

# **OCBC SG Mobile Banking & Pay Anyone<sup>TM</sup>**

# OCBC Mobile Apps - Overview

## Day-to-day



Mobile Banking App



## Payments



Pay Anyone™



Welcome to OCBC Digital Banking

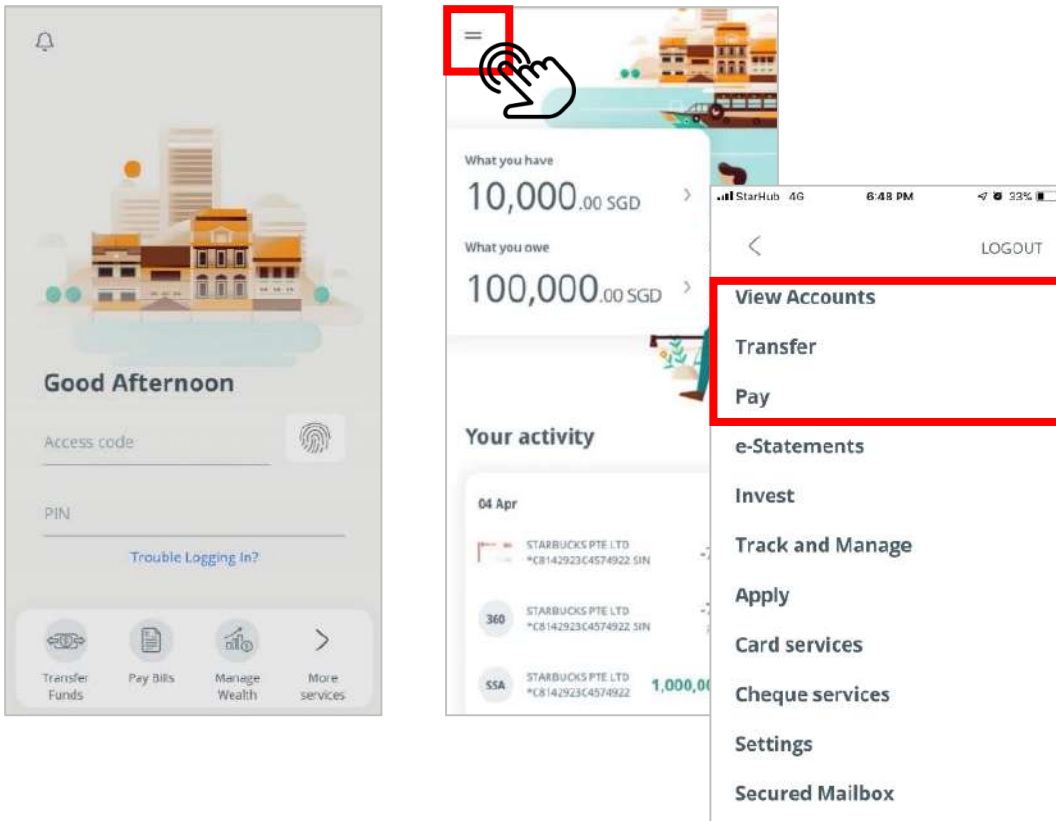
<https://www.youtube.com/watch?v=-QBsZdd772Q>

Guide to OCBC Digital Banking with Steven Woon

<https://www.youtube.com/watch?v=L5ucKgAet3I>

# OCBC Mobile Apps

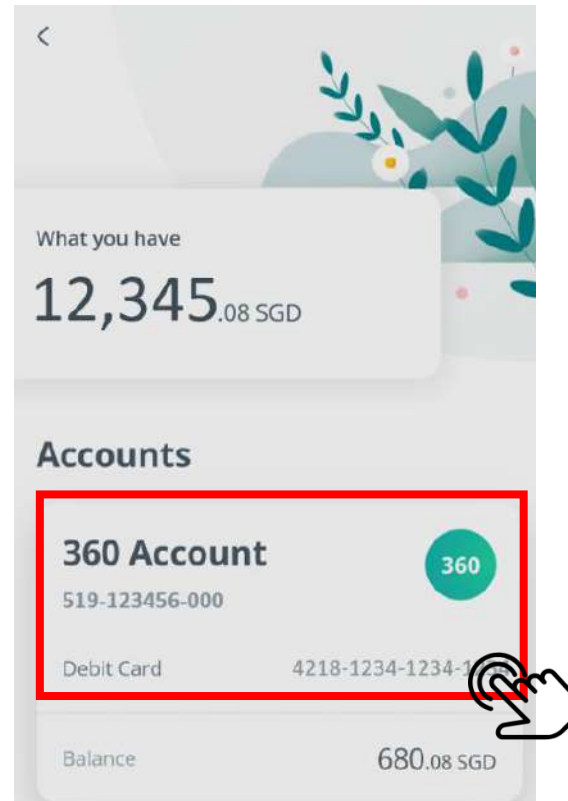
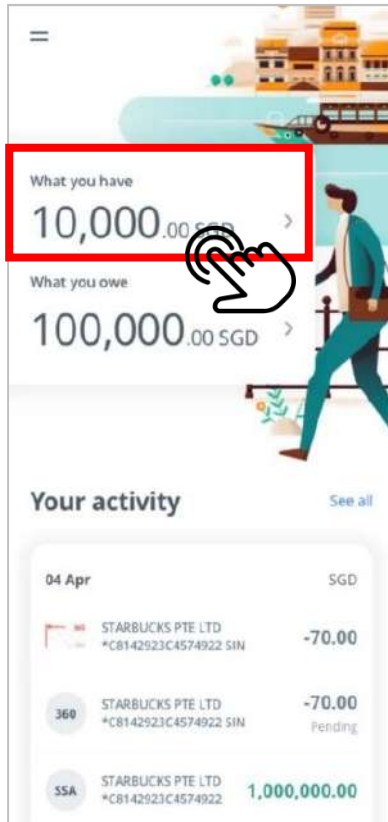
## Mobile Banking App



- 1 Enter **Access Code** and **Pin**. Tap **Login**.
- 2 Select “Menu” on the left panel to access features like **View Accounts**, **Transfer funds** and **Pay bills**.

