



MODULE 3

**PAYNOW, SGQR, DIGITAL BANKING –
PAYLAH, PAY ANYONE, GRAB, SINGTEL DASH**

POLL

Which of the following payment apps do you use regularly?

1. DBS PayLah!
2. OCBC Pay Anyone
3. UOB Mighty
4. GrabPay
5. SingTel Dash



MODULE 3 (PAYNOW, SGQR, DIGITAL BANKING – PAYLAH/PAY ANYONE, GRAB, SINGTEL DASH)

Learning Outcomes

1. Have knowledge on the usage and benefits, and how to set up various e-payment options e.g. PayAnyone, QR Code Payment depending on individual's preference
2. Be familiar with the different digital banking platform, e.g. DBS Digibank, PayLah, UOB Mighty, OCBC PayAnyone
3. Able to scan SGQR to complete a transaction
4. Have knowledge of cybersecurity tips on epayment, e.g. enable 2FA, strong passwords, secured network, pay from verified source
5. **Activity with seniors (refer to scenario slides)**

Pre-Reading Resource Kit

Module 3: PayNow, SGQR, Digital Banking – DBS PayLah!/OCBC Pay Anyone, Grab, Singtel Dash	
Digibank	<ol style="list-style-type: none"> 1. https://www.abs.org.sg/consumer-banking/pay-now 2. https://imsilver.imda.gov.sg/learn-digital-skills/learn-online/digital-transactions-bds/
DBS PayLah!	DBS PayLah Demo https://tinyurl.com/DBSPaylahdemo
OCBC Pay Anyone	<ol style="list-style-type: none"> 1. OCBC Pay Anyone Demo <ol style="list-style-type: none"> a. https://tinyurl.com/OCBCTrainingDemo b. https://www.ocbc.com/personal-banking/silver-years/lifestyle c. https://www.ocbc.com/personal-banking/digital-banking/payanyone.page?p=1 2. OCBC Guide to Digital Banking <ol style="list-style-type: none"> a. https://www.ocbc.com/personal-banking/help-and-support/digital-banking/general?pid=onlinebanking:guides:SISS:Apr01:internal#guide-digital-banking
UOB Mighty	https://www.uob.com.sg/personal/eservices/mobile/overview.page
GrabPay	https://www.grab.com/sg/stayhealthygodigital/
Singtel Dash	https://www.dash.com.sg
SGQR	https://www.mas.gov.sg/development/e-payments/sgqr

Introduction to PayNow



is supported by the following partners



How to register for PayNow?

- ① Through digibank (mobile/online) or SMS banking
- ① Registration steps depends on bank institution

① Monetary Authority Singapore together with the banking industry has developed PayNow to **enable convenient and safe peer-to-peer transfer.**

① With PayNow, you can instantly send or receive payments digitally from your family and friends using only their **mobile number or NRIC/FIN number.** (each individual can registered up to 2 PayNow accounts)

Sign up for Digibank

Banks	Checklist
DBS/POSB	NRIC (with DoB) ATM/Debit Card 6-Digit ATM or Debit card pin
UOB	NRIC numbers DOB Debit/credit card number + PIN number
OCBC	Activated bank (principal) card Card PIN NRIC/Passport DoB and Mobile number



OCBC



FAQ for PayNow

How do I know the SGQR has been integrated with PayNow at storefront or has been integrated with PayNow in the bill/invoice?

Look out for the PayNow logo on the SGQR label before making payment, then launch your bank's mobile banking scan and pay feature to make payment.

For SGQR printed on bills/invoices, lookout for the wordings or logo of PayNow which the companies/billers should make clear when listing the types of payment modes accepted on the bill/invoice.

You should ensure that PayNow is one of the accepted payment modes with the SGQR you are scanning before launching your bank mobile app to initiate a payment.

Is there a minimum amount? Or a maximum amount for PayNow-SGQR transaction?

The minimum amount is S\$1.00.

