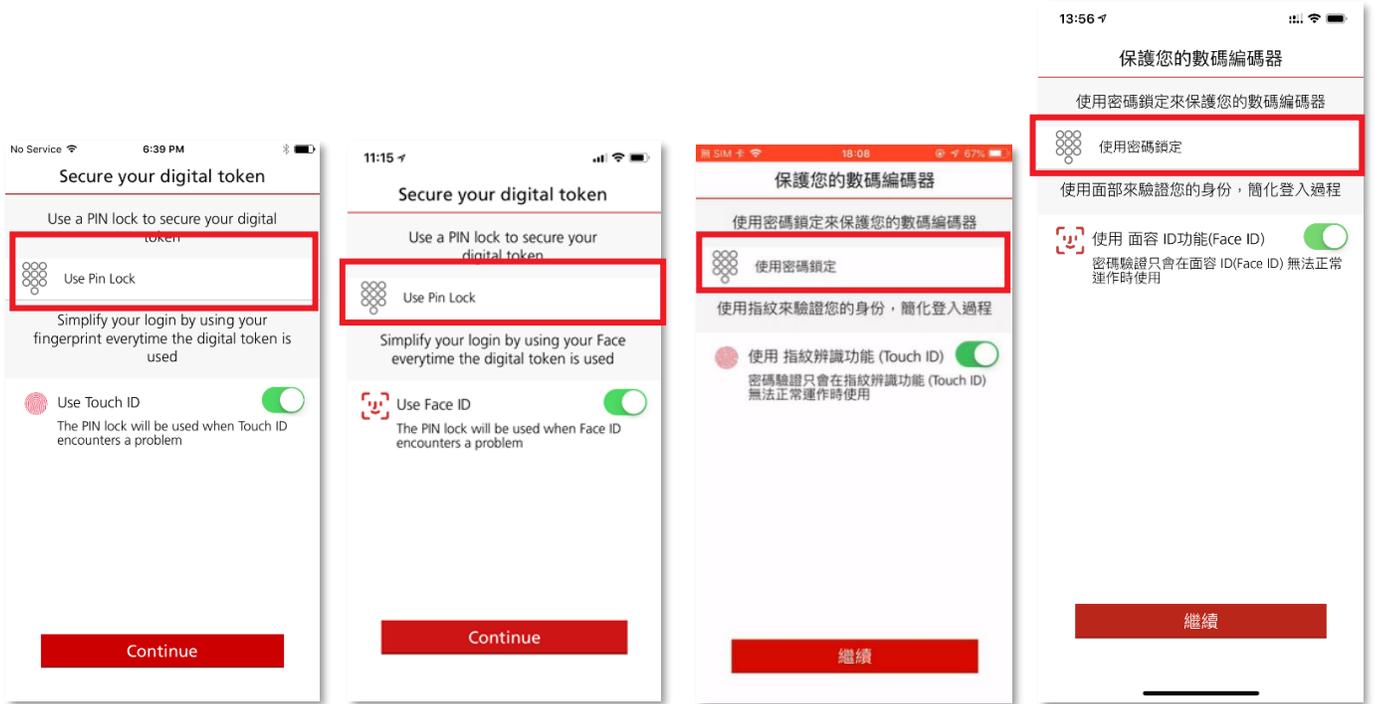
成功轉移數碼編碼器並點擊繼續/完成

*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.

