

DBS Digibank and PayLah!

DBS/POSB Mobile Apps (Demo App)

POSB Digibank

Open Safari or other web browser,
go to
<https://tinyurl.com/Digibankdemo>,
or scan the QR code



PayLah!

Open Safari or other web
browser, go to
<https://tinyurl.com/DBSPaylahdemo>, or scan the QR code

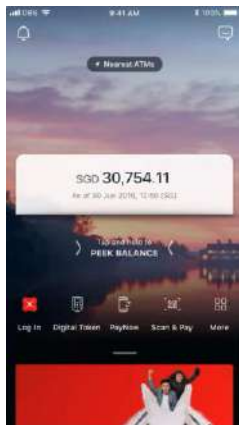


DBS/POSB Mobile Apps

Day-to-day



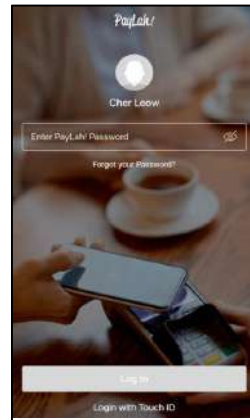
digibank



Payments



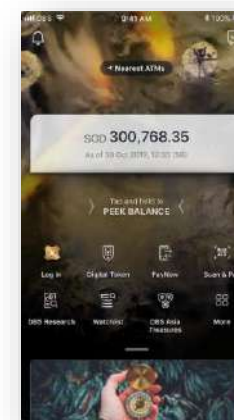
PayLah!



Wealth



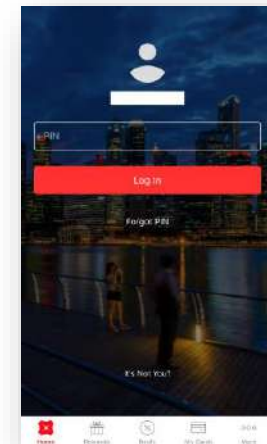
DBS iWealth



Special Purpose



DBS Lifestyle



FOCUS



Content provided by the DBS Bank



Summary

PayLah! is more than a fund transfer app, it is a digital wallet lets you to get through your everyday life without the need for physical cash.



Key Features

You can easily send or receive money to everyone including non-DBS/POSB and PayNow-registered customers

Scan and pay at PayLah!, NETS, PayNow or SGQR merchants

Even in-app & online payments such as Bill Payment via AXS, meal purchase via KFC, movie ticket purchase via Golden Village, and so much more!



Registration

Registration with digibank or Myinfo



Summary

PayNow is a fund transfer service which allows you to send or receive money via your NRIC or Mobile Number or UEN



Key Features

Fund transfers available for 9 participating banks in Singapore

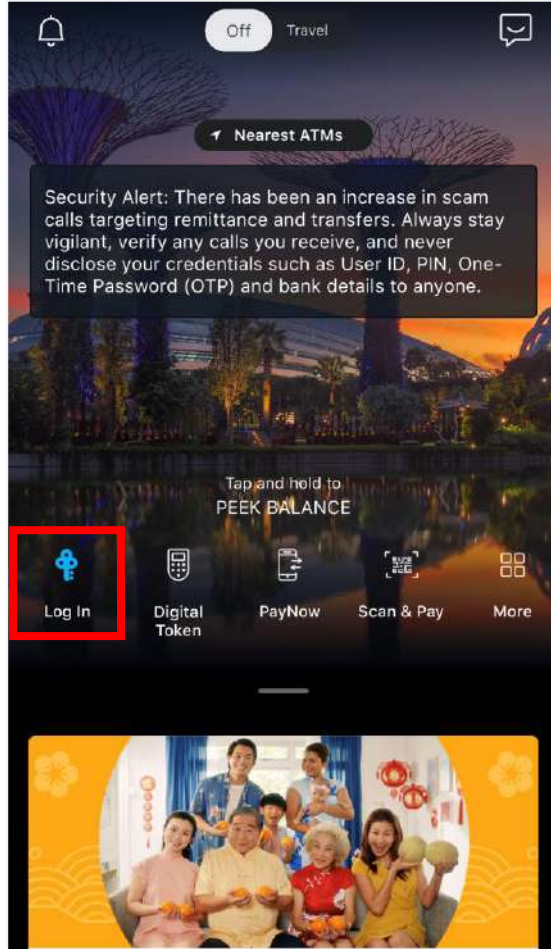
Pay to merchants by scanning Paynow QR using your digibank app



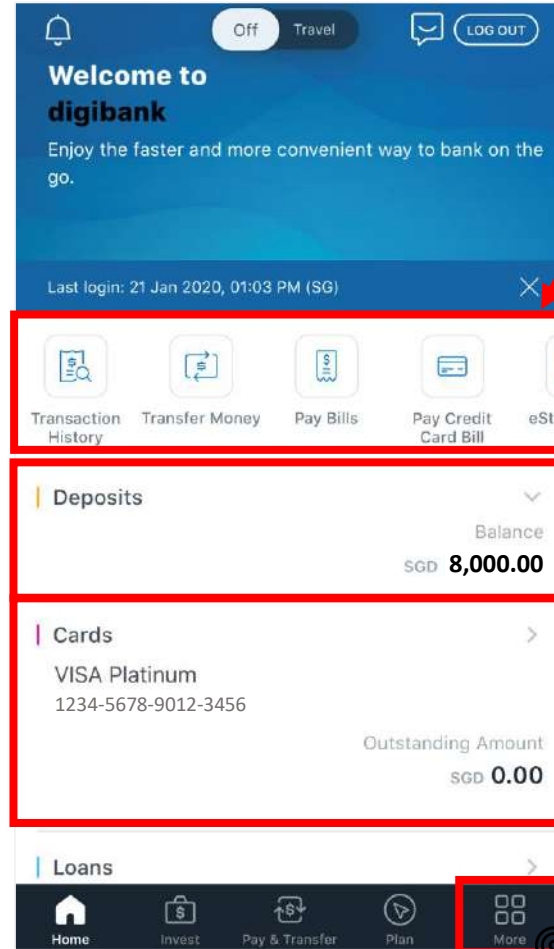
Registration

Register with your mobile number or NRIC through SMS or digibank (online/mobile banking).