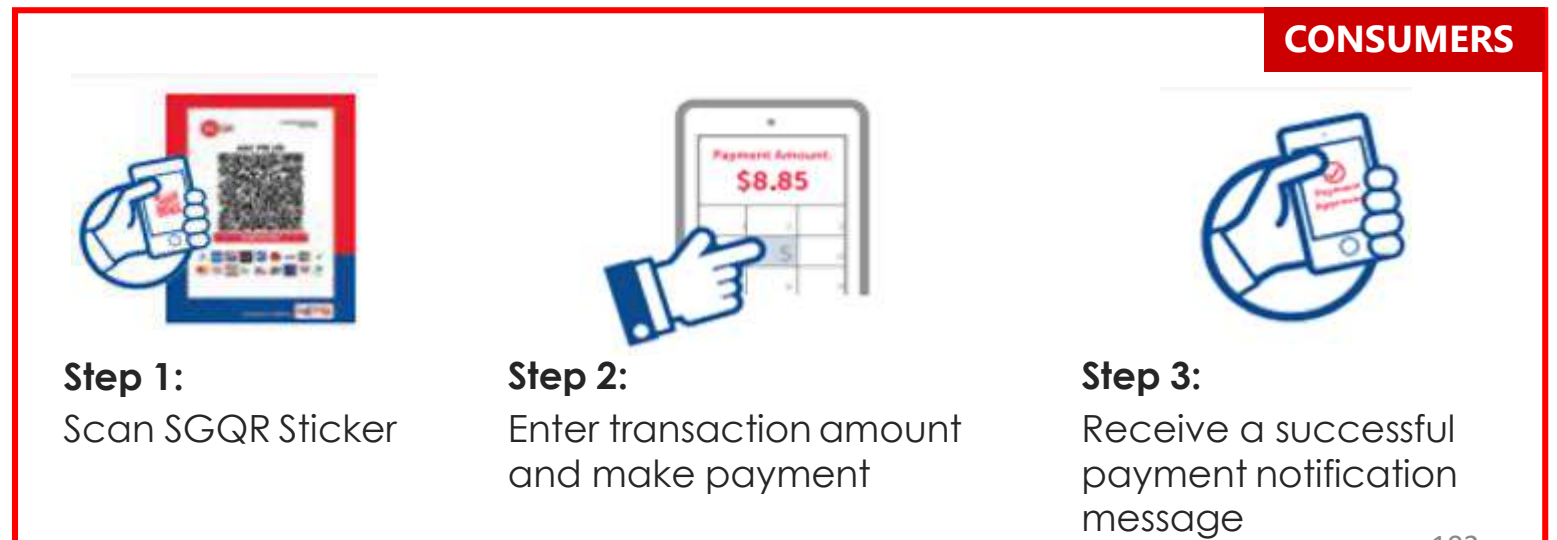
PayNow allows you to make funds transfer or payments of up to S\$1,000 without the need for additional authorisation. Please check with your bank if its scan & pay feature can allow transfers of more than S\$1,000 with added authorisation.

Introduction to SGQR



SGQR is a single QR code that combines multiple e-payment solutions into one.

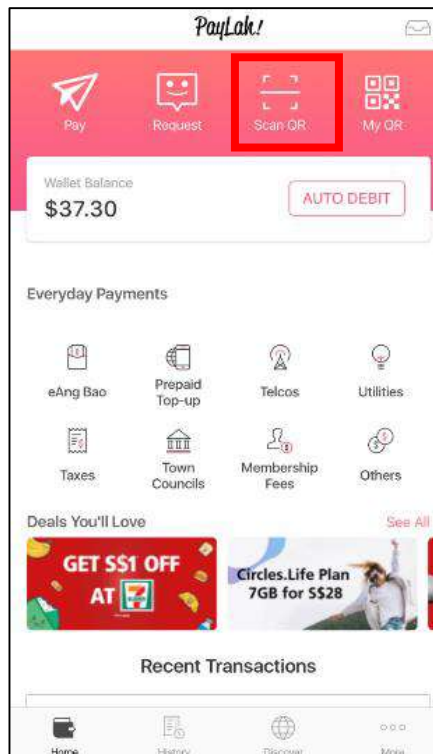
With SGQR, consumers will be just have to look at a single QR code and check if their preferred payment option is accepted at a merchant.



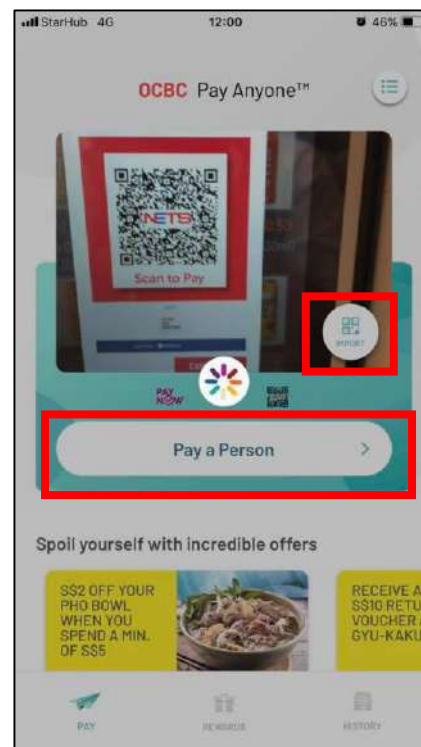
Examples of Payment Apps supported under SGQR