# OCBC Mobile Apps – View Account

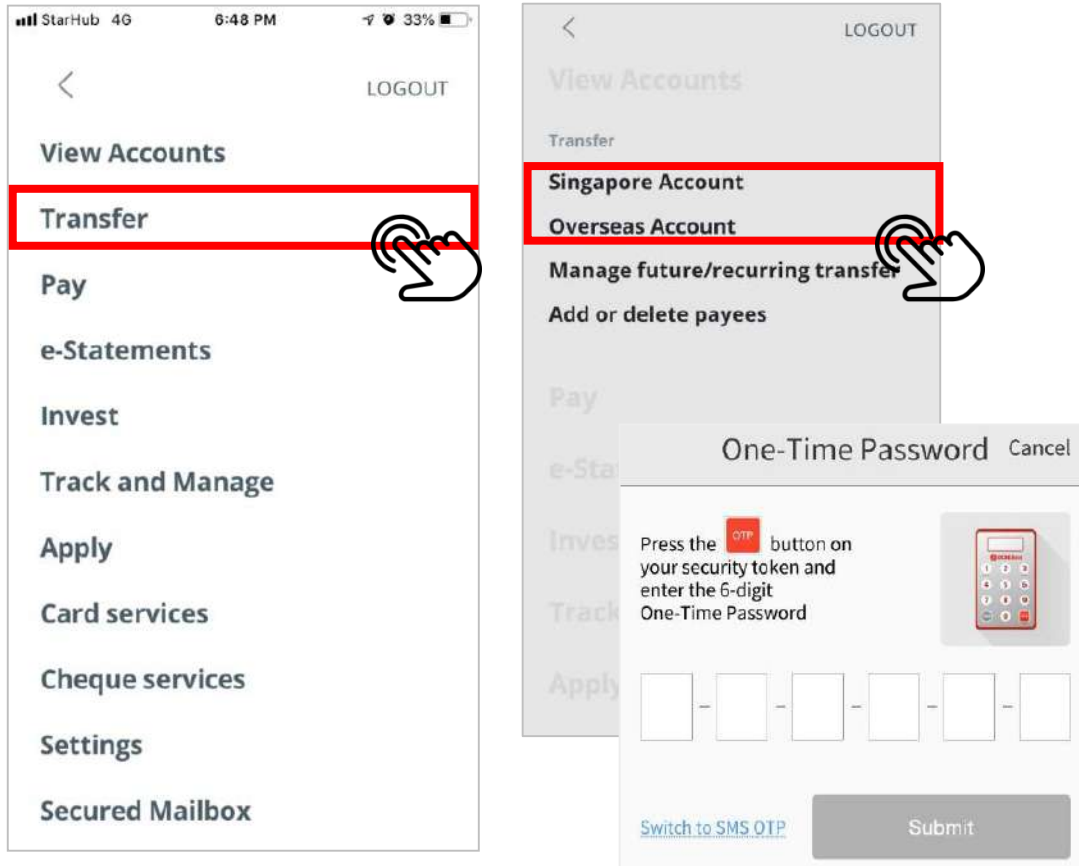
## Mobile Banking App



- 1 Tap on **“What you have”**.
- 2 Select the account you wish to view.  
e.g. **“360 Account”**

# OCBC Mobile Apps – Transfer Funds

## Mobile Banking App



- 1 From the “Menu”, tap on “**Transfer**”.
  - 2 Select Singapore or Overseas and input your One-Time Password (OTP).  
\*Software Token users will not see step 2.
- i** You can also switch to SMS OTP.

# OCBC Mobile Apps – Transfer Funds

## Mobile Banking App

Transfer Funds

TRANSFER TO

Account number >

Mobile number >  
Via PayNow

NRIC/FIN number >  
Via PayNow

Unique entity no. (UEN) >  
Via PayNow

PayNow lets you send money to a mobile number, NRIC, FIN or Unique Entity Number (UEN) securely, up to S\$1,000 daily.

Transfer Funds

IN SINGAPORE [Add payee](#)

From	To
Plus! Savings Account 648-850972-001	ABC 401225914
FRANK Account	Kea Ruo Ting

☐ Money will be deposited via FAST immediately

☐ Money will be deposited via GIRO in 2 to 3 business days

When to transfer?  
Transfer Now

Payment description (optional)

Amount (SGD)  
0.00

Save to Submit

3 Tap on **Account number**.

4 Select from existing payee list or add new payee.

# OCBC Mobile Apps – Transfer Funds

## Mobile Banking App

### Existing Payee

< Back Transfer Funds

IN SINGAPORE [Add payee](#)

From	To
Personal - 360 Account 688-666666-001 SGD	Little Red Balloon 3603062866

☐ Money will be deposited via FAST immediately  
☐ Money will be deposited via GIRO in 2 to 3 business days

When to transfer?  
Transfer Now

Purpose Code  
Other

Payment description (optional)

Amount (SGD)  
1.00

Slide to Submit

### Add New Payee

< Back Transfer Funds

IN SINGAPORE [Add payee](#)

From	To
Personal - 360 Account 688-666666-001 SGD	Little Red Balloon 3603062866

☐ Money will be deposited via FAST immediately  
☐ Money will be deposited via GIRO in 2 to 3 business days

When to transfer?  
Transfer Now

Purpose Code  
Other

Payment description (optional)

Amount (SGD)  
1.00

Slide to Submit

5

Key in the details,  
slide right to **Submit**.

5

Tap **Add payee**.



# OCBC Mobile Apps – Transfer Funds

Mobile Banking App

Existing Payee

< Back

Confirm Transfer

Funds will be deposited immediately via FAST

CONFIRM TRANSFER

From

Personal - 360 Account

689-66666-001 SGD

To

Little Red Balloon

3603062866

Date

15 Jan 2018

Amount - SGD

1.00

Purpose of transfer

Other

Confirm Transfer

Add New Payee

< Back

Add Account

ACCOUNT DETAILS

Payee's name

Bank

Select Bank

Account number

Your initials

Add Payee

6

Review the click on **Confirm Transfer** when ready.

6

Fill in the details and tap on **Add payee**.



For adding new payee, Hardware token is required.





# OCBC Mobile Apps – Transfer Funds

Mobile Banking App

Existing Payee

One-Time Password Cancel

Press the  button on your security token and enter the 6-digit One-Time Password



-  -  -  -  -


[Switch to SMS OTP](#)



Submit

Add New Payee

Authorise Transaction Cancel

Please follow these steps to authorise the transaction.



- 1 Press the  button to turn on the token.
- 2 Enter the last 6 digits of your payee account number (shown below) into your token: **220114**
- 3 Press the  button again to generate a code.
- 4 Enter the 6-digit code on the field below.

-  -  -  -  -

Submit

7

Input your One-Time Password (OTP).

7

Follow the steps to authorise the transaction, and tap **Submit**.



For adding new payee, Hardware token is required.

