



Live more,
Bank less

IDEAL全新付款介面用戶指南



1. 跨行本地轉賬

跨行本地轉賬

1. 前往付款及轉賬 > 付款交易 (本地 / 海外受款人)

The screenshot shows the DBS IDEAL mobile banking application interface. On the left is a dark sidebar with the DBS IDEAL logo at the top, followed by menu items: 資訊主頁 (Information Home), 批核 (Approval), 戶口 (Account), 付款及轉賬 (Payment & Transfer) which is highlighted with a red box, 外匯服務 (Foreign Exchange Services), 商戶服務 (Merchant Services), 賬戶與設定 (Account and Settings), and 登出 (Logout). The main content area has a light background and features the title 付款及轉賬. Below it is a grid of icons representing various banking services: 付款交易(本地/海外受款人) (highlighted with a red box), 轉賬至我的戶口, 薪金入賬, 批量付款, 定期存款, 批量收款, 支票付款, and 停止 / 召回付款. Underneath the grid are tabs for 付款紀錄 (Payment Record), 匯入匯款資訊 (Remittance Information), 付款範本 (Payment Template), and 受款人 (Recipient). A note says '使用此屏幕可查看和管理付款指示.' (Use this screen to view and manage payment instructions.) Below this is a large grey box labeled '交易' (Transactions) with a red horizontal bar across it. At the bottom are buttons for 顯示全部 (Show All), 待處理 (12) (Pending (12)), 已拒絕 (15) (Rejected (15)), 已完成 (71) (Completed (71)), and 需要相關文件 (0) (Requires Related Documents (0)). A search bar at the bottom allows filtering by recipient or reference number.