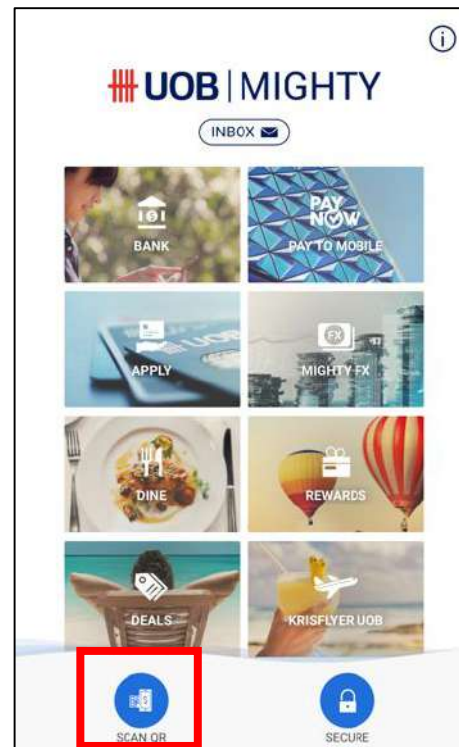
DBS PayLah!



OCBC Pay Anyone



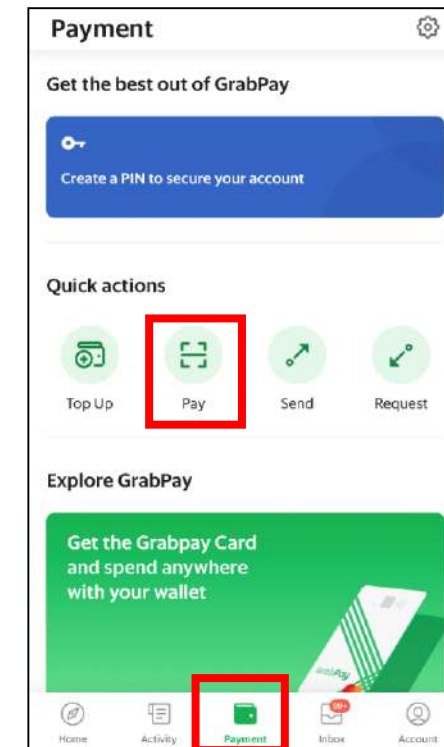
UOB Mighty



SingTel Dash



GrabPay



FAQ for SGQR

What is SGQR?

SGQR combines multiple QR payment options, of which PayNow QR is one.

What are the things to look out for before and after customers make payment via SGQR?

- We need your help as customer to be alert as well.
- Before making payment, ensure that the correct merchant or payee name is displayed and double check the payment amount.
- Once payment has been made, wait for the confirmation that payment was successful and check that the payee name and amount are correct.
- There is a Transaction Alert email sent to the sender after every successful transaction. This would contain the Date and time of the transaction, the sender and recipient information, transaction reference and the amount.
- It is important for the customer to update the email address he is using to receive these alerts.

FAQ



Are there any safety measures in place to safeguard users against fraudulent QR codes?

- We need your help as customer to be alert as well.
- When scanning the QR code, the merchant name will be populated on the screen, so double check to make sure that the payment is being made to the correct party.
- After payment is made, it is good practice to obtain confirmation from the merchant as well to make sure that the transaction was successful.

I've made a wrong transaction to someone else, how can I get back my refund?

- If the recipient is familiar to you, try to contact the recipient directly to request for the return of the funds.
- However, if you are unable to contact the recipient even after a few tries, get in touch with the bank and we will do our best to recover the funds on your behalf.
- Do take note that it is an offence and improper to keep or use funds that was not intended for you.

FAQ

DBS 	What is DBS PayLah?	DBS PayLah! is a personal mobile wallet which allows you to perform fund transfer and bill payments via a mobile number.
	How do I top up my PayLah! Wallet?	<p><u>DBS/POSB customer</u></p> <p>Top up through internet banking, mobile banking or within the DBS PayLah! App: Manage > Top Up > Enter Amount to top up</p> <p><u>Non-DBS/POSB customer</u></p> <p>You may top up via a fund transfer from a Non-DBS/POSB Bank. Input and transfer to the phone number registered for PayLah!</p>
UOB 	What is Mighty Secure?	Mighty Secure is your personalised digital token that allows you to bank anywhere and everywhere securely.
	How many devices can I register for Mighty Secure?	Each UOB customer can only register 1 device for Mighty Secure. When you register a new device for Mighty Secure, the old device will be deregistered from Might Secure automatically.

FAQ

OCBC





What must I have to apply for online banking?

You should be a principal card holder of an OCBC credit card or OCBC accounts.

What is the OCBC Pay Anyone App?

OCBC Pay Anyone allows OCBC customers to send money to anyone and make NETS QR purchases up to a daily limit of \$1,000. You can pay for your meals, shopping; taxi rides via QR code at NETs terminal at participating merchants and food centres. You can also request for money via a personalised QR code.