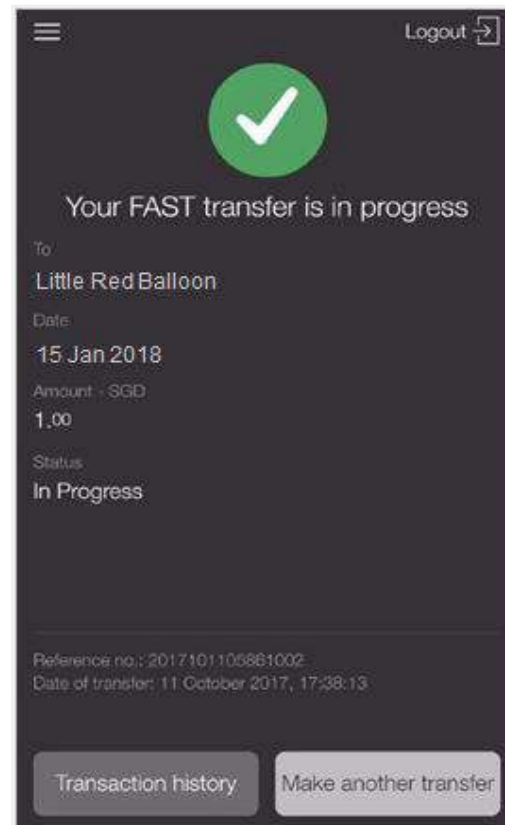
# OCBC Mobile Apps – Transfer Funds

## 8 Successful Transaction.

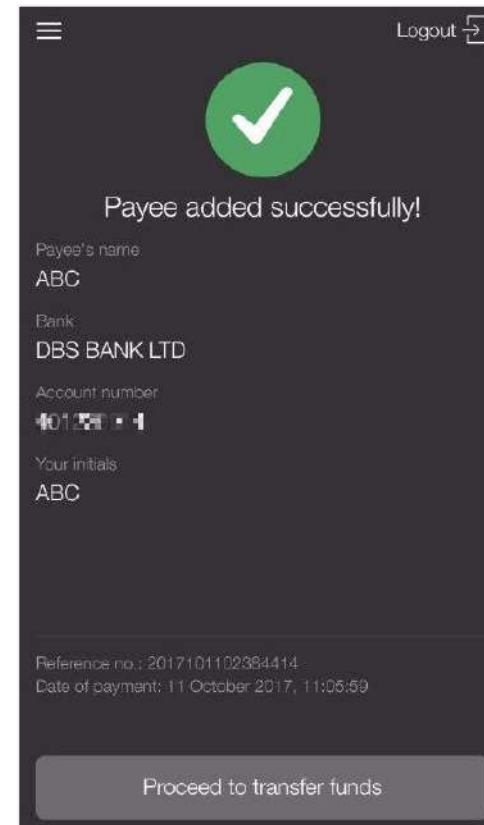
OCBC: Your request to transfer SGD 1.00 to \*\*\* Account\*\*\*\_\*\*\*\*\*5-001 is successful  
Or  
As you requested, we have transferred SGD 1.00 to ABC (\*\*\*\*\*1234)

### Mobile Banking App

#### Existing Payee



#### Add New Payee

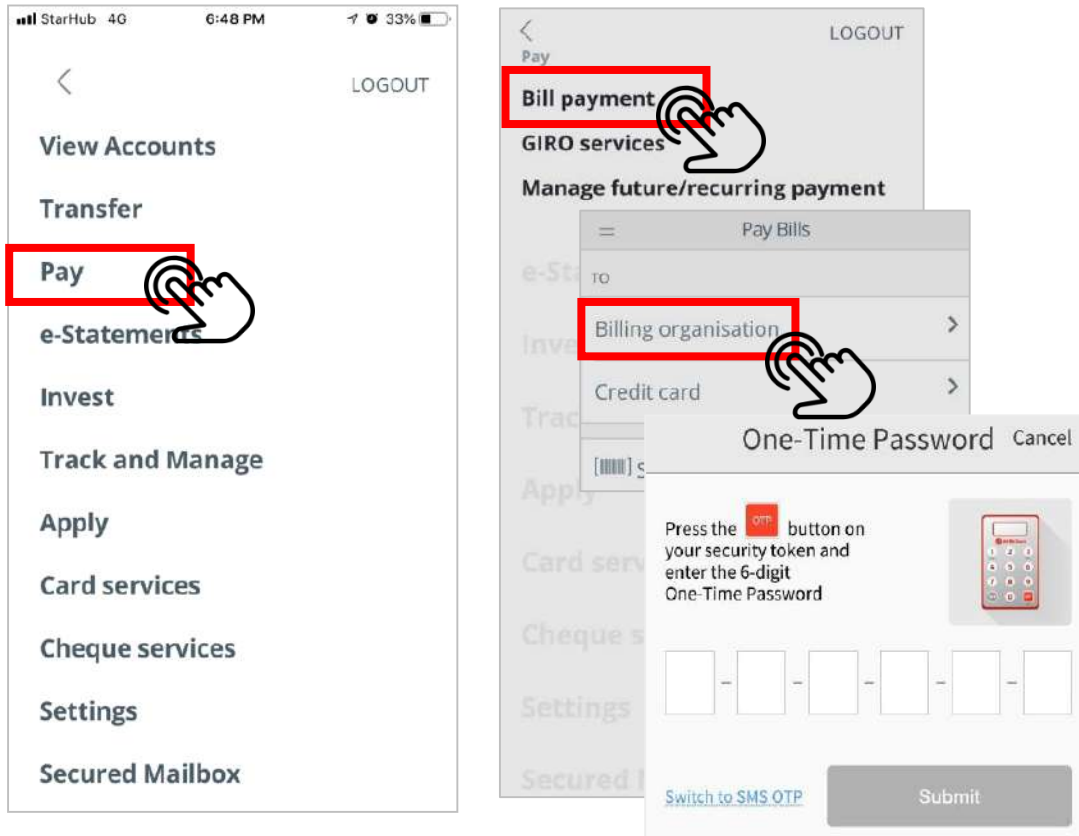


## 8 Payee successfully added. Tap on **Proceed to transfer funds**.

**i** Return to step 5 for “Existing Payee” and follow the steps to transfer fund.

# OCBC Mobile Apps – Pay Bills

## Mobile Banking App



1 From the “Menu”, tap on **Pay**.

2 Select the type of bill payment and input your One-Time Password (OTP).

\*Software Token users will not see step 2.

**i** We will be using “Billing organisation” as an example.

# OCBC Mobile Apps – Pay Bills

## Mobile Banking App

The image displays two side-by-side screenshots of the OCBC Mobile Banking App's 'Pay Bills' interface. Both screens show a 'BILLING ORGANISATION' section with a 'Single bill payment' link. The 'From' field is set to 'Personal - 360 Account' and the 'To' field is set to 'STARHUB LTD'. The 'When to transfer?' dropdown is set to 'Transfer Now'. The 'Amount - SGD' field is set to '0.01'. A green 'Submit' button is visible at the bottom of each screen. In the left screenshot, a hand icon points to the 'To' field. In the right screenshot, red arrows point to the 'To' field and the 'Single bill payment' link.