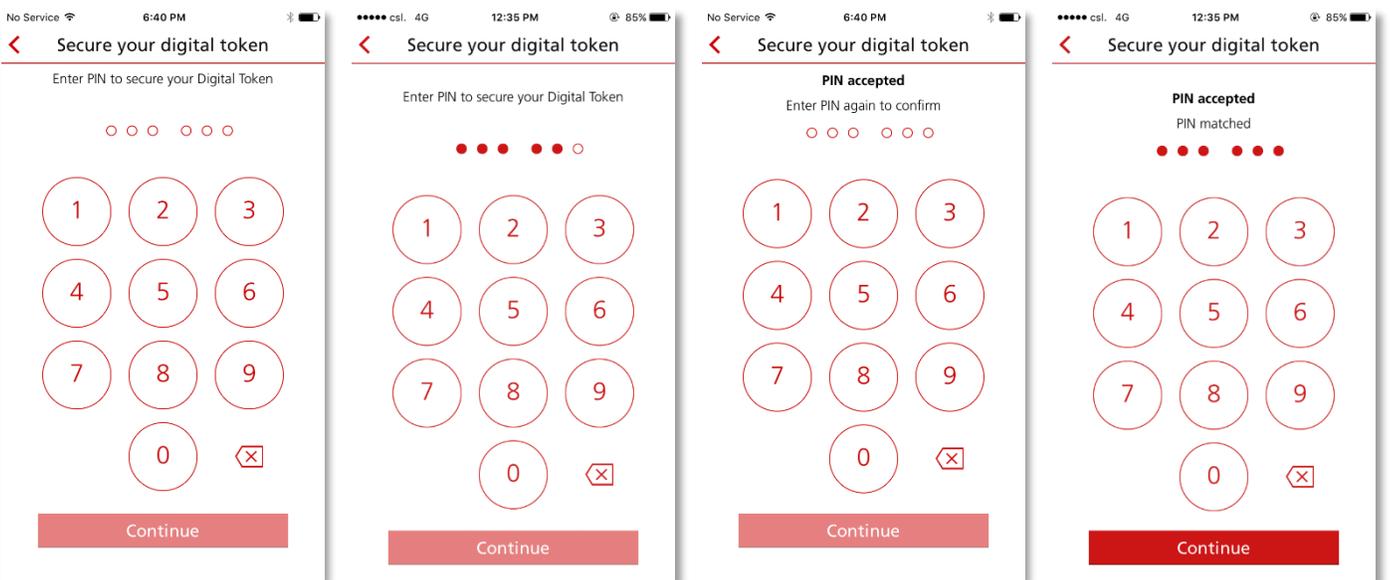
成功轉移 IDEAL 數碼編碼器後，您需要設置使用密碼鎖定。



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

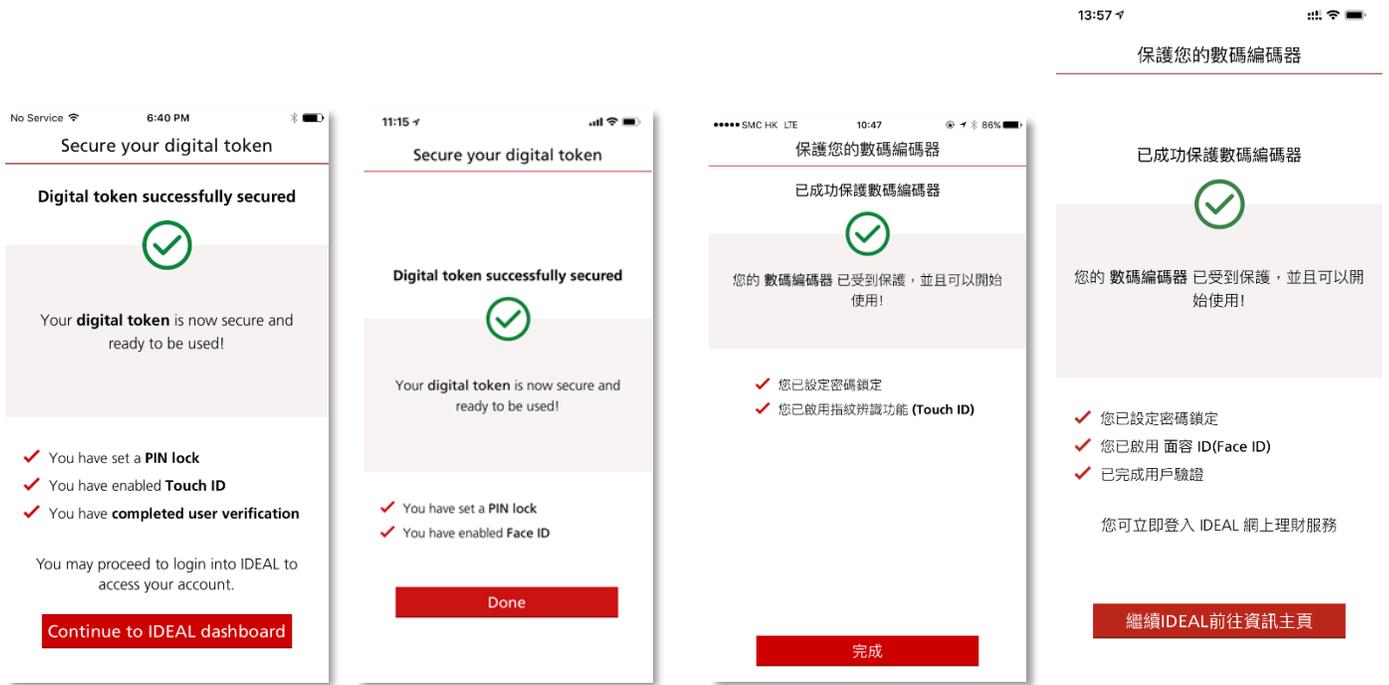


Enter 6-digits PIN Lock, tap on **Continue** then enter again to confirm



輸入 6 位密碼鎖定，點擊繼續，然後再次輸入確認

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

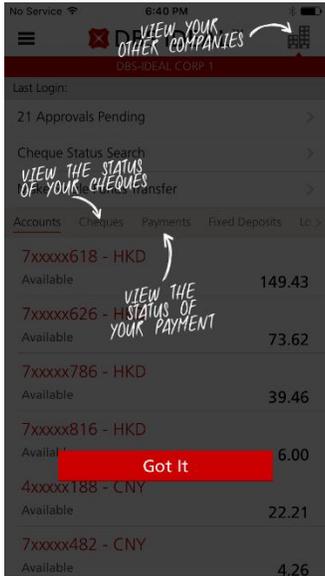


PIN Lock successfully setup and tap on **Continue to IDEAL dashboard / Done**

密碼鎖定成功設置並點按繼續/完成

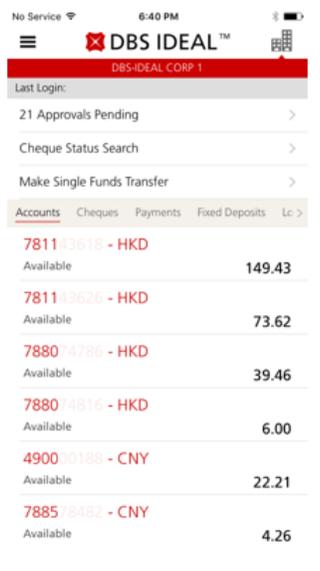
12. You will be prompted with Intuitive Guide with coach marks and landing on Dashboard page