FAQ

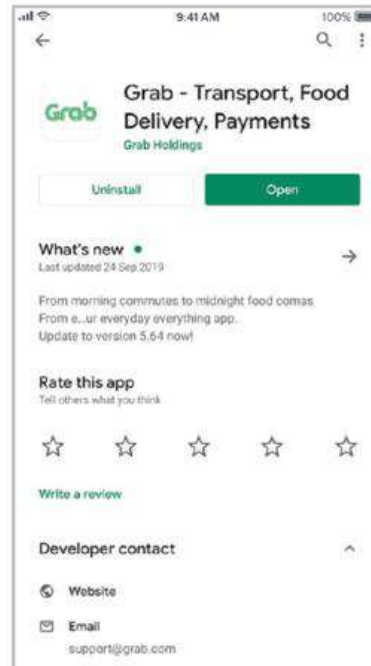
Grab 	What is the difference between GrabPay and GrabPay Wallet?	GrabPay refers to a collection of all cashless payment methods, including credit/debit cards, partner wallets like PayPal and your GrabPay balance. GrabPay Wallet is a mobile wallet that contains a topped up balance that can be used towards your purchases.
	Do I need a credit/debit card to use GrabPay Wallet?	You can use PayNow to top up and use your GrabPay Wallet.
SingTel Dash 	I have multiple mobile numbers, can I sign up for Singtel Dash on all mobile numbers?	No. You can only sign up for one Dash account per NRIC/FIN/Employment Pass/S pass. This helps us keep your account safe.
	What is the maximum amount I can make payment with my Dash Visa Virtual Account?	For e-commerce payments, the maximum amount you can pay per transaction is based on your Dash balance. For Visa payWave transactions, you can make payments of up to S\$999 per transaction, subject to merchant limit. On a monthly basis, you can pay up to a total of S\$2,999 for both payWave and online transactions combined. There is an annual maximum amount of up to \$30,000 on your Dash Visa Virtual Account. This will not affect your other Singtel Dash services such as Dash payments at Dash-accepted merchants, send money locally and overseas and Singtel Prepaid Account top-up.

Download and Register for Grab

Before you begin.....

Download the Grab app:

- 1 Search for 'Grab' in the App Store or on Google Play.



Sign up for a Grab account:



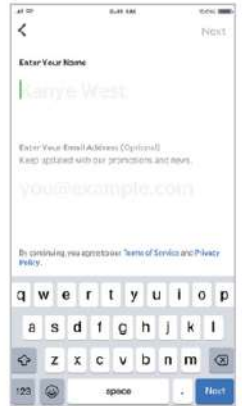
- 1 Enter your phone number.



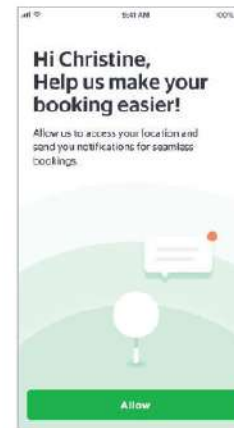
- 2 A verification code will be sent to



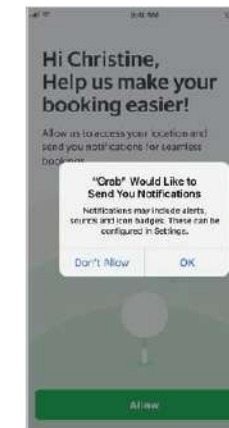
- 3 Key in the 6-digit verification code.



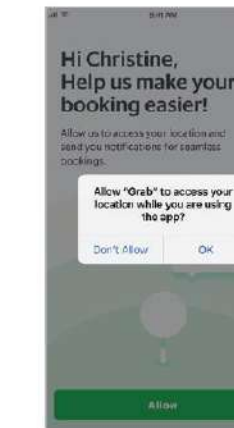
- 4 Enter your name and email address.



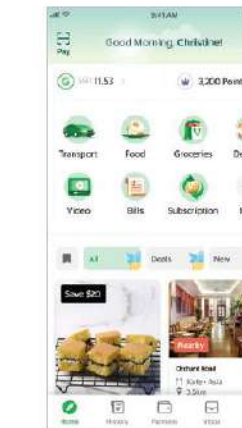
- 5 Click 'Allow' to enable location access and notifications.



- 6 Select 'OK'.



- 7 Click 'OK' again.



- 8 You're ready to go!