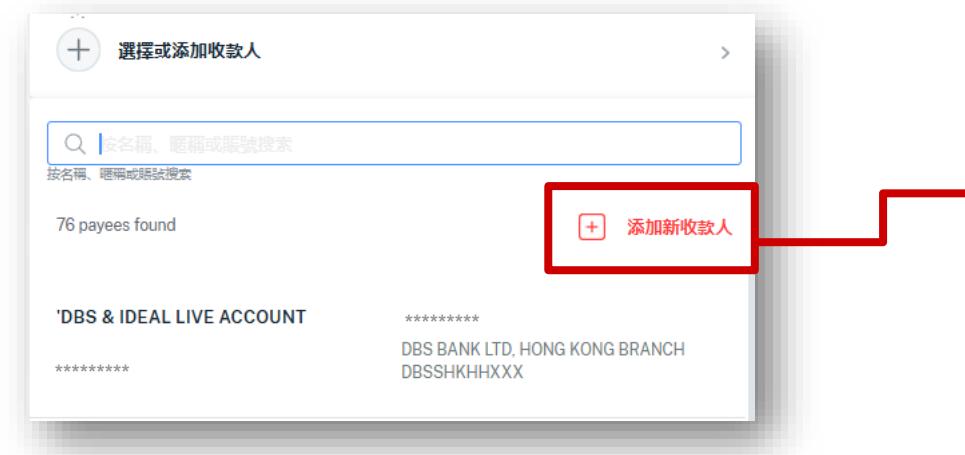
跨行本地轉賬

2. 從下拉選單中選擇您的扣款賬戶和收款人
3. 選擇付款日期 (預設為今天)
4. 選擇幣種並輸入付款金額。幣種將根據您選擇的賬戶自動列出



跨行本地轉賬

如果您要新增收款人並使用轉數快轉賬：



添加新收款人

轉賬詳情

公司名稱
DBS-IDEAL CORP

受款銀行地區
HONG KONG SAR -香港特別行政區

使用
 銀行帳戶
 電郵地址、手機號碼、轉數快識別碼(FPS ID)或香港身分證

轉數快(FPS)詳情

轉數快資料
 電郵
 流動電話號碼
 轉數快識別碼
 HKID

100012345

檢索

選填資料

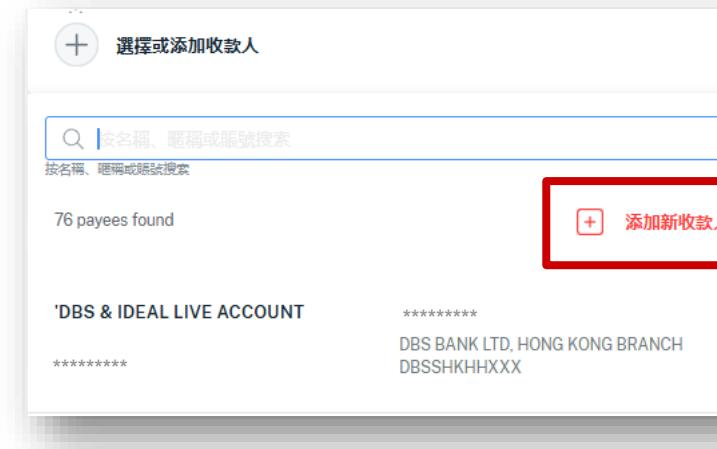
銀行編號
銀行名稱、分行或SWIFT BIC

受款人暱稱 (選填)

點擊檢索查看轉數快收款人姓名

跨行本地轉賬

如果您要新增收款人並使用銀行賬戶轉賬：



轉賬詳情
公司名稱
DBS-IDEAL CORP
委款銀行地區
HONG KONG SAR -香港特別行政區
使用
 銀行帳戶
 電郵地址、手機號碼、轉數快識別碼(FPS ID)或香港身分證

銀行資料
提供者
 星展銀行(香港)有限公司 -016 DHBKHKHH
 其他銀行 / DBS BANK LTD., HONG KONG BRANCH
轉賬給受款人
 港幣/人民幣/美元付款
 其他外幣
銀行編號
DBSSHKHHXXX
銀行名稱
DBS BANK LTD, HONG KONG BRANCH
Bank ID:
185 DBSSHKHHXXX
帳號/IBAN
新增帳號/IBAN 0/34
例如: 11097676716161
地址

受款人資料
名稱 0/140
新增完整受款人姓名
地址 1 (選擇性) 0/35
街道、門牌號碼、城市、州/省、國家
受款人姓名過長時，請在此欄位填寫額外的字元
額外地址欄位 (選填)
受款人暱稱 (選填) 0/35
新增別名以便識別
若此欄位留空，系統將自動拾取受款人姓名

跨行本地轉賬

5. IDEAL 將根據您的收款人詳情和付款日期自動選擇最佳付款方式
6. 選擇要扣款的帳戶

The screenshot shows the payment method selection screen. A red box highlights the '轉數快' (Fast Transfer) section, which is selected. It includes a note: '批核於 2025年8月6日。準確的截止時間將在下一步顯示' (Approved on August 6, 2025. The exact deadline will be displayed in the next step). Below this, there are two other options: '本地轉帳' (Local Transfer) and '轉數快 (通過批量處理)' (Fast Transfer through batch processing), both of which are currently unselected.

Below the payment method section is a red box highlighting the '費用由' (Fees borne by) section. It shows a transaction from 'DBS-IDEAL CORP' with an amount of 'HKD 884.89'. To the right of the amount is a right-pointing arrow.

At the bottom is a '付款目的' (Payment purpose) section with a dropdown menu containing the option '一般商業付款' (General commercial payment).