系統將提示您簡單使用指南並資訊主頁版面



Tap on **Got it**

點擊了解

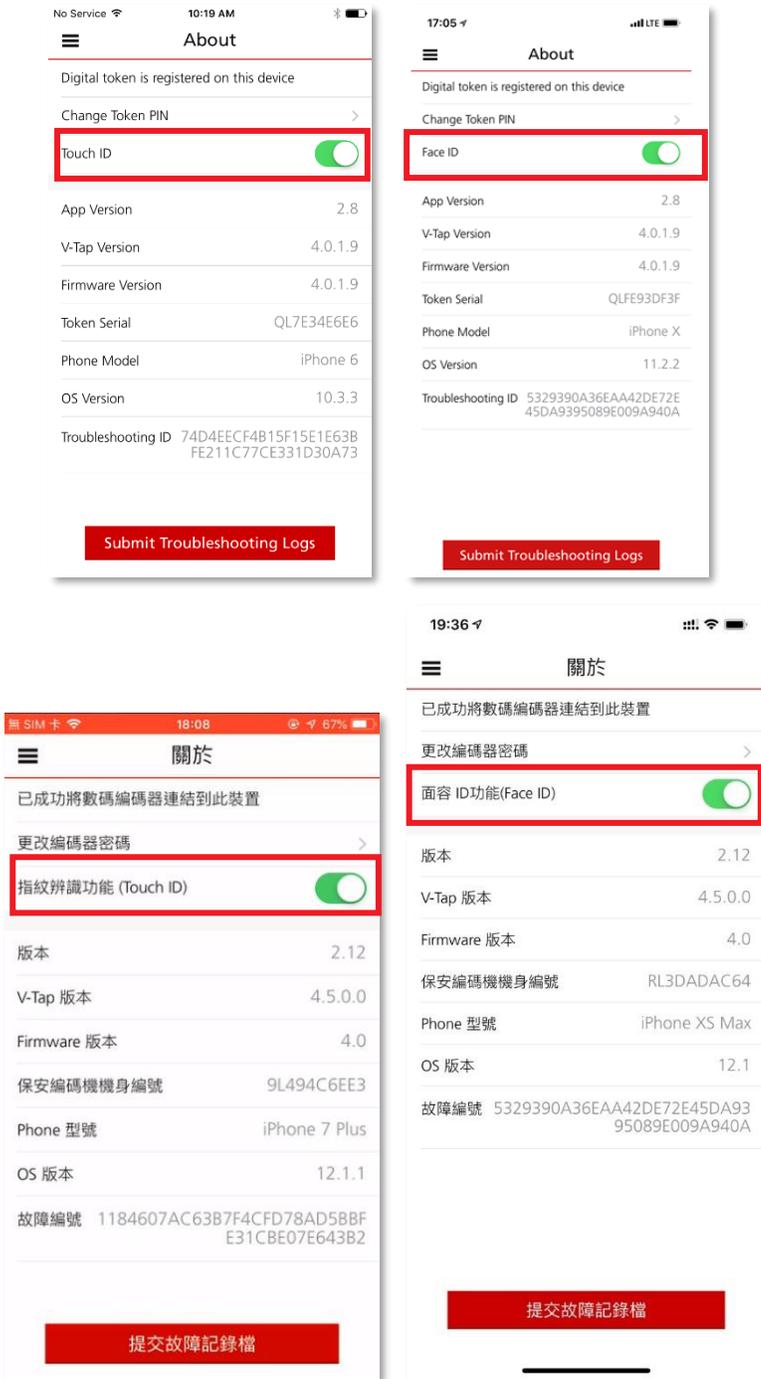


Arrive Dashboard page with 2FA completed (all account details will be displayed without masking)

到達完成雙重驗證的資訊主頁版面 (將顯示所有戶口資料而不部份隱藏)

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）



IDEAL Digital Token is registered to this device

IDEAL 數碼編碼器已經註冊連結此裝置

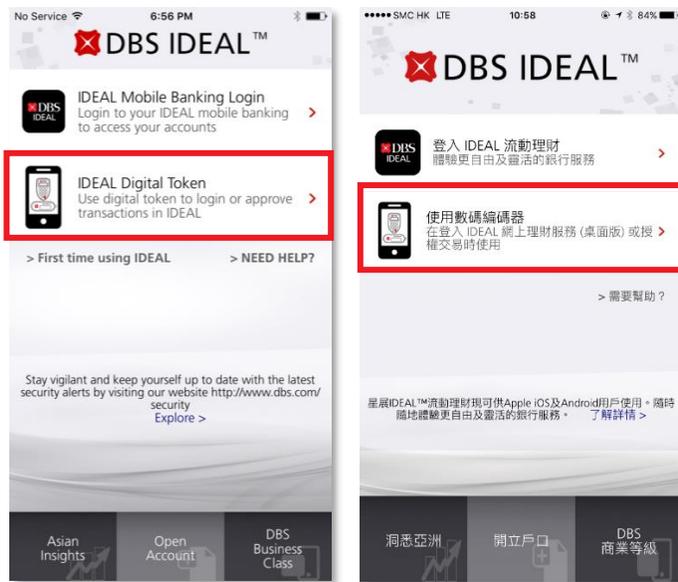
5 Use IDEAL Digital Token as Stand-Alone Soft Token / 使用 IDEAL 數碼編碼器作獨立保安編碼機

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。

- 1. 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

Note: Below opening screen of IDEAL Mobile App will only appear if IDEAL Digital Token has been provisioned/registered to the device.