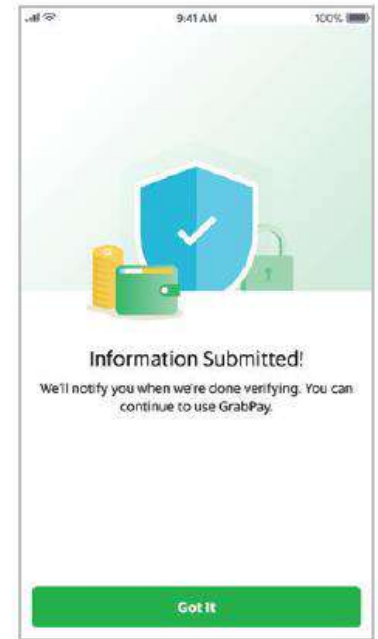
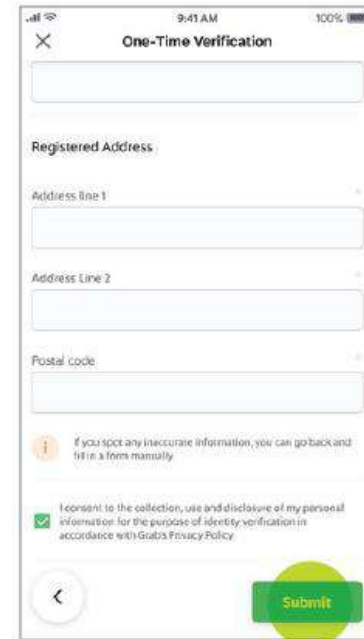
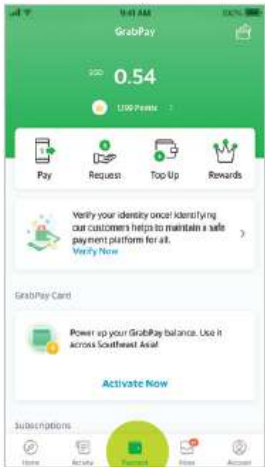
How to add GrabPay Payment Methods – Verify with SingPass

How to add GrabPay payment methods:

You can use cash, credit and debit cards on all Grab services. But for a greater cashless experience, try the GrabPay Wallet.

Before you begin, verify your identity for greater security:

Verify with SingPass :

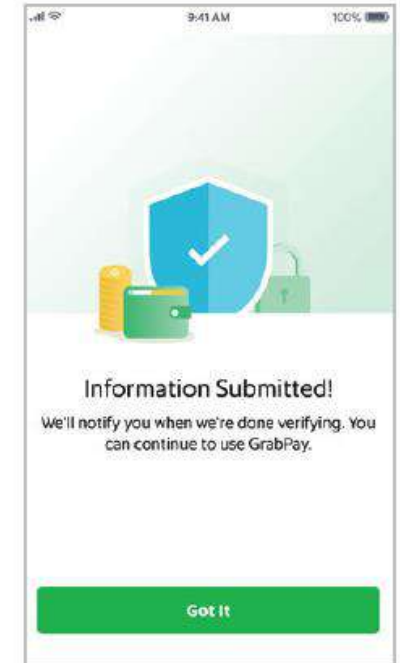
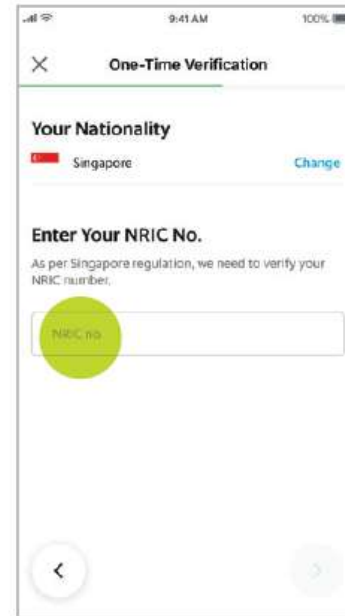
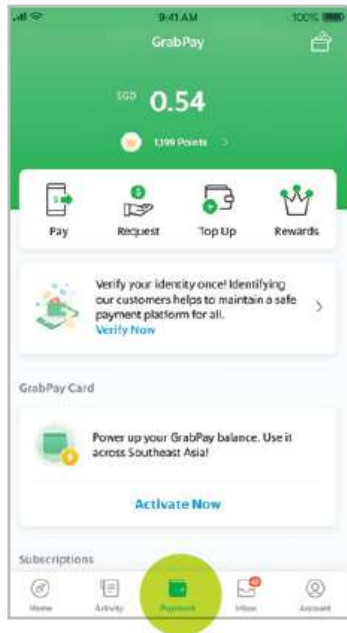


- 1 Tap on "Payment", and click "Verify Now".
- 2 Click "Login with SingPass", enter your ID and password.

- 3 Enter the 6-Digit OTP sent via SMS, fill in one-time verification and click submit.