選填：在銀行電子結單上輸入參考資訊，以及提供收款人的詳細訊息

This screenshot shows the optional information input screen. It includes several sections with toggle switches:

- 可選訊息** (Optional message): A toggle switch is turned on. Below it is a text input field with placeholder text 'e.g. INV000123' and a character count indicator '0/35'.
- 銀行電子結單的參考** (Bank electronic statement reference): A toggle switch is turned on. Below it is a note: '用來記住這筆付款的用途。如果留空，我們將自動添加。' (Used to remember the purpose of this payment. If left empty, we will automatically add it.)
- 發送給收款人的詳細訊息** (Detailed message sent to the recipient): A toggle switch is turned on. Below it is a note: '在處理付款時與收款人共享，如他們的銀行支持' (Shared with the recipient during payment processing, if supported by their bank).
- 通知收銀人或其他方** (Notify recipient or others): A toggle switch is turned on. Below it is a note: '添加他們的電郵，我們將在發出您的付款時通知他們' (Add their email, we will notify them when your payment is issued).
- 您的訊息** (Your message): A text input field with placeholder text '添加訊息' (Add message) and a character count indicator '0/70000'.
- 最多添加5個電郵，用分號或制表符分隔** (Up to 5 emails, separated by semicolon or tab): A text input field for adding email addresses, with a placeholder '添加電郵' (Add email) and a character count indicator '0/70000'.

At the bottom, a red link reads: '通過使用此功能，我同意以下內容 [條款和條件](#)' (By using this function, I agree to the following terms and conditions).

跨行本地轉賬

7. 細閱您的付款詳情，然後批准並提交

The image shows two screenshots of a mobile banking application. The left screenshot displays a wire transfer summary. It includes a summary bar at the top with a warning about timely approval and a note about recipient name validation. Below this, it shows the amount (HKD 0.01), transfer type (Quick Transfer), and transfer time (Instant). It lists the sender as 'DBS-IDEAL CORP' and the recipient as 'DBS & IDEAL LIVE ACCOUNT'. The transfer date is set for August 6, 2025, before 23:59. The right screenshot shows the approval step. It has a message input field, a file attachment section, and a checkbox for 'Approve and Submit'. A red box highlights this checkbox, and another red box highlights the 'Next Step' button at the bottom right. A large red arrow points from the left screenshot to the right one.

您可附加文件並發送訊息給授權人

批准並提交

下一步

跨行本地轉賬

8. 完成！

The screenshot shows a completed cross-bank local transfer of HKD 0.01 from the user's account to a recipient named 'DBS-IDEAL LIVE ACCOUNT'. The transfer was initiated by Constance Chan on August 19, 2025, at 02:46 PM. A green checkmark indicates the payment has been authorized. The transaction is marked as '已建立' (Established) and '授權完成' (Authorization completed). The transfer is categorized as '即時' (Instantaneous). The transaction ID is EBGPP50819115420. The transfer was sent quickly, as indicated by the '轉數快' (Fast Transfer) status.

讓您對支付流程的每個步驟都瞭如指掌

Payment 已授權

轉帳時，收款人名稱或不會被覆核。請小心核對收款人戶口號碼及其他付款資料。

進行另一筆轉帳

您正在發送
HKD 0.01

轉數快 轉帳所需時間 即時

編號 EBGPP50819115420 複製

匯款人 DBS-IDEAL CORP *****

受款人 DBS-IDEAL LIVE ACCOUNT *****

轉帳日期 2025年8月19日 付款截止時間 19 8月 2025 before 23:59

流程:

- 已建立 2025年8月19日, 02:46下午由 Constance Chan
- 授權完成 Constance Chan 權限 2025年8月19日, 02:46下午