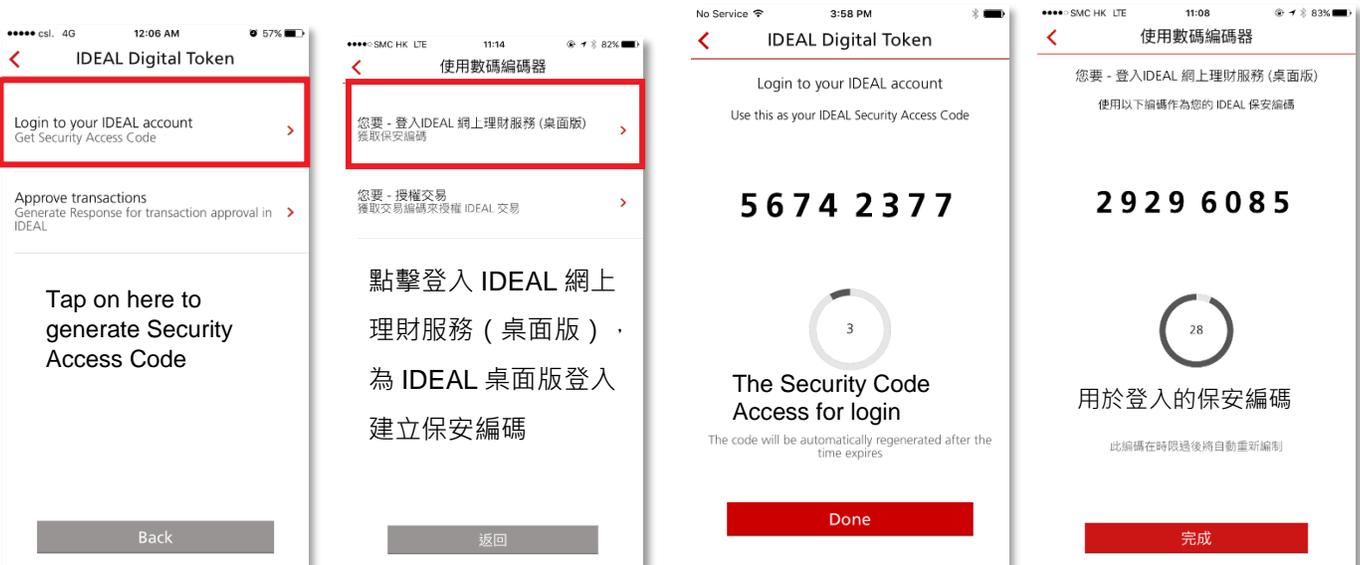
注意：IDEAL 手機應用程式將會打開以下的屏幕顯示，如已為設備配置/註冊 IDEAL 數碼編碼器。