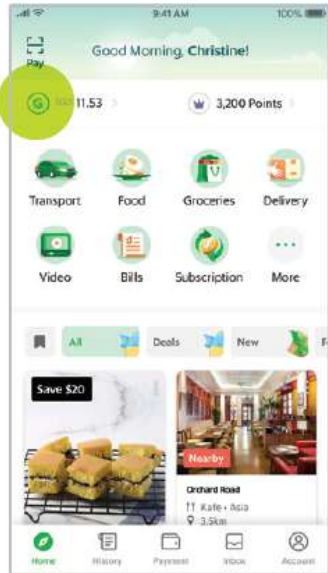
How to add GrabPay Payment Methods – Verify Manually

Verify Manually :

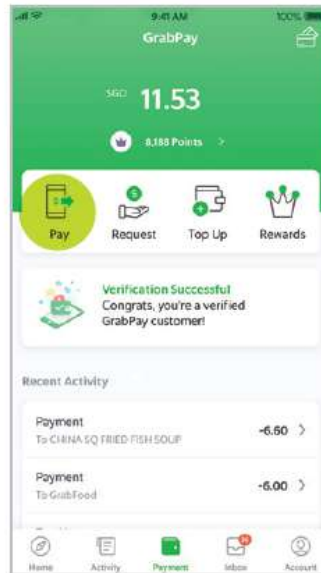


- 1 Tap on "Payment", and click "Verify Now".
- 2 Select "Fill in a form manually" and enter NRIC number.
- 3 Take photos of your NRIC (front and back) and click submit.

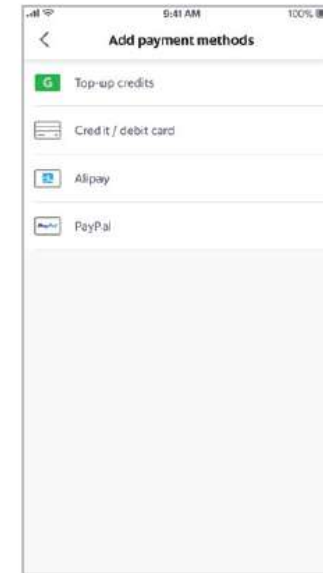
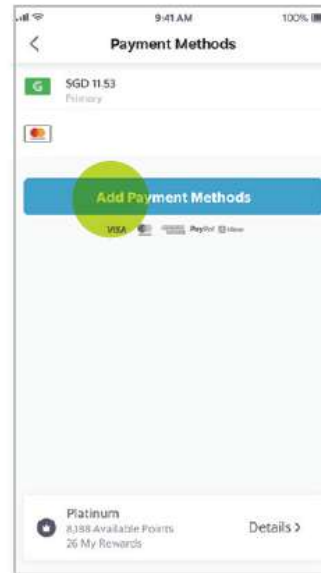
How to Add a Credit/Debit Card



1 Click the GrabPay icon on your home screen.



2 Select "Payment Methods" and "Add Payment Methods".



3 Key in your credit card number, validity date and CVV, and click "Save".



4 Key in OTP sent to your phone number, and click "Submit".



Register for Singtel Dash

Note: Singtel Dash screens are subject to change with each app update

1

Tap and launch your Singtel Dash app

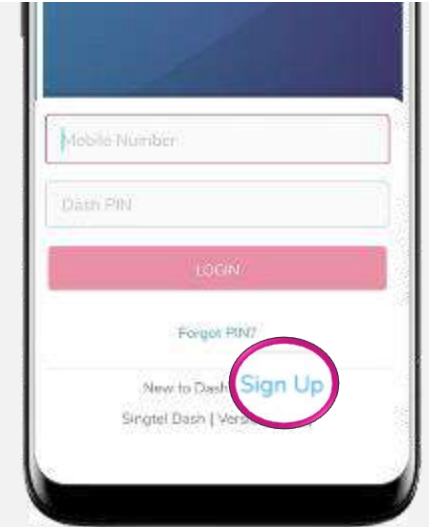
- Download Singtel Dash app from App Store or Play Store
- Tap on **Sign Up** to start registration



**Download
Singtel Dash
App**



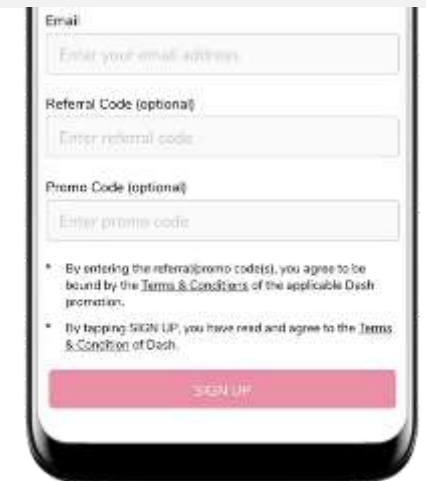
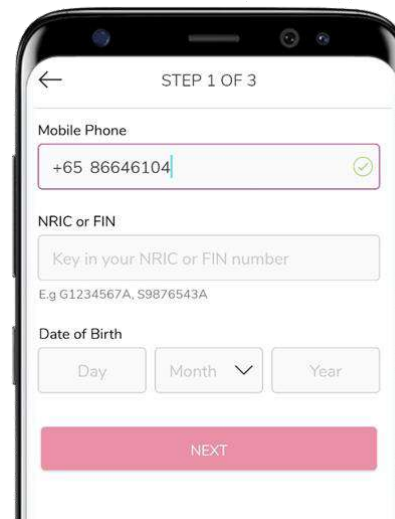
**Launch your
Singtel Dash
application**