付款日期 2025年8月19日

2. 跨行海外外匯

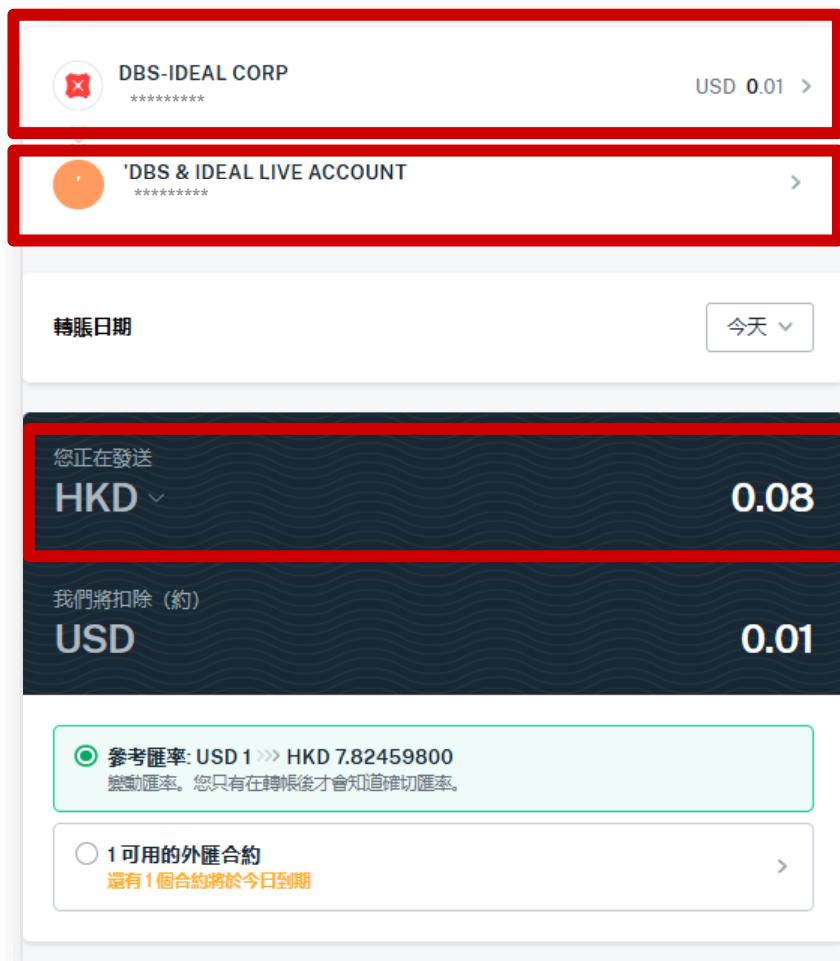
跨行海外外匯

1. 前往付款及轉賬 > 付款交易 (本地 / 海外受款人)

The screenshot shows the DBS IDEAL mobile banking application interface. On the left is a dark sidebar with the DBS logo and the word "IDEAL". Below it are several menu items: "DBS-IDEAL 香港", "資訊主頁", "批核", "戶口", "付款及轉賬" (which is highlighted with a red box), "外匯服務", "商戶服務", "賬戶與設定", and "登出". The main content area has a white background with the title "付款及轉賬". It features a grid of icons for various banking services: "付款交易(本地/海外受款人)" (highlighted with a red box), "轉賬至我的戶口", "薪金入賬", "批量付款", "定期存款", "批量收款", "支票付款", and "停止 / 召回付款". Below the grid are tabs for "付款紀錄", "匯入匯款資訊", "付款範本", and "受款人". A note says "使用此屏幕可查看和管理付款指示." At the bottom, there's a "交易" section with status buttons: "顯示全部", "待處理 (12)", "已拒絕 (15)", "已完成 (71)", and "需要相關文件 (0)". A search bar at the bottom allows filtering by recipient or reference number.