Tap on IDEAL Digital Token

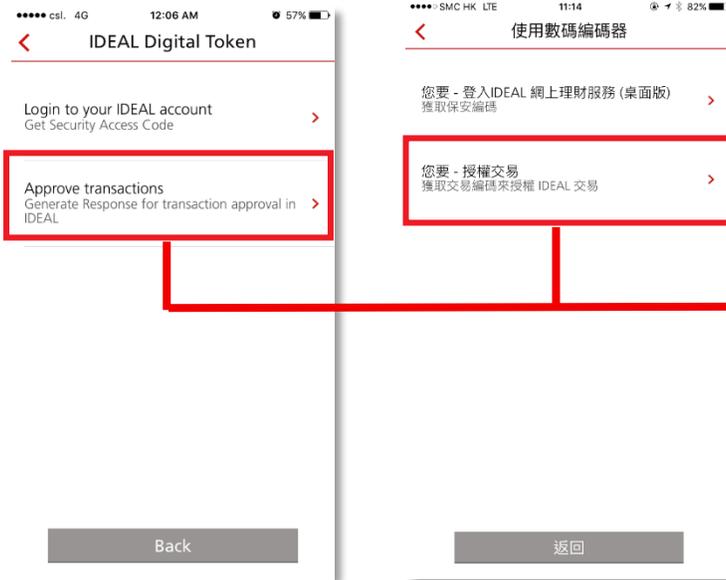
點擊使用數碼編碼器

- 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



3. Tap on <Approve transactions> to generate response for transaction approval in IDEAL

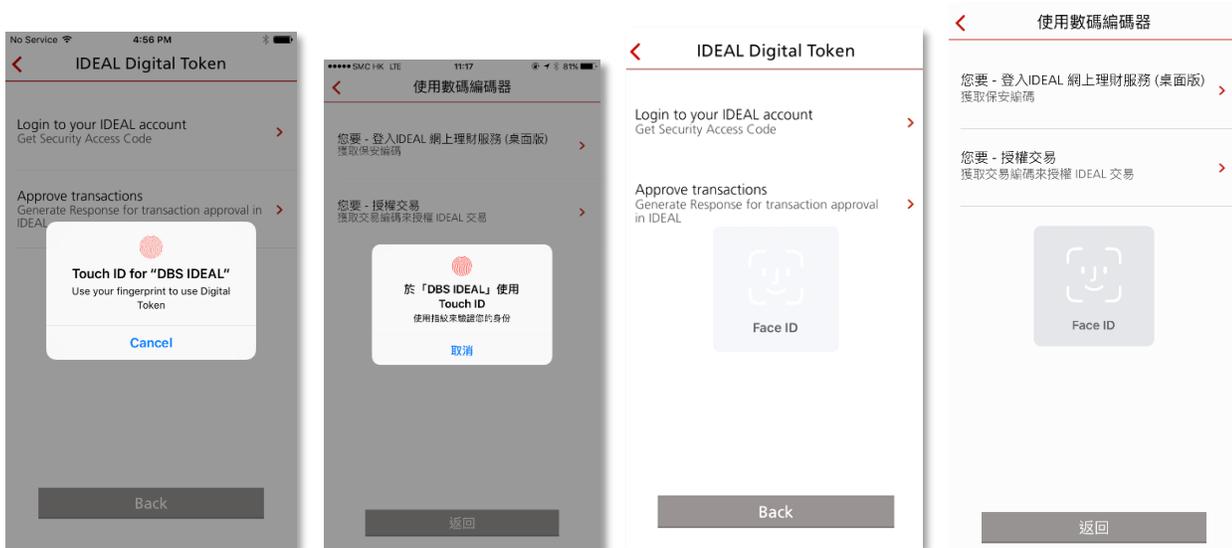
點擊<授權交易>以在 IDEAL 中建立交易授權的交易編碼



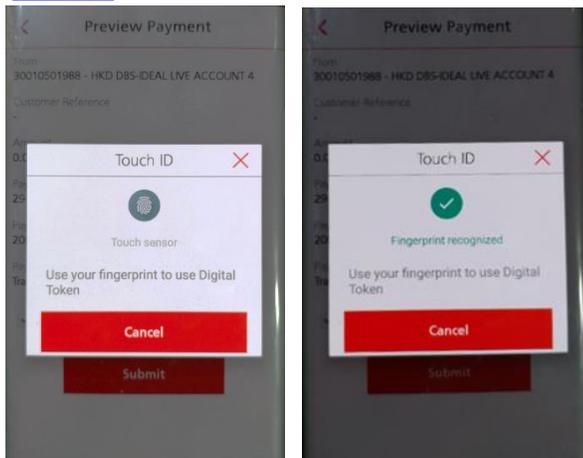
Tap on here to generate Response Code for transaction's Challenge Code

點擊此處可為訪問號碼創建交易編碼

iOS



Android



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

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

Approve

① Enter this Challenge to your Digital Token or Security Device
1067 3202
 Digital Token Instructions
 Enter the Challenge Code displayed and select "Digital Token" on desktop/laptop screen

② Enter Response

授權

① 請將此隨機密碼輸入至您的保安編碼機或數碼編碼器
1067 3202
 數碼編碼器 使用指引
 輸入顯示的訪問號碼，然後在桌面電腦屏幕上選擇“數碼編碼器”

② 輸入交易編碼

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

IDEAL Digital Token
 Approve transactions
 Enter the challenge displayed on your desktop / laptop
3 9 8 4 9 6 0 5
 Generate Response

使用數碼編碼器
 您要 - 授權交易
 輸入在電腦屏幕上顯示的訪問號碼
7 9 5 2 9 8 9 1
 獲取交易編碼

IDEAL Digital Token
 Approve transactions
 Enter the challenge displayed on your desktop / laptop
3 9 8 4 9 6 0 5
 Response Generated
 Enter this response on your desktop / laptop
3 0 1 6 1 2 1 1
 Done

使用數碼編碼器
 您要 - 授權交易
 輸入在電腦屏幕上顯示的訪問號碼
7 9 5 2 9 8 9 1
 交易編碼
 輸入以下編碼到 IDEAL 網上理財服務 (桌面版) 的交易編碼欄位上
4 0 9 3 8 6 2 7
 完成

Tap here to generate the Response Code

點擊此處創建交易編碼

Use the Response Code to approve transaction in IDEAL Desktop/Laptop

使用交易編碼為 IDEAL 桌面版的交易授權

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

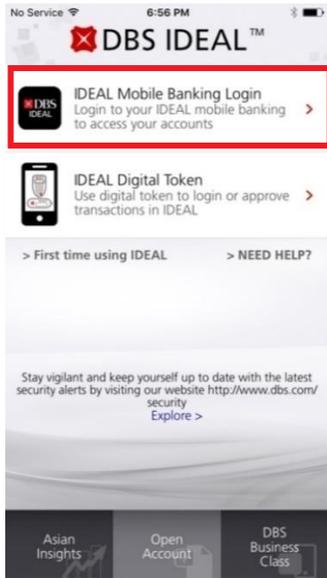
After your device has been provisioned/registered with IDEAL Digital Token, you can login and approve transactions seamlessly with IDEAL Mobile App.