3 Select the billing organisation.

4 Select from existing list or add billing organization.

# OCBC Mobile Apps – Pay Bills

## Mobile Banking App

### Existing List

< Back Pay Bills

BILLING ORGANISATION [Single bill payment](#)

From	To
Personal - 360 Account 689-666666-001 SGD	STARHUB LTD 1.18888881U
OCBC Plus Visa Credit	

When to transfer?  
Transfer Now

Amount - SGD  
0.01

Slide to Submit

5

Key in the details,  
slide right to **Submit**

### Add New

< Back Pay Bills

BILLING ORGANISATION [Single bill payment](#)

< Back New Bill Org Logout

Search organisations

A  
AIA SINGAPORE PRIVATE LIMITED  
AMERICAN EXPRESS INTERNATIONAL INC.  
ANGLO-CHINESE SCHOOL (INDEPENDENT)

B  
BUKIT BATOK DRIVING CENTRE LTD

C  
CIMB SECURITIES (SINGAPORE) PTE

A  
B  
C  
D  
E  
F  
G  
H  
I  
J  
K  
L  
M  
N  
O  
P  
Q  
R  
S  
T  
U  
V  
W

5

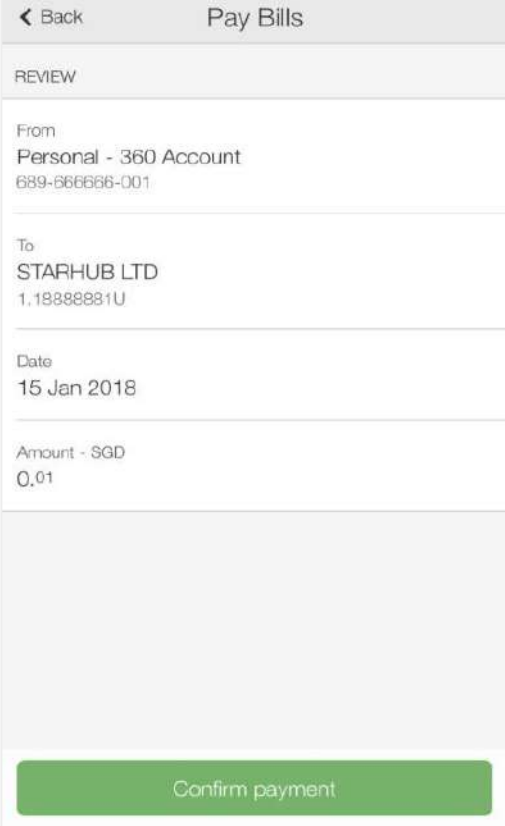
Tap **Single Bill**  
payment and select  
or search for your  
billing organisation.

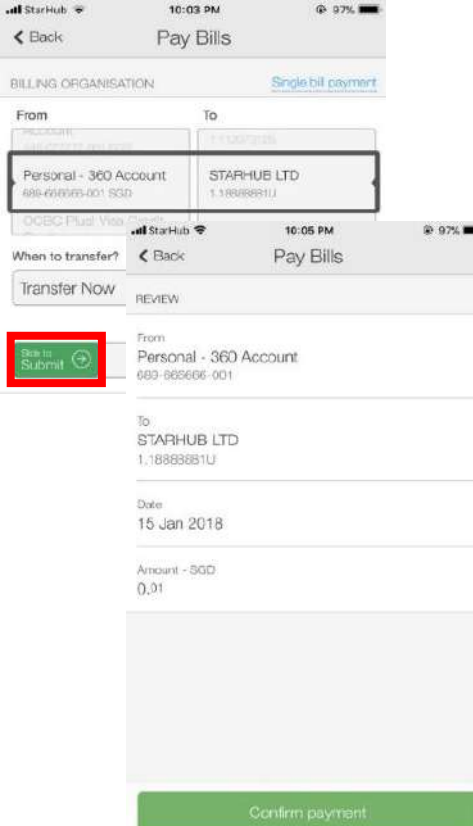
# OCBC Mobile Apps – Pay Bills

Mobile Banking App

Existing List

Add New





6

Review the click on **Confirm payment** when ready.



OTP is not required.

6

Input payment details and slide to submit.

7

Select to **Confirm payment**.

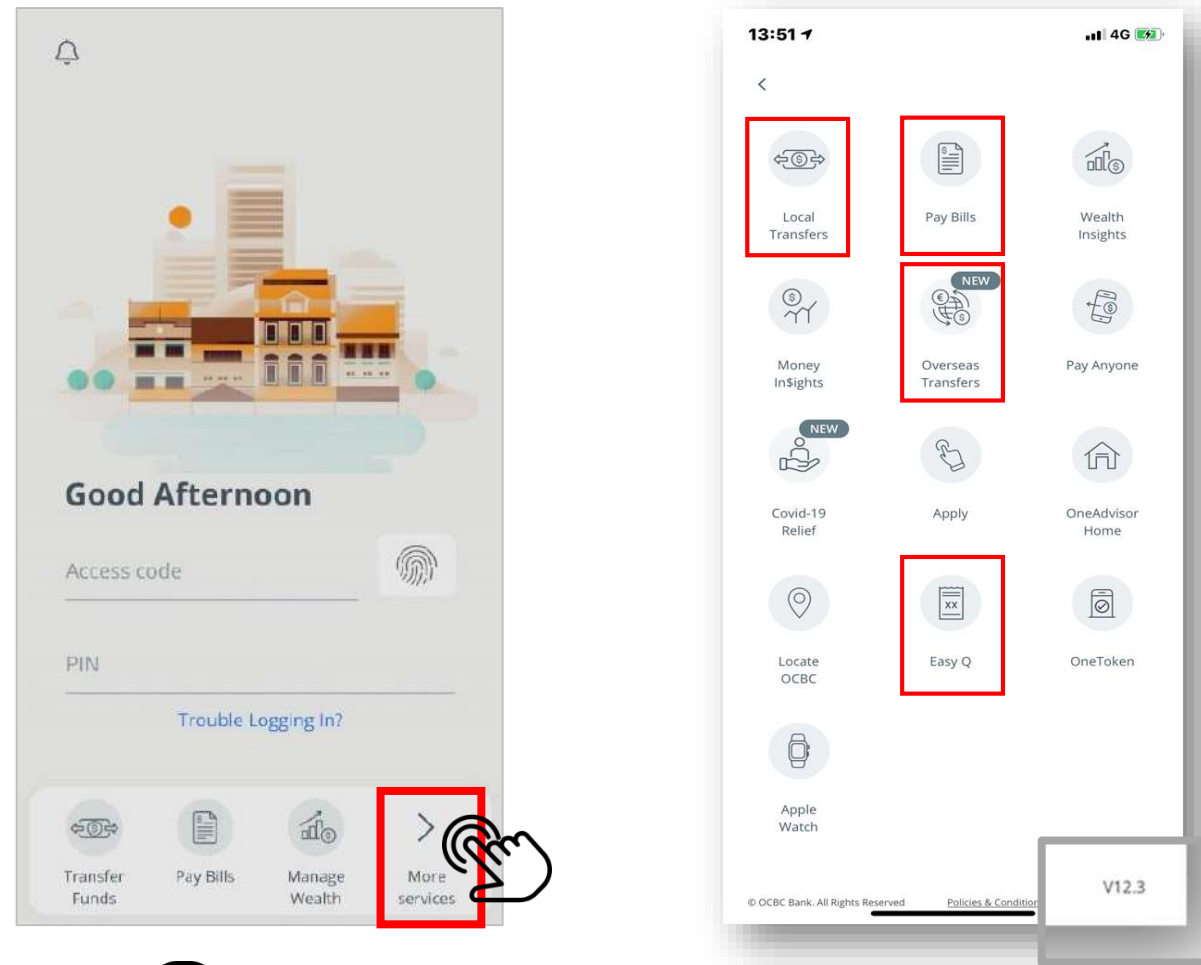


Return to step 5 for “Existing list” and follow the steps to pay bills.