DBS/POSB Mobile Apps - Overview



1 Tap “**Log In**” and input your UserID and PIN.



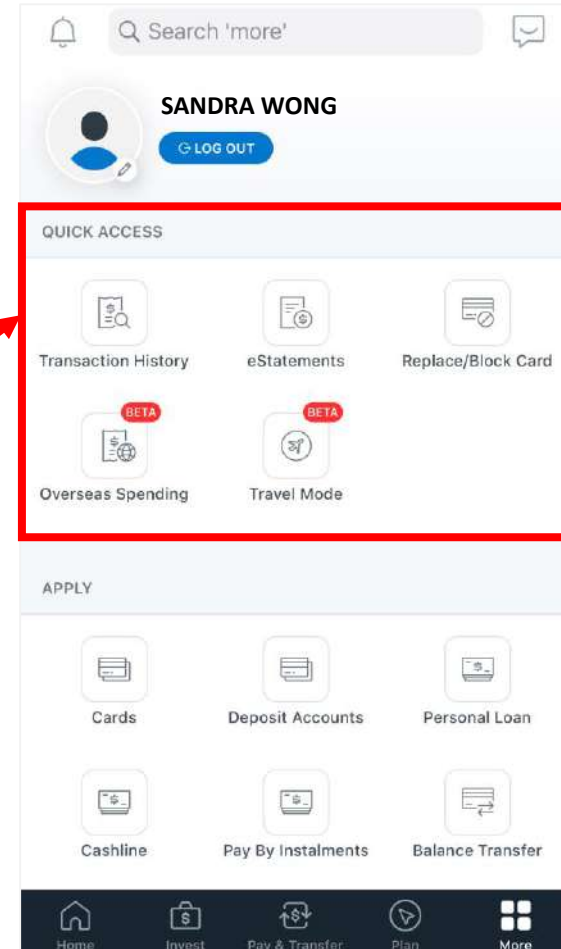
2 Tap “**More**” to view other settings.

i The home page has a row of shortcuts for ease of access.

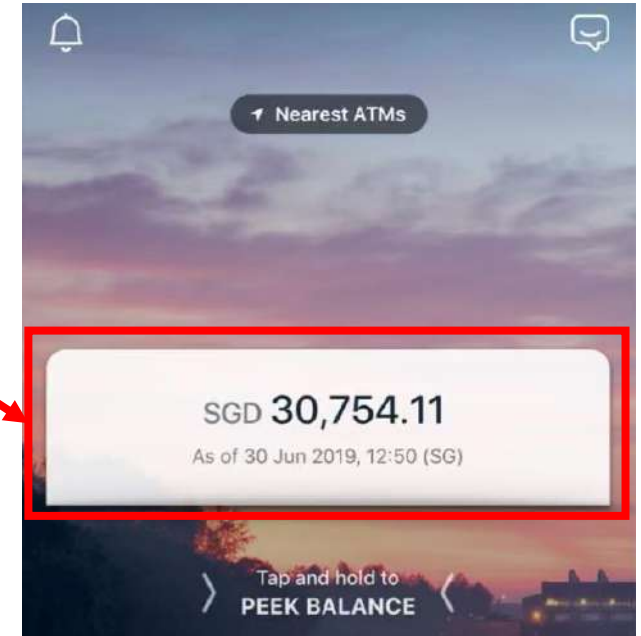
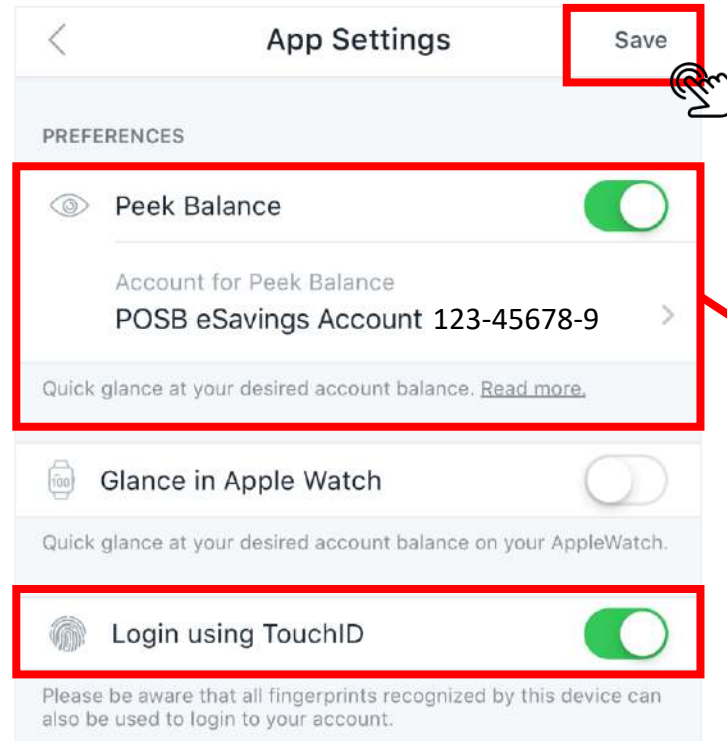
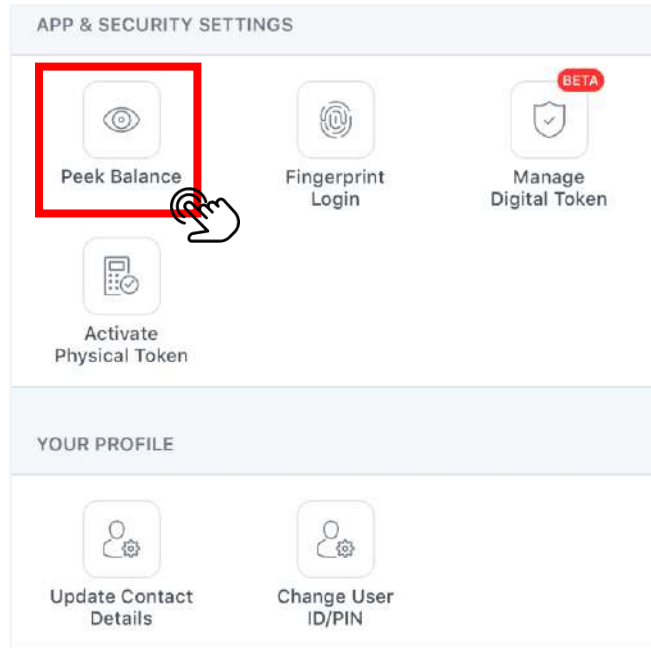
i The quick access category has a few commonly used functions.