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>

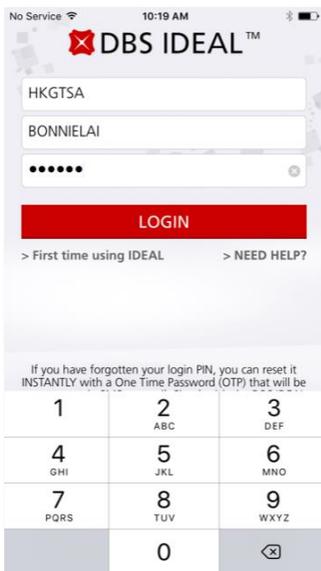


Tap on IDEAL Mobile Banking Login

點擊登入 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

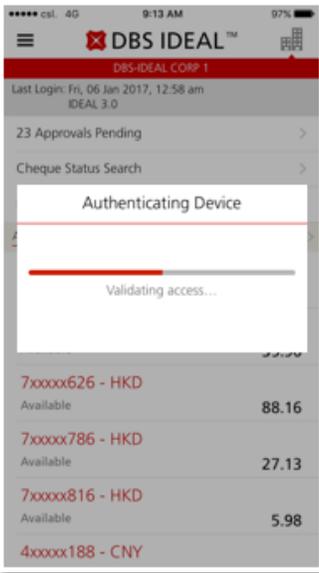


Tap on Login

點擊登入

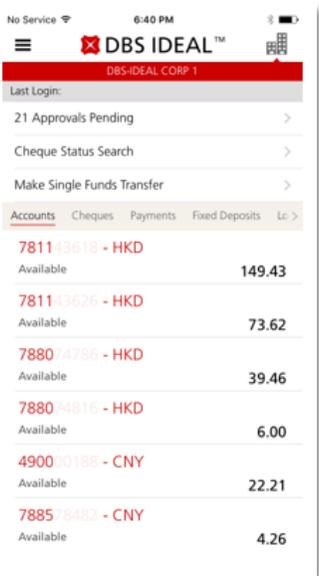
3. After successful login, you will be landing on Dashboard page with 2FA completed

成功登入後，成功登錄後，您將登進主頁並完成雙重驗證



Authentication take place at background

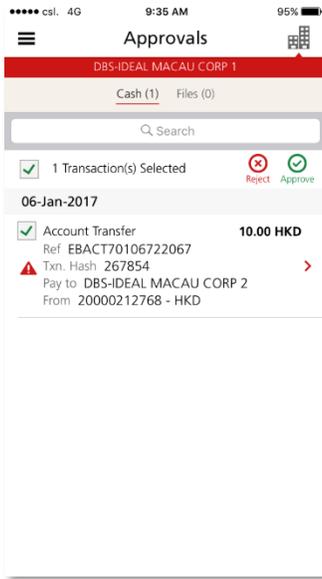
驗證進行中



You will be login to IDEAL Mobile as if you enter your Security Access code for authentication

您將登入 IDEAL 手機應用程式，就像輸入保安編碼進行身份驗證一樣

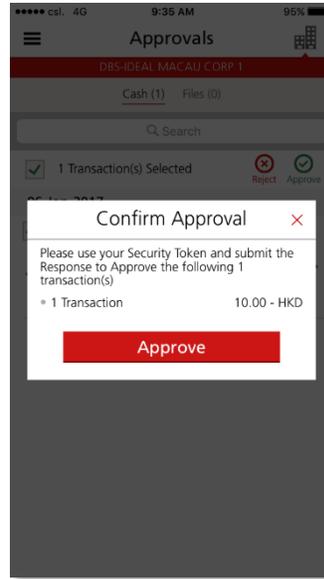
4. To approve transaction(s), open Approval screen at IDEAL Mobile App



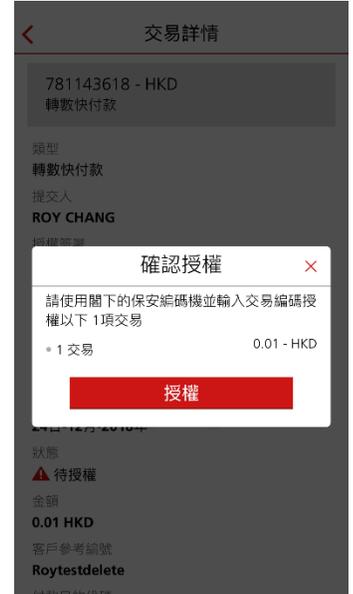
Select transaction(s) you wish to approve



選擇您需要授權的交易



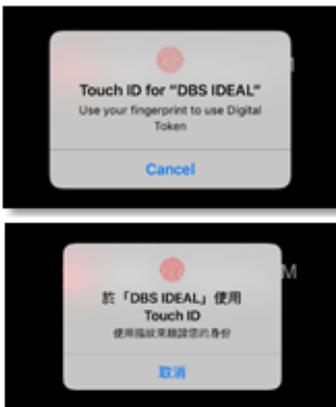
Tap on **Approve** to approve the selected transaction(s)