OTP is required.

# OCBC Mobile Apps – Other Services



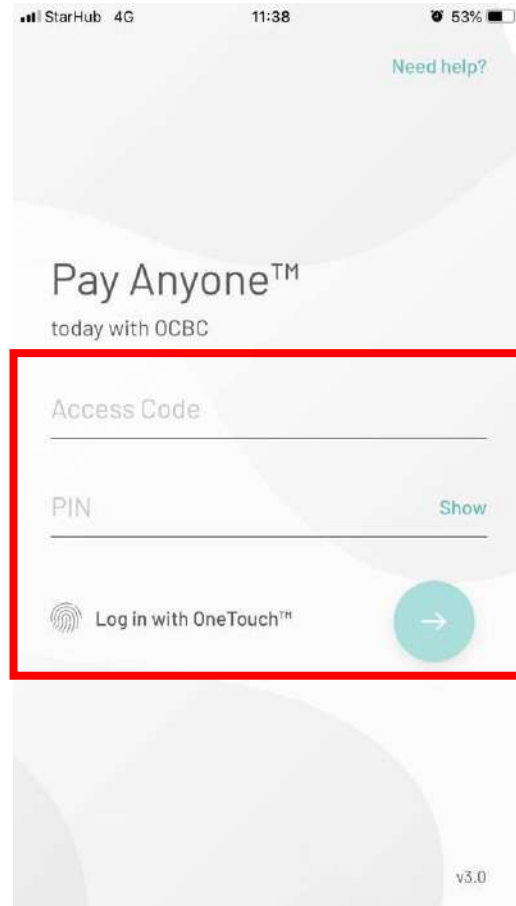
**i** Tap on **More services** to explore.

**OCBC Pay Anyone™**



# OCBC Pay Anyone™ - Login

## Pay Anyone™ App

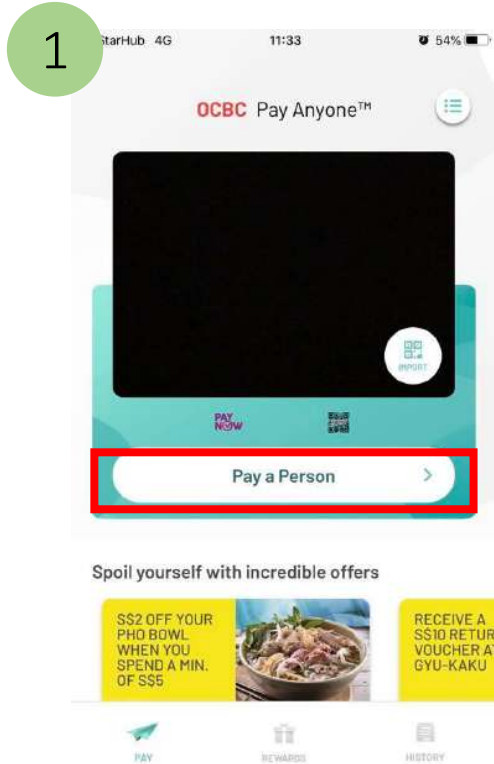


1

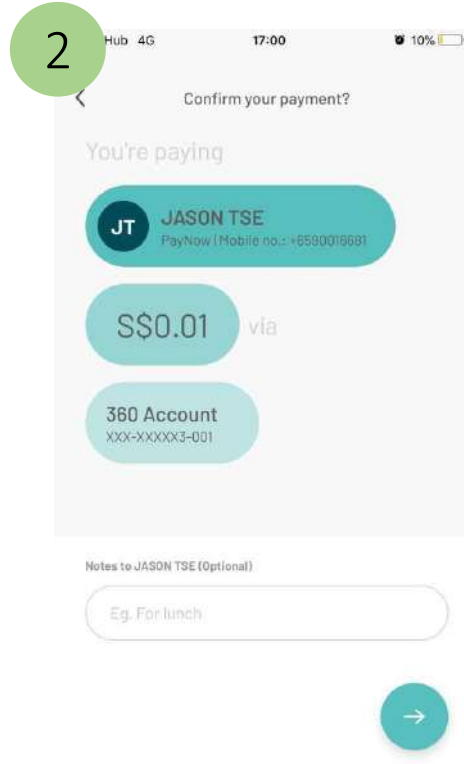
Log in with your banking credentials (Username & Password, Fingerprint / Face ID, if applicable).

# OCBC Pay Anyone™ - Pay via Mobile No.

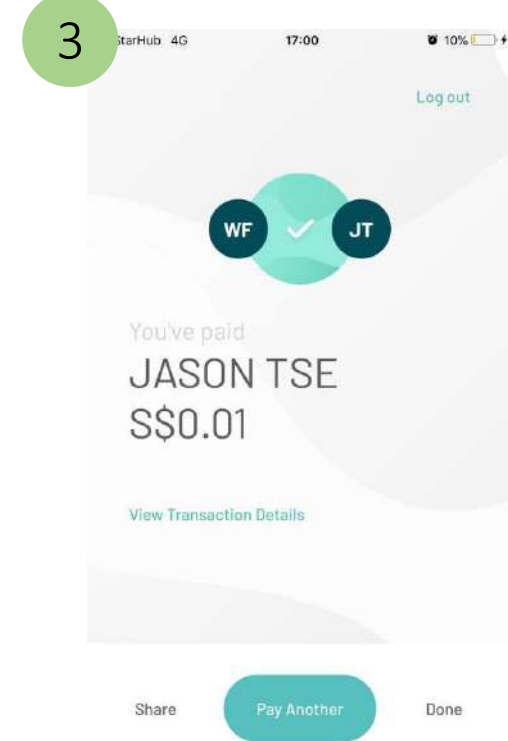
## Pay Anyone™ App



Tap on “Pay a Person”.