i This is the total sum of all the accounts you have.

i This is the credit card's outstanding amount.

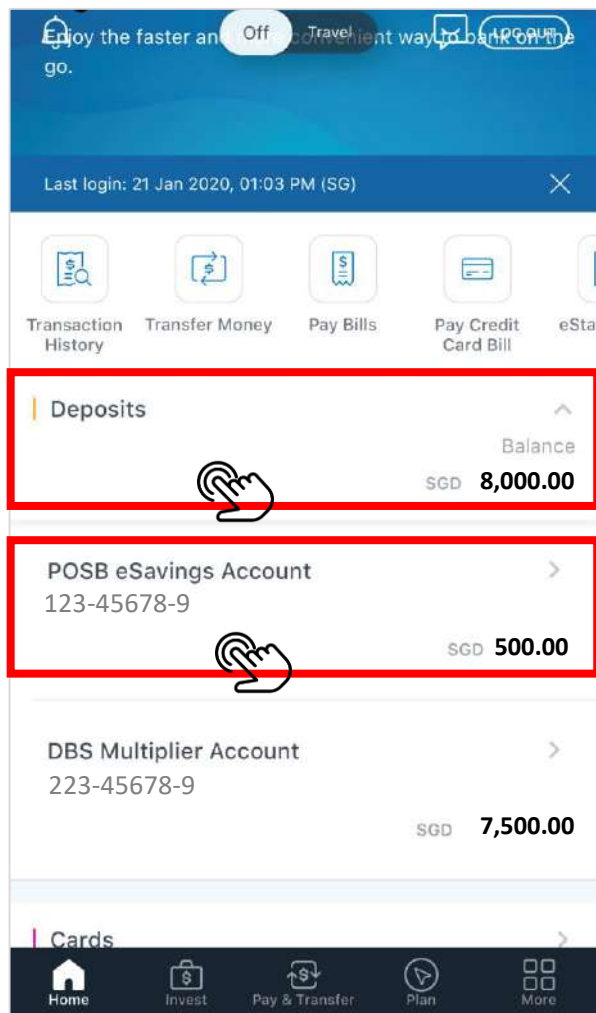


DBS/POSB Mobile Apps – Settings (Peek Balance)



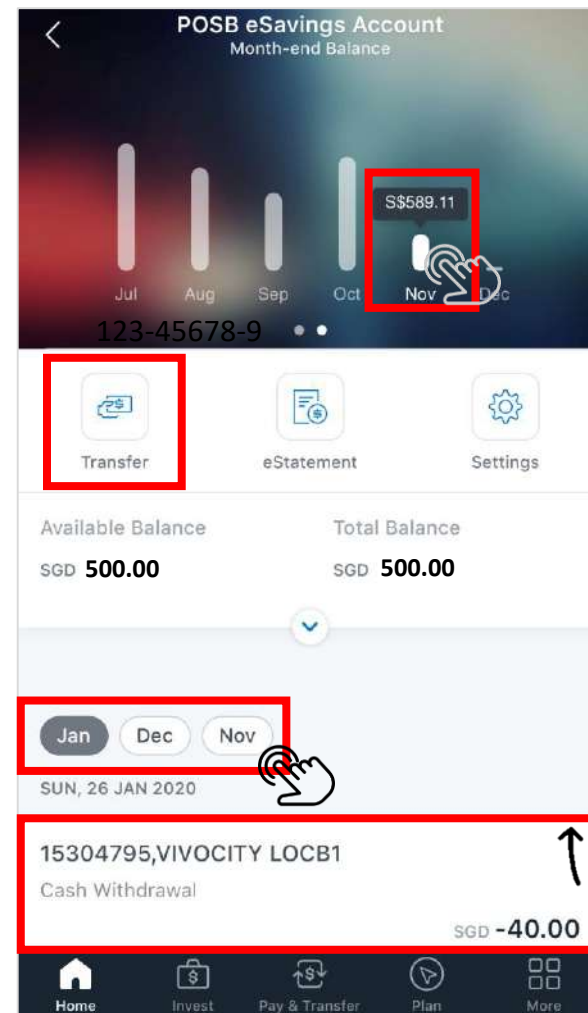
- ① Scroll down to amend app & security settings or update your profile.
- ③ Tap on **“Peek Balance”**.
- ④ You can choose the account and toggle the **“Peek Balance”** option to view it on your home screen for convenience. Tap **“Save”** once done.
- ① You can turn on the option of logging in using TouchID (iOS) / Fingerprint (Android) for easier access as well.⁹¹