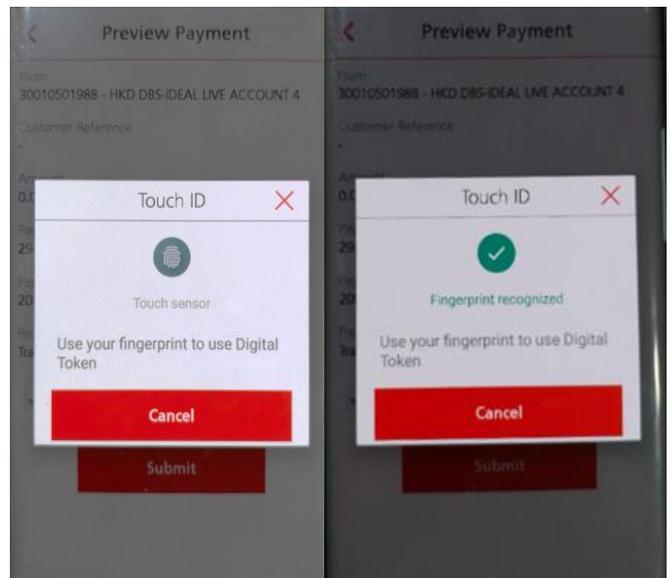
點擊**授權**作授權所選交易

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

iOS



Android



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

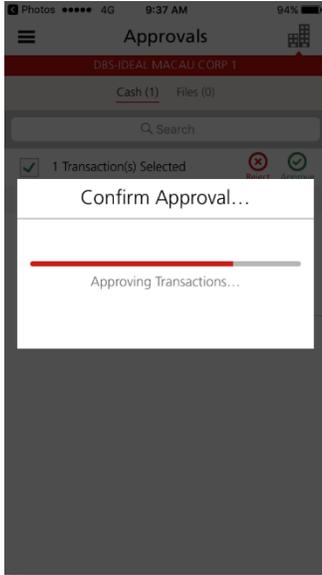
Note: Device that do not support Touch ID (iOS/Android) or Face ID (iOS), PIN lock code is used to approve transaction(s).

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。

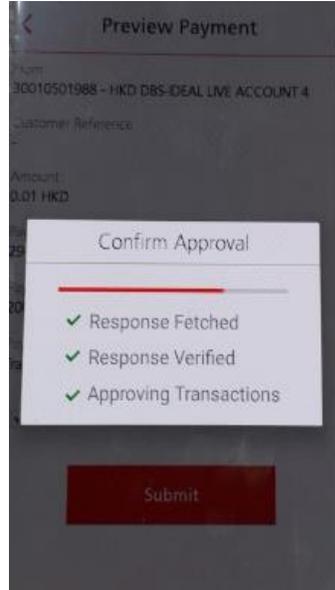
6. Confirm transaction approval / 確認交易授權