跨行海外外匯

2. 從下拉選單中選擇您的扣款賬戶和收款人
3. 選擇與支賬戶口不同的貨幣
4. 輸入付款金額



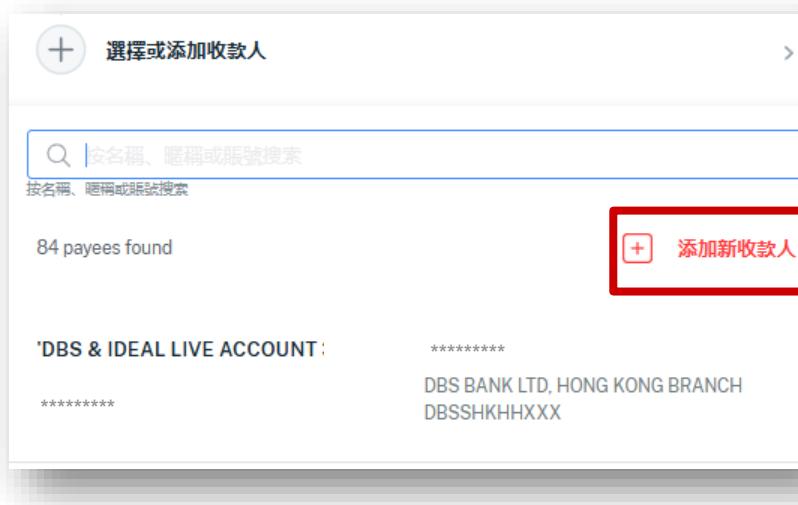
This screenshot shows the recipient selection screen. It displays a list of stored payees and a search bar. A red box highlights the message: '所有已儲存的收款人會顯示在下拉選單中。或者，您可選擇添加新收款人。' (All stored payees will be displayed in the dropdown menu. Or, you can choose to add a new payee.)

收款人	貨幣	金額
DBS-IDEAL CORP	USD	0.01
歐羅	EUR	0.00
英鎊	GBP	0.00
港元	HKD	884.89
日圓	JPY	0
紐西蘭元	NZD	0.00
新加坡元	SGD	0.00
美元	USD	0.01 ✓

'DBS & IDEAL LIVE ACCOUNT' account details:
DBS BANK LTD, HONG KONG BRANCH
DBSSHKHHXXX

跨行海外外匯

如果您要新增收款人並使用銀行賬戶轉帳：



This is a detailed view of the 'Add New Payee' (添加新收款人) modal window. It has three main sections: 'Transfer Details', 'Bank Information', and 'Recipient Information'.
1. **Transfer Details:** Shows the company name 'DBS-IDEAL CORP.' and the recipient bank location 'UNITED STATES - 美國'.
2. **Bank Information:** Includes fields for 'Bank code' (Bank name, branch or SWIFT BIC), 'Fedwire' (only digits allowed), and 'Recipient bank/account number' (Account number/IBAN).
3. **Recipient Information:** Fields for 'Recipient name' (Name), 'Address 1' (Street, doorplate number, city, state/province, country), 'Address 2', 'Address 3', and 'Recipient alias' (Alias). There is also a note at the bottom stating: '若此欄位留空，系統將自動指派受款人姓名' (If this field is empty, the system will automatically assign the recipient's name).

跨行海外外匯

5. 要使用預先預訂的外匯合約，請點擊手動新增外匯合約，然後點擊確認。或者，您也可以選擇參考匯率。

The screenshot illustrates the process of performing a cross-bank foreign exchange transaction. It shows three main steps:

- Main Interface:** Shows the transfer amount (USD 0.01) and resulting amount (HKD 0.08). It includes sections for payment type (Electric Transfer) and currency rates. A red box highlights the "参考匯率" (Reference Rate) section, which is selected.
- Add Contract Pop-up:** A modal window titled "外匯合約" (Foreign Exchange Contract) allows selecting a previously booked contract. The contract "20250811FX1" is selected. A red box highlights the "確認" (Confirm) button.
- Confirmation Screen:** A final step showing the payment type as "電匯" (Electric Transfer) and the selected rate. It includes a note: "在批核交易前請確保您有足夠資金" (Please ensure you have sufficient funds before the transaction is approved). A red arrow points from the "確認" button in the second step to this screen.