DBS/POSB Mobile Apps – View Accounts (Transaction History)



- 1 Tap on **“Deposits”** and select the account you wish to view. e.g. “POSB eSavings Account”

i If you have more than 1 account with DBS/POSB, you will be able to see them by expanding **“Deposits”**.



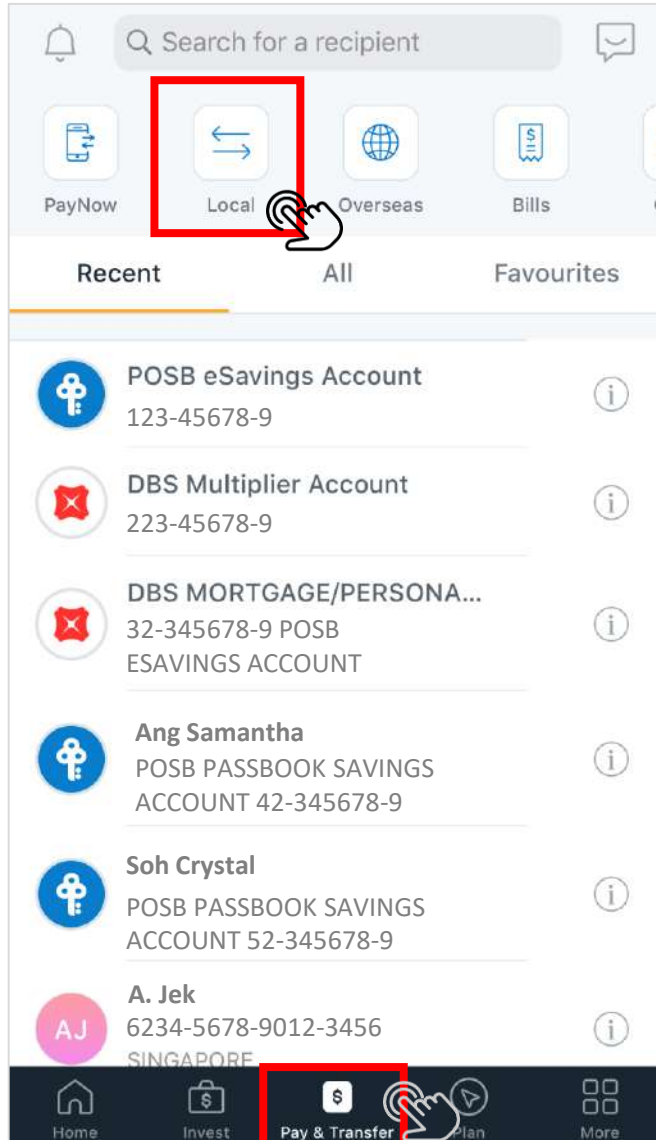
- 2 Tap on the different months to see the respective transaction history.

i Tap on each month to see your month-end balance.

i You can tap on the **“Transfer”** shortcut to transfer funds from the current account.

i Scroll down to see more transactions.