Without m-challenge / 不需要m-challenge

IOS

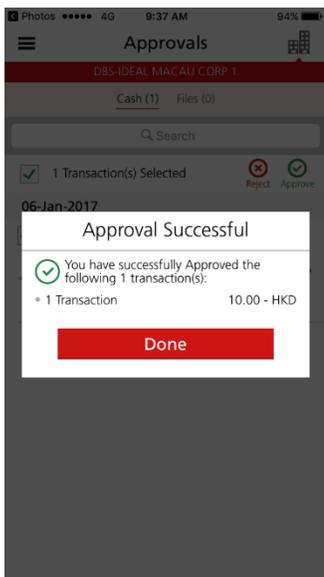


Android



Select transaction(s) you wish to approve

選擇您需要授權的交易

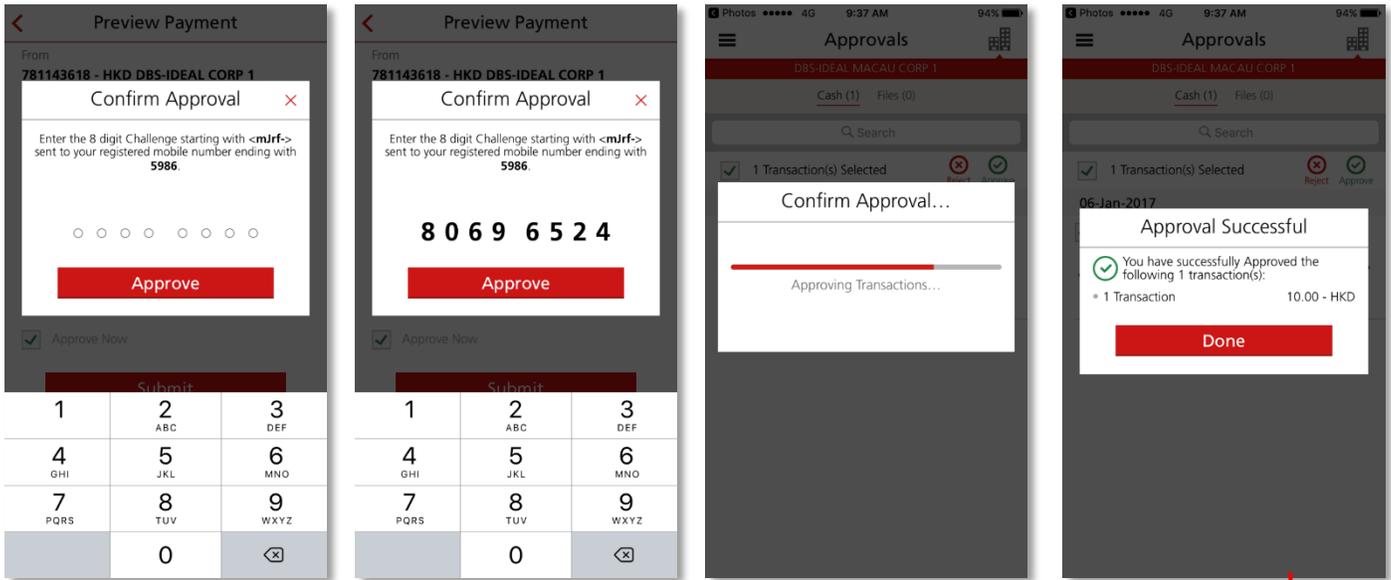


Tap on **Done** to complete approval

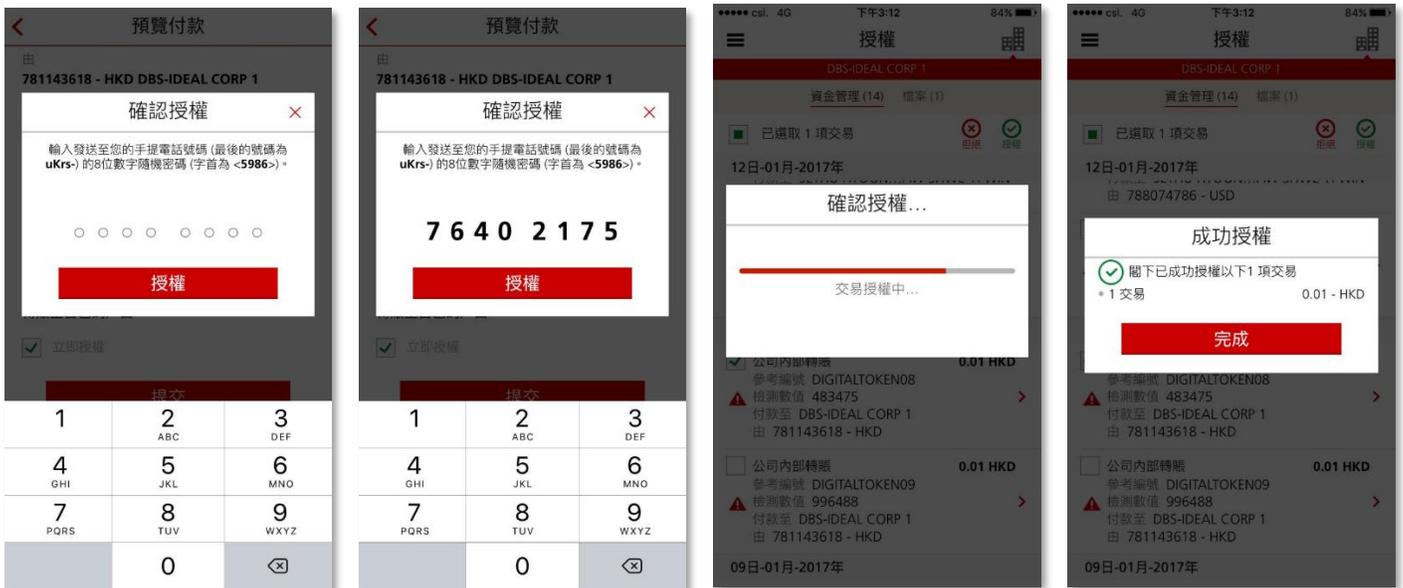
點擊**完成**即可完成授權

With m-challenge / 需要m-challenge

IOS

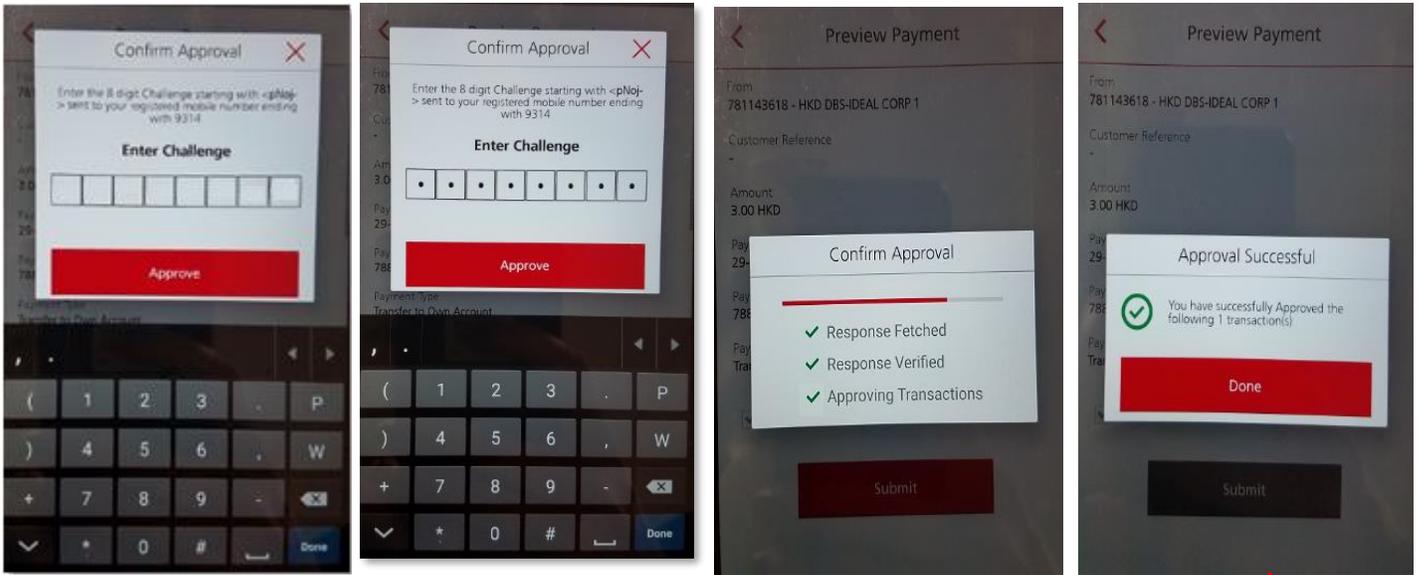


Tap on **Approve** after enter Challenge code and tap on **Done** upon successful approval.



輸入隨機密碼並點擊**授權**，然後點擊**完成**結束交易授權。

Android



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。

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 [1 January 2019](#), 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)。

2) 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。

3) 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.

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。