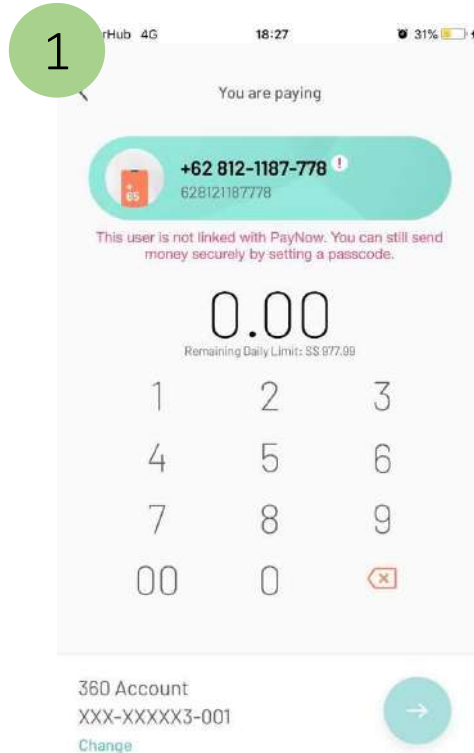
Enter phone number or select contact and then enter amount



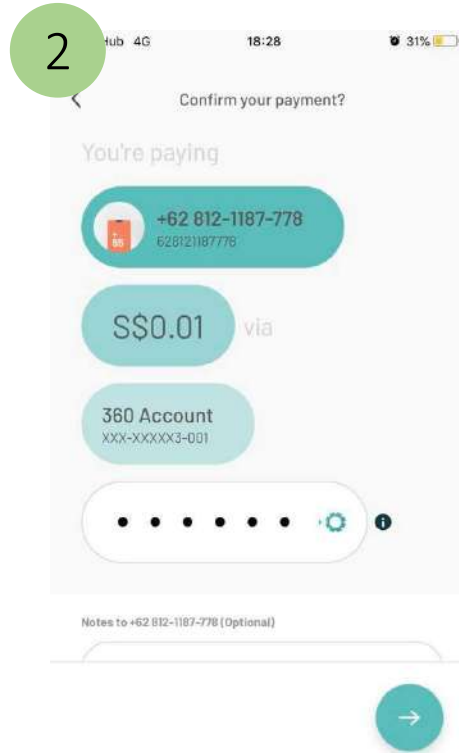
Confirmation screen.

# OCBC Pay Anyone™ - Pay via Mobile No.

## Pay Anyone™ App

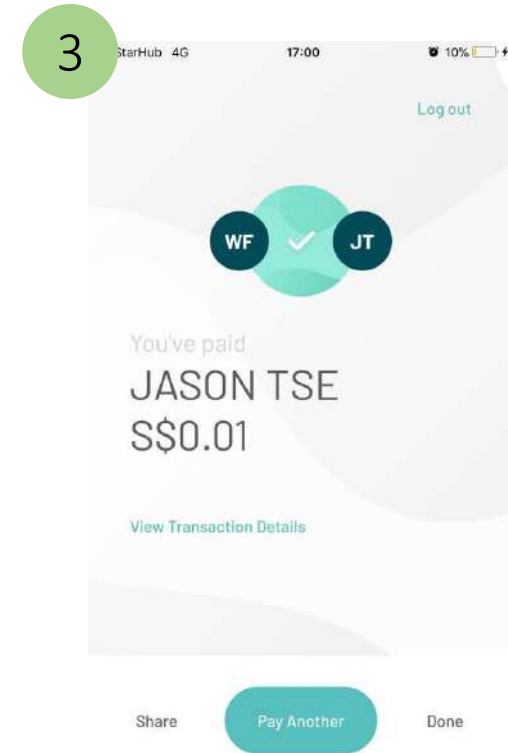


Enter mobile number and amount.



Review amount to pay, account and passcode for recipient.

\*For recipient without PayNow



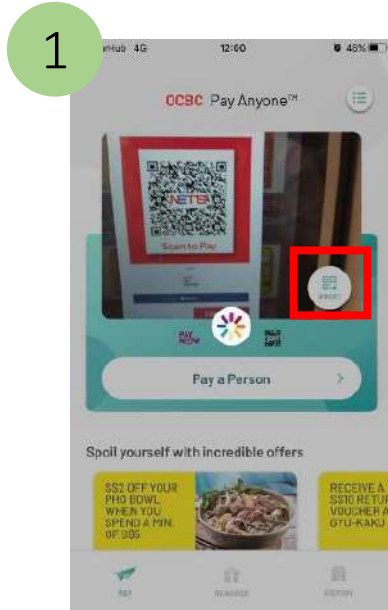
Confirmation screen.

# OCBC Pay Anyone™ - Pay via QR Code

## Pay Anyone™ App

OCBC  
PAY  
ANYONE

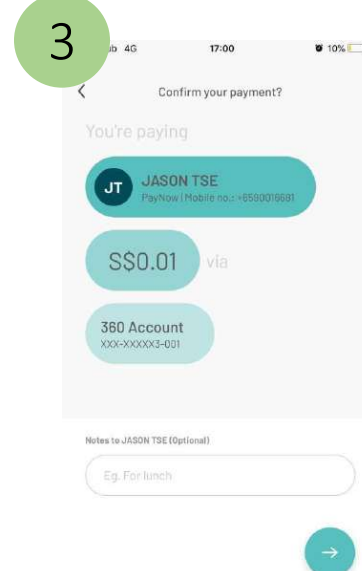
\*For peer-to-peer



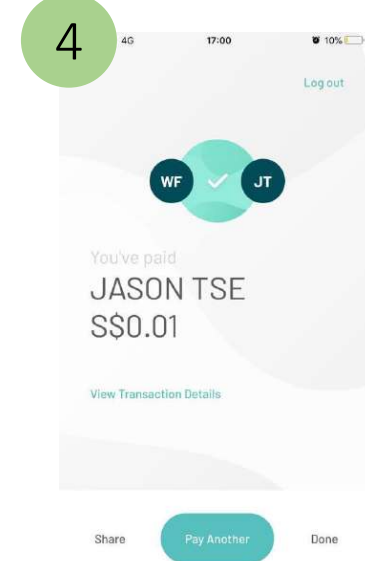
Scan QR code provided  
OR upload from gallery.



Enter amount.



Review amount  
to pay and  
choose account.



Confirmation screen.

# OCBC Pay Anyone™ - Pay via QR Code

## Pay Anyone™ App



1



Scan QR code provided OR upload from gallery.

2



Enter amount.

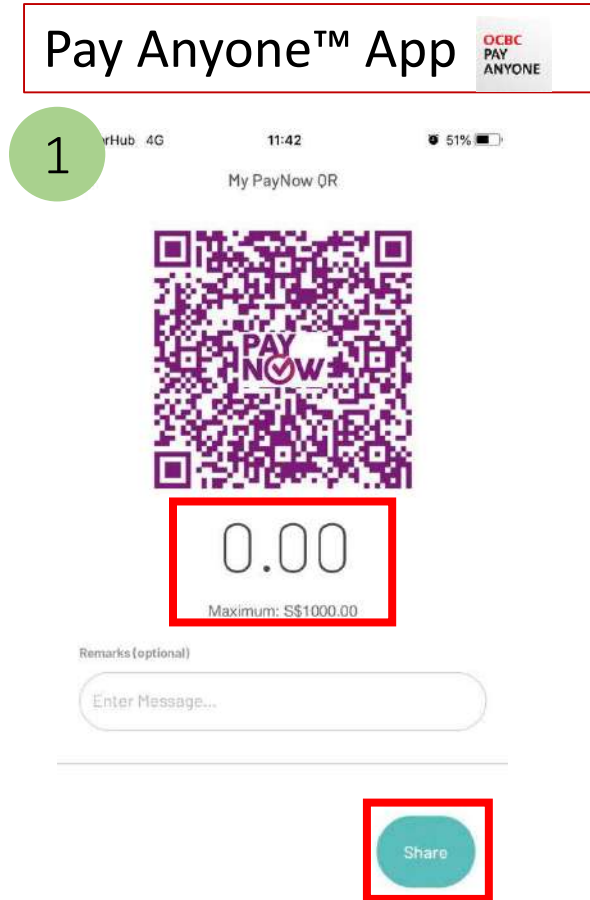
3



Confirmation screen.