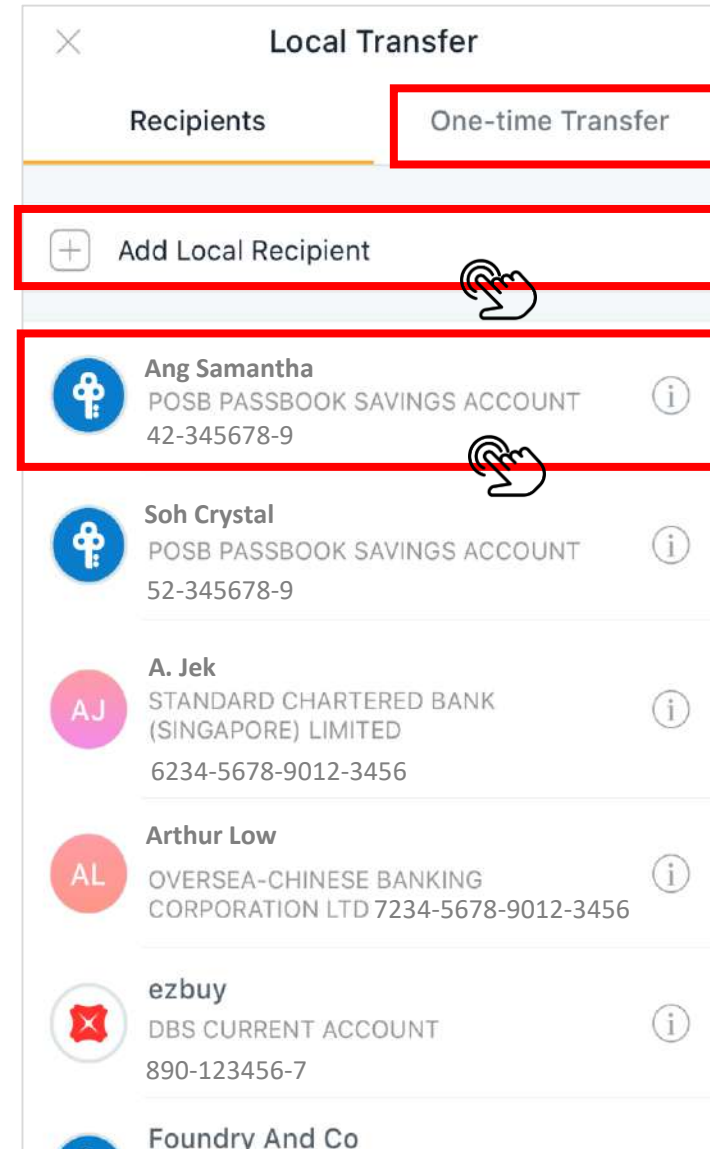
DBS/POSB Mobile Apps – Transfer Funds



1 Tap on **“Pay & Transfer”** at the bottom panel.

2 Tap on **“Local”**.

i You can also use **“PayNow”** to transfer if your recipient is registered as well.



i You can also choose to do a one-time transfer.

3 Tap on **“Add Local Recipient”** or select from existing payee list.

DBS/POSB Mobile Apps – Transfer Funds

- 4 Tap to select account to transfer from.
- 5 Tap to enter amount.
- i* You can transfer at a future date.
- i* Take note of your daily transfer limit.
- 6 Review the details and tap “Next” once confirmed.

Existing Payee

Transfer to DBS/POSB

POSB eSavings Account
123-45678-9 SGD 500.00

Ang Samantha
42-345678-9 SGD

Amount In SGD 0.01

When Immediate

Authorised SGD 3,000.00
Remaining SGD 3,000.00
[Change Limit](#)

Comments for Recipient (optional)

NEXT

Add New Payee

Local Transfer & PayNow

TRANSFER TO

Bank Account

PayNow Mobile No.

PayNow NRIC/FIN

Enter Recipient's Details

ENTER ACCOUNT DETAILS

Enter recipient's name

Select bank

Enter account no.

Enter your name

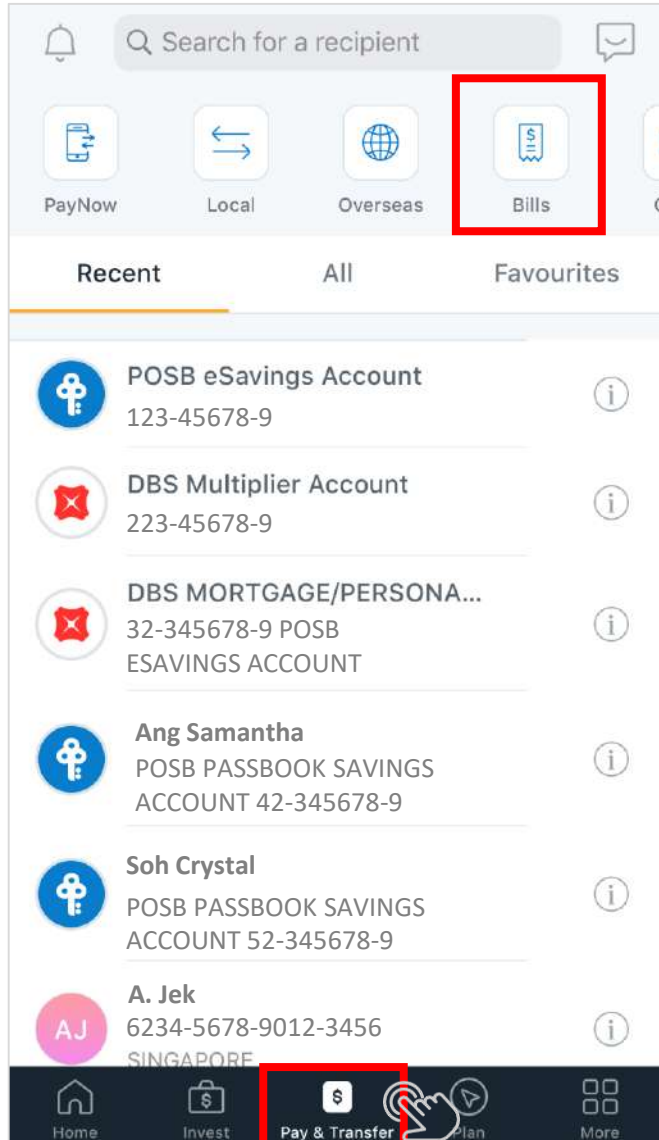
Additional Verification

As you have logged in with biometric verification, please enter your login PIN as an added verification to complete this high value transaction.