2

Complete registration in 3 simple steps

- Step 1 of 3: fill in form
- Step 2 of 3: set 6-digit PIN*
*No running digits (123456) or duplicates (333333)
- Step 3 of 3: fill in remaining details and enter referral/promo code if any

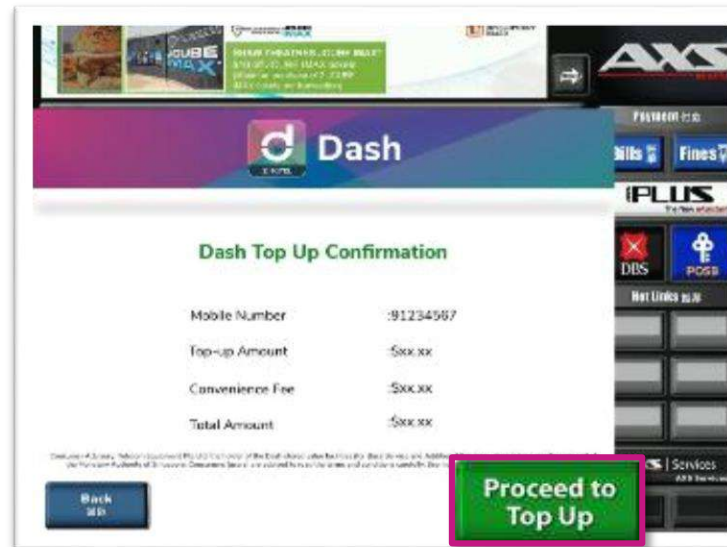
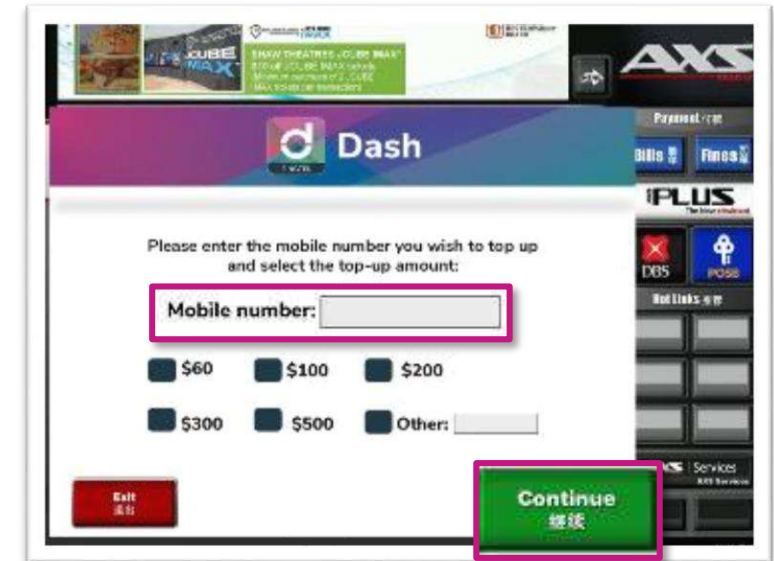


Topping up your Singtel Dash wallet at AXS

2

Top up with AXS

- Tap on **Top-up**
- Select **Dash**
- Enter your mobile number
- Select amount to top up
- Tap **Continue** to proceed
- Check details and select **Proceed to Top Up**



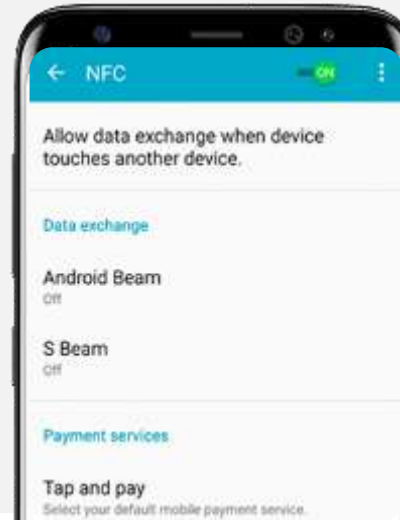
Paying with Singtel Dash Virtual Visa Card by VISA Contactless

