

DBS IDEAL digital token

A new feature in IDEAL Mobile that lets you log in and approve transactions without your physical token.



For Your Benefit



Always With You

Your digital token is in your smartphone and with you at all times, unlike your physical token



Secure

Using your fingerprint ensures identity confirmation and secures your online transactions.



Easy To Use

Take advantage of the larger screen size of your smartphone, which is easier to use and provides better readability.



Instant Access

As soon as you receive your user ID, simply activate the digital token on your smartphone and start banking with us immediately.

DBS IDEAL digital token

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Always with you



Secure



Easy to Use

Experience Seamless Banking Now

For IDEAL Users:

Download IDEAL Mobile from App Stores below

Not an IDEAL User yet?

Step 1: Sign-up for IDEAL by submitting the [Application Form](#)

Step 2: Download IDEAL Mobile from App Stores below



Frequently Asked Questions

- What is digital token?

Digital token is an authentication solution that allows easy and secure access to IDEAL. It eliminates the need to carry a physical token by converting your smartphone into a token. Upon the successful activation of digital token on your phone, you will be able to use it to generate codes for Login and Authorisation. Using IDEAL Mobile on digital token-enabled device lets you bank seamlessly, even while you are on-the-go!

- What do I need to do to get digital token?

Digital token is available to all IDEAL users. You can simply download the latest version of the IDEAL Mobile app and login with your credentials and login pin. If you have not logged in to IDEAL before, please login on the desktop to activate your user access and set your login pin before you access IDEAL Mobile.

- What are the prerequisites for digital token?

IDEAL Mobile and digital token can only be installed on **non-jailbroken / non-rooted** phones for your protection. For verification purposes, you will also require a valid email and mobile number registered with DBS.

- How do I use the digital token?

The digital token can be used in 2 modes:

- **Stand-alone token:** You can use the digital token as a replacement of the physical token. In other words, use it as a smartphone app to generate the login code and the response during transaction approval on desktop.
- **Integrated token:** When you use the IDEAL Mobile app on a smart device on which the digital token is installed, you can enjoy a seamless experience where the token ensures security without prompting for unnecessary inputs.

- Is the digital token secure?

Yes, the technology used for digital tokens has been thoroughly tested and the tests did not find any vulnerabilities. For added security, the token is protected by Touch ID (fingerprint) or a 6-digit PIN on devices that do not support Touch ID. The digital token is also restricted to only one device at a time. This means that if you install digital token on another device, the one on the original device gets deactivated.

While digital token is secure, as a good security practice please make sure that you do not disclose your login credentials with others.

What if I forget the Token PIN for my digital token?

If you forget your Token PIN, you can simply delete and re-install the IDEAL Mobile app.

- What should I do if I lose my phone?

If you lose your phone, as a precaution you should deactivate the existing digital token. This is done by downloading and installing IDEAL Mobile App on a new device and activating digital token on it. Your previous digital token will automatically be deactivated. You can now only use digital token on the new device.

Rest assured that your IDEAL account is still fully secured as your digital token is secured by a Token PIN. In addition, your IDEAL login credentials are required before you are able to access your internet banking account.

You are also advised to report to us immediately. Do call our BusinessCare hotline if you require any further assistance.

- Can I install digital token on multiple devices?

No. For your security the digital token can only be installed on one device at any time.

- What should I do when I buy a new phone?

If you want to transfer the IDEAL digital token from your old phone to the new phone, you can simply install IDEAL Mobile App on your new phone and login with your credentials. You will be prompted to initiate a transfer of digital token from your old phone to the new phone. Simply follow the instructions on the screen.

Your digital token on the old device will be deactivated upon the successful transfer to the new device.

- What should I do if my employee is resigning?

When your employee resigns, you should terminate his/her IDEAL access. You can submit the IDEAL Maintenance Form for the termination. We recommend that you ask for your employee's user id to be suspended first while your maintenance request is being processed. Do call our BusinessCare hotline if you require any further assistance.

During the interim, you should ensure that your employee does the following:

- 1) Delete the IDEAL Mobile app in their device.
- 2) Ensure that the employee no longer has access to both the registered email and mobile device to prevent re-installation.

- What devices support digital token?

Digital token can be used on any devices running on iOS and Android platform.

The app is available for both smartphones or tablets.

- Does digital token require WIFI/Internet connection?

Yes, Internet connection is required.

- Would additional cost incur for using digital token?

No, there is no additional cost. But since it will use Wi-Fi/mobile data so that costs for Internet connection may incur.