- 4 Tap “Bank Account”.
- 5 Fill in the necessary details.
- 6 Enter your login PIN for verification if logged in with your biometrics (i.e Fingerprint, Facial)

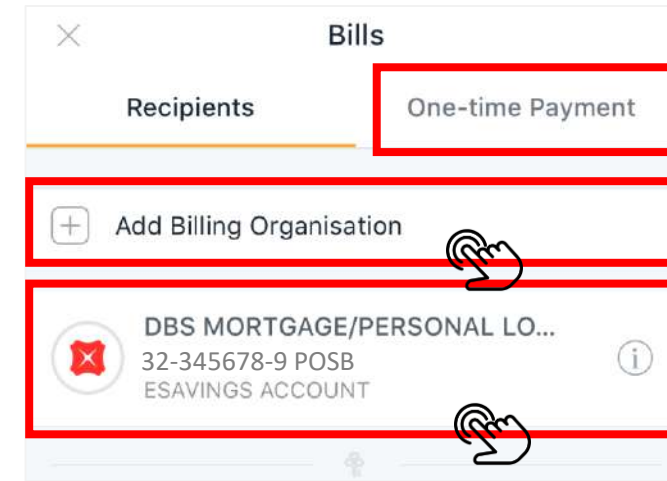
- i* Return to step 4 for “Existing Payee” and follow the steps to transfer fund.

DBS/POSB Mobile Apps – Pay Bills



1 Tap on **“Pay & Transfer”** at the bottom panel.

2 Tap on **“Bills”**.



① You can also choose to do a one-time transfer.

3 Tap on **“Add Billing Organisation”** or select from existing billing organisation list.

DBS/POSB Mobile Apps – Pay Bills

Existing Billing Organization

Pay to Biller

POSB ESAVINGS ACCOUNT
123-45678-9 SGD 500.00

DBS MORTGAGE/PERSONAL LOANS
32-345678-9

Recipient Gets
SGD 0.01

When Immediate >

Authorised	SGD 5,000.00
Remaining	SGD 5,000.00
Change Limit	

It may take up to 2 working days for the money to reach the recipient.

NEXT

Add New Billing Organization

Enter Recipient's Details

ENTER BILLER'S DETAILS

Select billing organisation >

Enter reference no.

More about Bill Reference Number ⓘ

Select fund source

POSB eSavings Account 123-45678-9 >

The amount you choose to transfer will be deducted from your SGD wallet.

NEXT

4 Tap to enter amount.

i You can transfer at a future date.

i Take note of your daily transfer limit.

5 Review the details and tap “Next” once confirmed.

4 Fill in the necessary details.

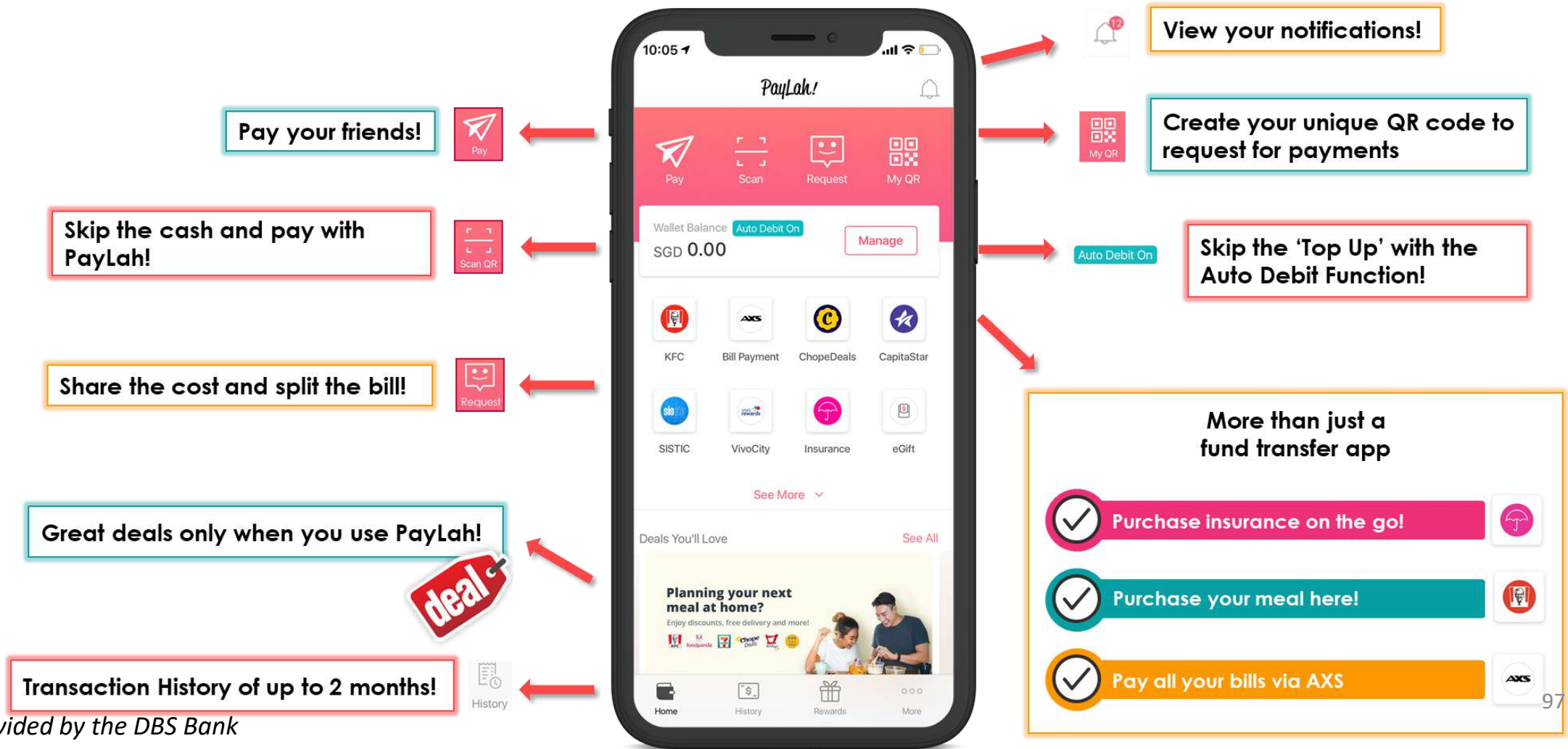
5 Select your fund source.