Note: Singtel Dash screens are subject to change with each app update

1A

Tap and pay for iOS user

- Ensure you have a compatible iOS phone
- Launch your Singtel Dash app and tap to select your Dash Visa Virtual Card
- iOS user to add Dash card to Apple Pay and set as default card payment
- Tap at Visa Contactless terminal to pay



Look
for the))) symbol
at checkout



Wave
your phone near
the card machine



Go
when it beeps or
green light blinks

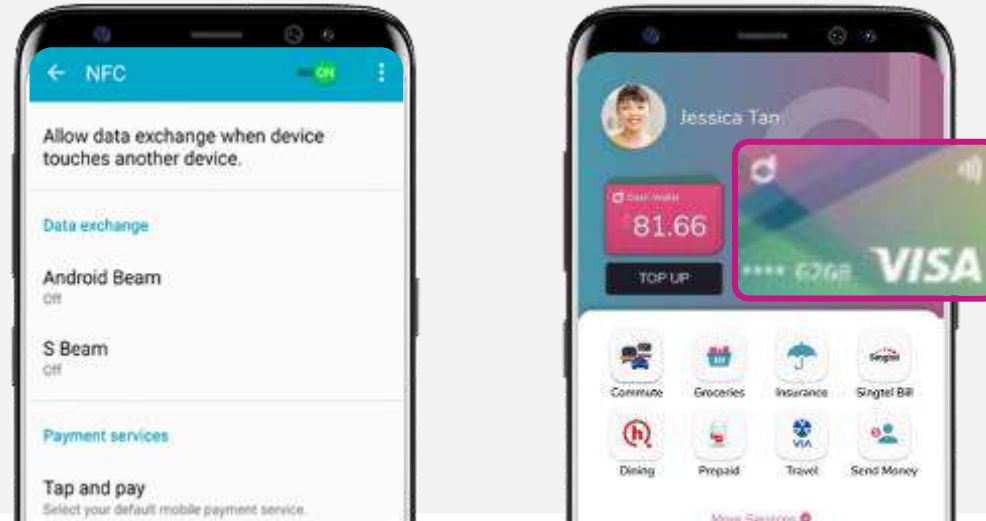
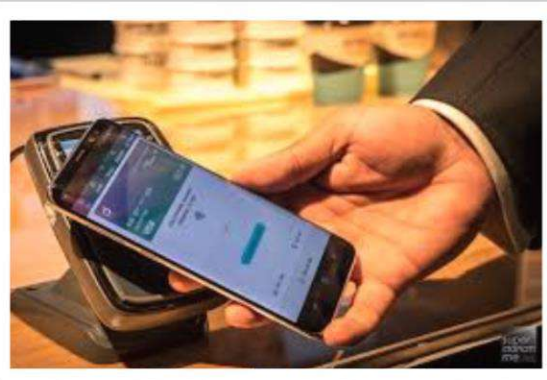
Paying with Singtel Dash Virtual Visa Card by VISA Contactless

Note: Singtel Dash screens are subject to change with each app update

1B

Tap and pay for Android user

- Ensure you have a compatible Android NFC-enabled phone and turn on your NFC
- Launch your Singtel Dash app and tap to select your Dash Visa Virtual Card
- Tap at Visa Contactless terminal to pay



Look
for the))) symbol
at checkout



Wave
your phone near
the card machine



Go
when it beeps or
green light blinks

Security Tips on E-Payment

DO NOT	DO
X Do not access online banking using jail-broken mobile devices	Log in to your e-Payment account(s) only on devices you own.
X Do not share login credentials or credit / debit card details. X Do not call the contact number or click on the link sent messages from unknown numbers.	Set up SMS notifications alerts for your banking or credit/debit cards transactions and read your SMS alerts carefully. Contact the bank if there are suspicious activities. Set up a daily transaction limit for your bank account or manage the amount in your e-wallet as an additional safeguard.
X Do not use unsecured or public Wi-Fi to make an e-Payment transaction.	<ol style="list-style-type: none">1. Secure your phone with a password code.2. Use a strong password or your fingerprint/face ID for your banking/payment apps.
X Do not share or reveal the password for your e-Payment accounts. Banks do not need to know your password to troubleshoot your account.	Always inform the bank when you change your contact details. If you suspect that the SMS you received is a phishing SMS, contact your bank directly.

Poll

Which are the 2 personal information you can use to register for PayNow accounts?

1. Address and NRIC/FIN.
2. NRIC/FIN and Mobile number.
3. Address and Mobile number.

Poll

As security measures, which of the following action(s) should you take?

- Contact the bank if there are suspicious activities.
- Secure your phone with a password code.
- Log in to your e-Payment account only on devices you trust or own.
- All the above.