\*For merchant

# OCBC Pay Anyone™ - Request Money via QR Code



Enter amount.



Payee will be able to amend requested amount after scanning QR code.



Tap to access sharing options (via messaging apps, email, Facebook etc.)



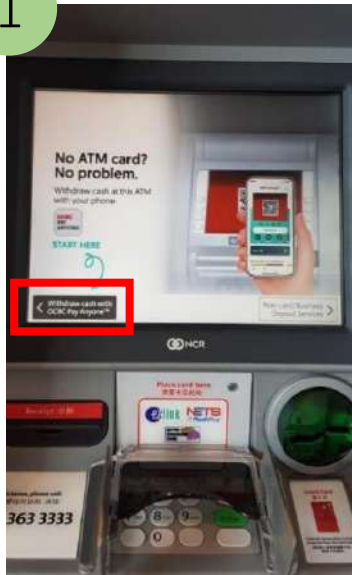
Share QR code.

# OCBC Pay Anyone™ - Cardless Withdrawal

## Pay Anyone™ App

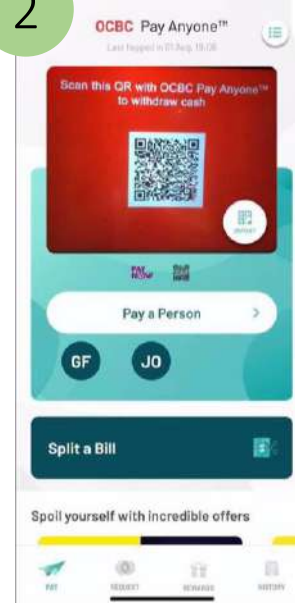


1



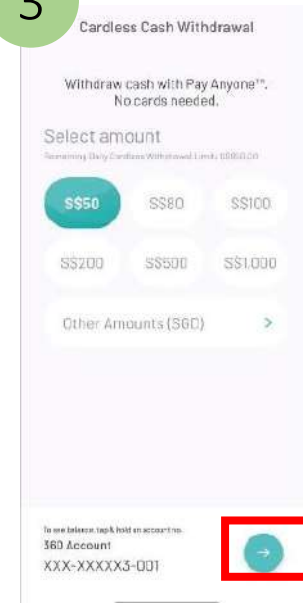
Press "Withdraw cash with OCBC Pay Anyone"

2



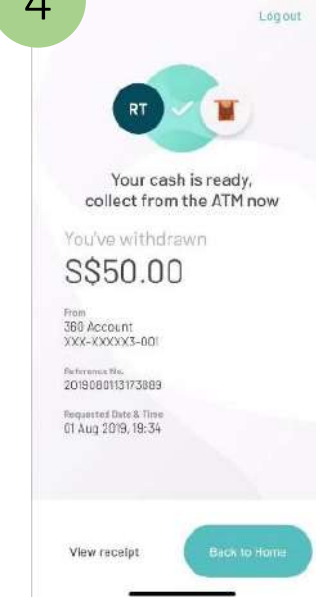
Scan QR on screen with Pay Anyone

3



Enter Amount to withdraw and tap on green arrow

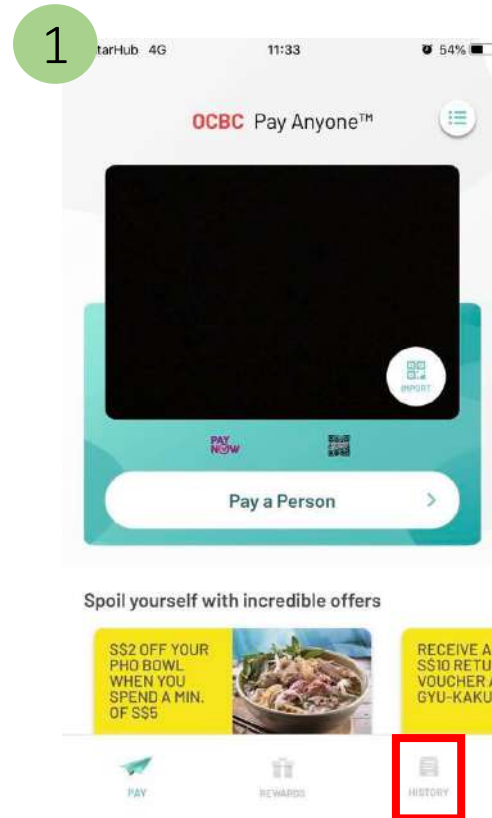
4



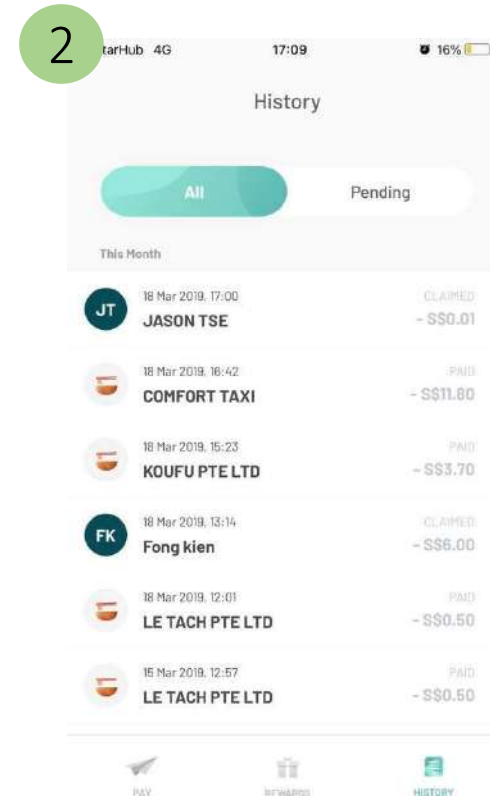
Money will dispense at the machine

# OCBC Pay Anyone™ - Check Transactions

## Pay Anyone™ App



Tap “History”.



View transactions.