6 Tap “Next” once confirmed.

i Return to step 4 for “Existing Payee” and follow the steps to transfer fund.

What is DBS PayLah!

PayLah! is a personal mobile top-up wallet which allows you to perform transactions such as funds transfer via mobile number, QR code payments as well as online payment.



What is DBS PayLah!

DBS PayLah! is an app that offers simple, convenient ways to pay.
More than a fund transfer app, which helps you get through your everyday life.

Fund Transfer

SEND & RECEIVE

Request funds or send funds to
your friends, even those using
PayNow.



Scan to PayLah!

QR PAYMENT

Shop, dine or ride by scanning the QR
Codes



In-App/Web

CHECKOUT OPTION

Save the hassle and simply choose
PayLah! during checkout to pay with
ease



WHAT CAN WE DO WITH *PayLah!*

Request or send money to your friends, even those with PayNow.



Take a ride with ComfortDelGro



Buy a meal with KFC, foodpanda and more



Book a show with Golden Village or SISTIC



Pay for bills with AXS



Shop for deals with Qoo10, Carousell and more

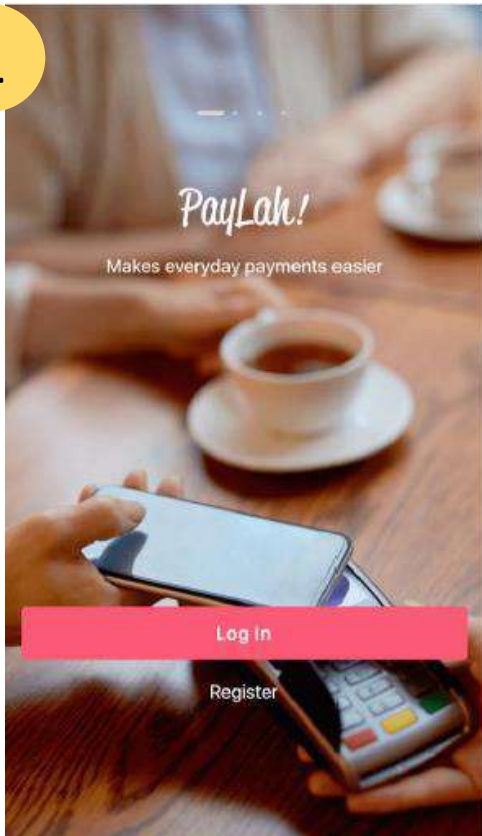


Buy mobile or travel insurance



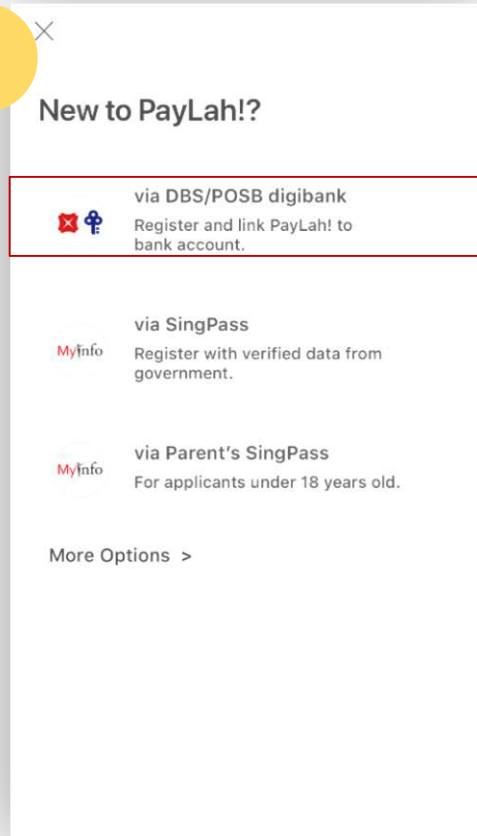
DBS PayLah! Registration (DBS/POSB Customers)

1



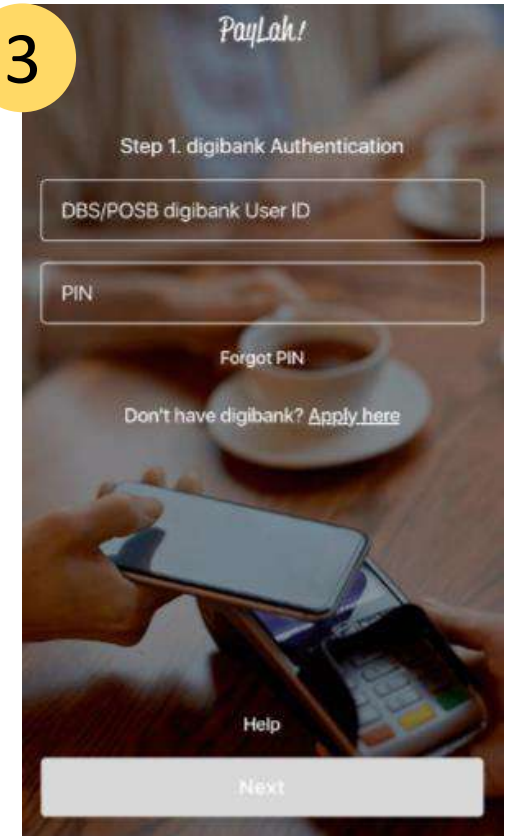
Tap “**Register**” for new PayLah! Users.