Key Elements:

- 付款類型:** 電匯 (Payment Type: Electric Transfer)
- 匯率:** 參考匯率: USD 1 >> HKD 7.821557 (Reference Rate: USD 1 >> HKD 7.821557)
- 外匯合約:** 20250811FX1 (Foreign Exchange Contract: 20250811FX1)
- 確認:** 確認 (Confirm)
- 注意:** 在批核交易前請確保您有足夠資金 (Please ensure you have sufficient funds before the transaction is approved)

Important Notes:

- 預設情況下，IDEAL 會為您設置最早日期和付款方式。
- 請確保在批核交易前有足夠的資金。

跨行海外外匯

6. 選擇要扣款的帳戶，如有需要請輸入可選訊息
7. 檢查付款詳情，包括參考匯率 / 確認匯率 / 外匯合約

費用將承擔於

您和您的收款人(SHA)
您支付DBS的費用。其他銀行的費用由收款人支付。

您(OUR)
您支付DBS和其他銀行的費用。

您的收款人(BEN)
您不支付任何費用。DBS和其他銀行的費用由收款人支付。

費用由

預設扣款帳戶

可選訊息

銀行電子結單的參考
用來記住這筆付款的用途。如果留空，我們將自動添加。

e.g. INV000123 0/6

使用中介銀行

僅當您的收款人需要另一家銀行代為接收此付款時

發送給收款人的詳細訊息
在處理付款時與收款人共享，如他們的銀行支持

通知收款人或其他方
添加他們的電郵，我們將在發出您的付款時通知他們



1) 參考匯率 或

您正在發送 NOK 0.01
參考匯率 NOK1 >> HKD 0.77766400
我們將扣除 (約) HKD 0.01
電匯 轉帳所需時間 1-2 個工作天

2) 實際交易匯率 或

您正在發送 USD 0.01
實際交易匯率 USD1 >> HKD 7.822343 01:25
我們將扣除 (約) HKD 0.08
電匯 轉帳所需時間 1-2 個工作天

實際交易匯率: USD1 >> HKD7.822343
批核此交易以鎖定此交易匯率
過期 01:25

若您提交及授權，本指示的外匯部分將會立即執行並不能取消。如指示及後遭撤回、取消或拒絕，您可能需要承擔有關外匯之損失。



3) 外匯合約

在 <17:30> <今天> 之前批准
為確保您的付款能及時處理，系統將以電子郵件通知授權者。

您正在發送 USD 0.01
使用的外匯合約
HKD 0.08
電匯 轉帳所需時間 1-2 個工作天

1 使用的外匯合約
20250811FX1
檢視

付款處理後將適用確切匯率



跨行海外外匯

8. 檢查付款詳情後，批准並提交

給批准人的消息
添加一條消息以幫助您的審批人驗證申請。這不會與受益人或銀行共享。

消息
例如：支付發票 12345
(可選) 您可附加文件並發送訊息給授權人

附件
將相關文件拖放到這裡
或點擊瀏覽
Upload最多 5 個 .pdf, .jpg, jpeg, or .png 檔案大小需小於 10MB.

另存為範本

批准並提交

修改 下一步

或者，如果您未有選擇自行批准或想要稍後批准，您可以在「批核」或「付款及轉賬」頁面找到您的待處理付款。

The image shows the DBS IDEAL mobile banking application interface. On the left, a sidebar menu includes '資訊主頁' (Information Home), '批核' (Approval), '戶口' (Account), '付款及轉賬' (Payment & Transfer), and '外匯服務' (Foreign Exchange Services). A red arrow points from the '戶口' button to a detailed payment screen on the right. This screen displays a transaction for USD 0.01 to HKD 0.08, with a note about deducting approximately HKD 0.08. It also shows a warning to approve by 17:30 today to ensure timely processing. On the far right, a vertical '流程' (Process) section lists stages: '已建立' (Established), '等待審批' (Waiting for Approval), '1 授權者 Group A', 'OR', '1 授權者 Group B', and '付款日期 2025年8月19日' (Payment Date August 19, 2025). A red box highlights the text '讓您對支付流程的每個步驟都瞭如指掌' (Let you know every step of the payment process clearly).