# Security Awareness

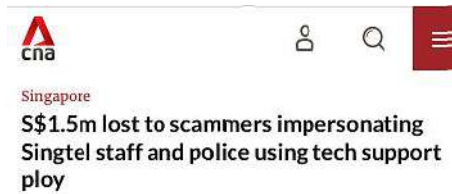
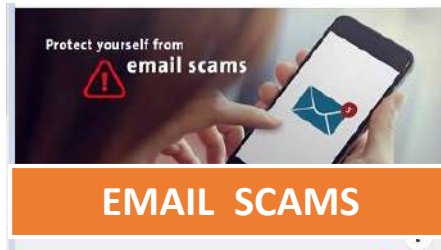
Woman nearly loses US\$5,000 in online love scam



The 43-year-old IT manager met a man on a popular dating app who claimed he was born in Taiwan but was now living in the United States as a diamond dealer. ST PHOTO: LIM YAOHUI

PUBLISHED SEP 4, 2019, 2:25 PM SGT  
UPDATED SEP 5, 2019, 6:55 AM

## LOVE SCAMS



A man types on a laptop keyboard. (File photo AFP/Philippe HUGUEN)

## TECH SUPPORT SCAMS

## ONLINE SALES SCAMS



## IMPERSONATION SCAMS



## PARCEL PHONE SCAMS



# Safeguarding your Accounts – Rule #1

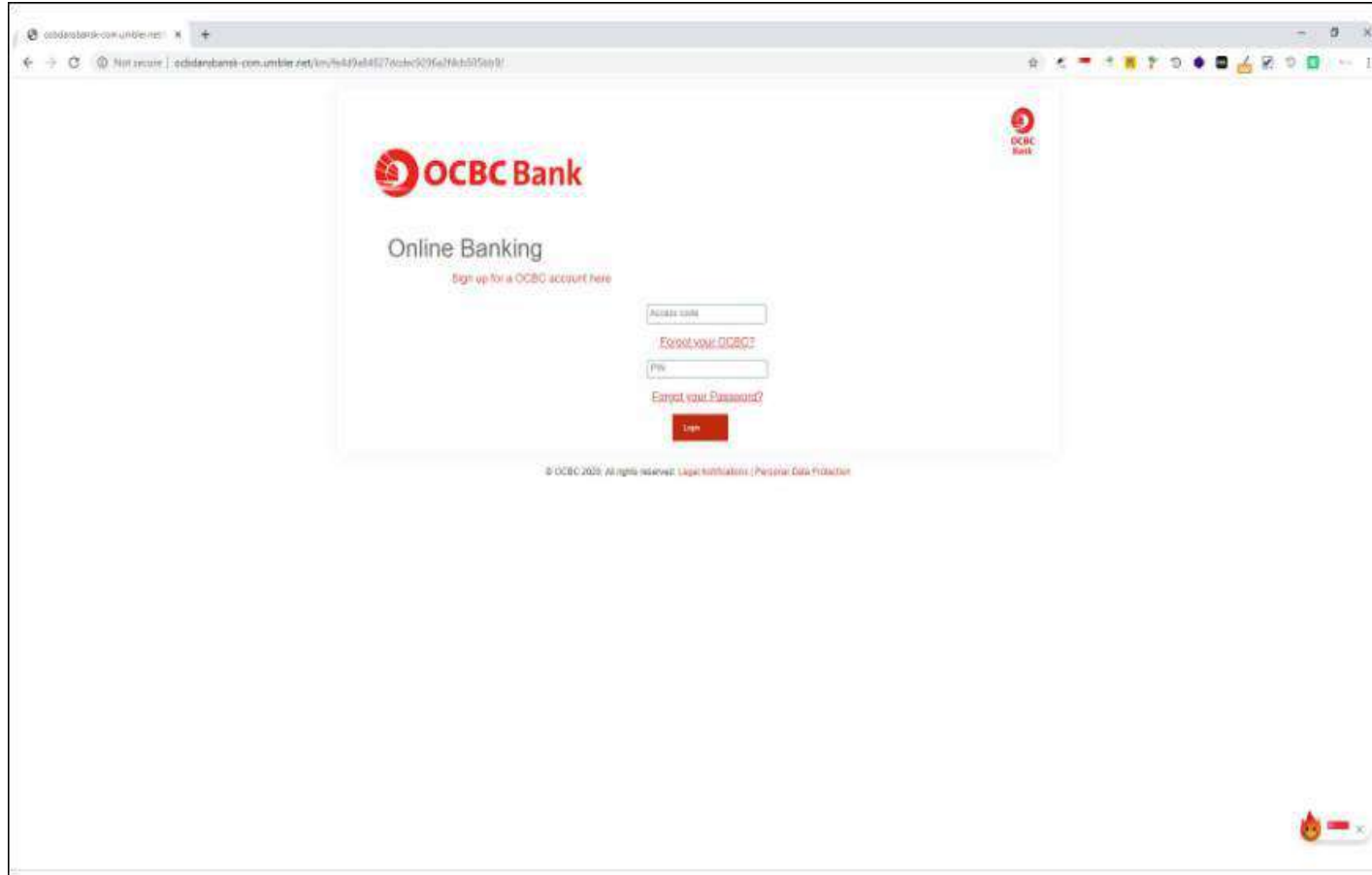


## Rule #1

**Do not reveal or share your OTP to anyone or provide One Token Authorisation without knowing the intended purpose.**

# Security Awareness - Samples

These emails/SMS may contain hyperlinks directing you to a non-OCBC website that requires you to provide your credit/debit/ATM cards details such as card number, expiration date, CVV number or Personal Identification Number (PIN), or online banking login credentials such as Access Code, PIN or One Time Password (OTP). This may result in unauthorized access to your bank accounts.



## Notes to safeguard yourself....

- OCBC will not request for your PIN or OTP through voice conversation, SMS or email.
- Do not respond to unsolicited SMS or emails requesting for credit/debit/ATM cards details (e.g. card number, expiration date, CVV number, PIN), or online banking credentials.
- Stay vigilant before clicking on any links embedded in the SMS messages or emails. Always type the URL of the website directly into the address bar of the browser.
- Do not transfer funds to any unknown parties.
- Always read the SMS alerts sent to your mobile phone for your transactions carefully. Inform the Bank immediately if the transaction is suspicious.
- Inform the Bank immediately when there is a change in your contact details such as mobile number or email address.

# In Summary – Safeguard Yourself



Do not click on hyperlinks, attachments from **suspicious** or **unknown** sources.

Do not **share** login credentials or credit/ debit card details.



Do not install mobile apps from **unknown sources**.

Be wary when asked to grant **excessive/ unusual** permissions to a mobile app.



Do not access online banking using **jail-broken** or “**rooted**” mobile devices.

Be wary of unsolicited callers (Govt Agencies, Enforcement officers or Bank Officers) who ask you for Banking / Login credentials and information.

Never reveal your OTP over the phone or key them into any pop up / websites.

**Safe keep and safeguard** your hardware token at our times – never pass it to a 3<sup>rd</sup> party.

Always inform the Bank when you change your contact details.

Read your SMS alerts **carefully** and contact the Bank when you receive alerts on transactions that were **not** performed by you.

# Security Awareness - Videos

OCBC Online Security Advisory - Phishing won't be as obvious as this guy

<https://www.youtube.com/watch?v=Y-eE6z8Lx6U>

Scam Prevention Tips - Love Scam

<https://www.youtube.com/watch?v=0c4m6lBetg>

Scam Prevention Tips - Police Impersonation Scams

<https://www.youtube.com/watch?v=ayDiBsskCaE>