2



Tap “via DBS/POSB digibank” if you have a bank account.

3



Log in to digibank by inputting ibanking details and password.

DBS PayLah! Registration (DBS/POSB Customers)

4



Enter the 6-digit SMS OTP sent to your mobile.

5



Link to your DBS/POSB Bank Account.

6

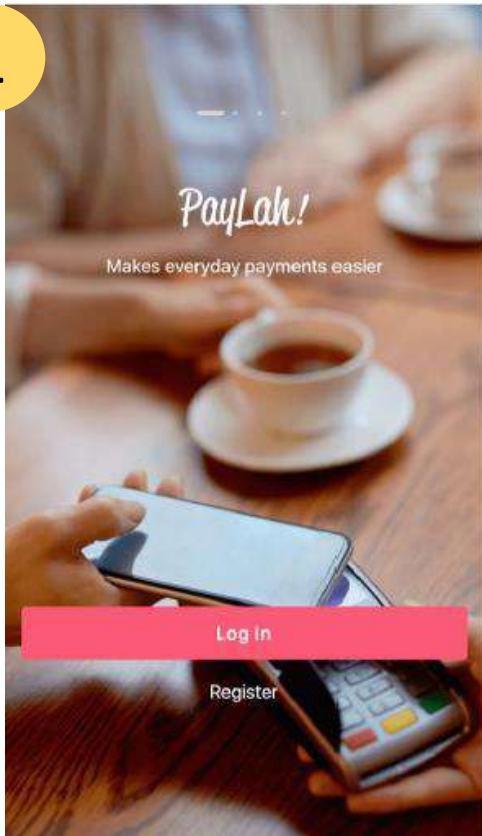


Input your Nickname, Password and Mobile Number.

101

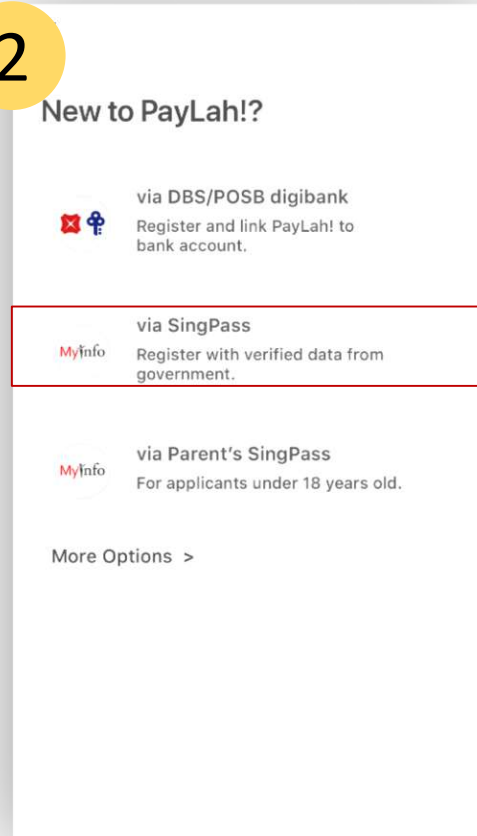
DBS PayLah! Registration (non DBS/POSB Customers)

1



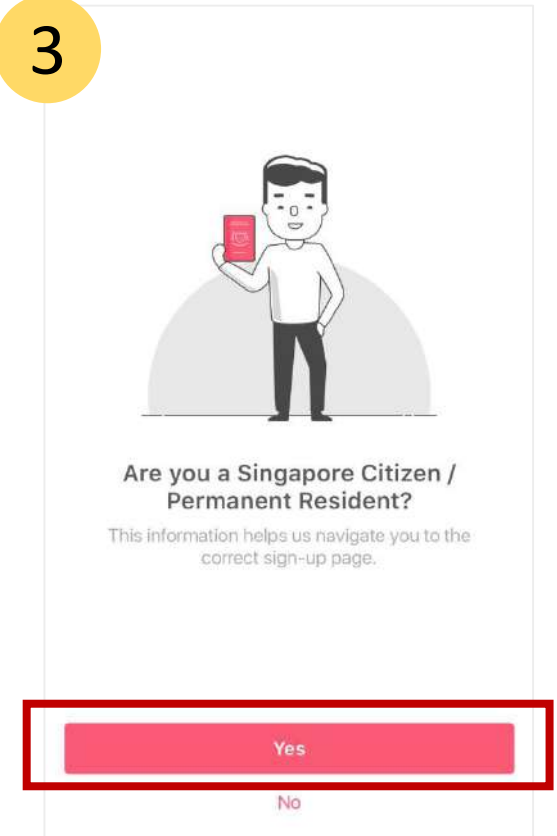
Tap “**Register**” for new PayLah! Users.

2



Tap “**via SingPass**” if you do not have a DBS/POSB bank account

3



Tap “**Yes**” if you are a Singaporean / PR.

DBS PayLah! Registration (non DBS/POSB Customers)

4

MyInfo

PayLah! account registration is now made easier with MyInfo!

You will be redirected to the MyInfo sign-in page. It may take about **5 minutes** to complete the registration process.

Before continuing, please ensure you have the following information and documents ready:

- Your SingPass credentials
- Your **mobile number** that will be tagged to your PayLah! wallet
- Your **email address** that will be used for password recovery
- You are aged **16** and above

[Learn more about MyInfo](#)

Next

5

saml.singpass.gov.sg

Upcoming Scheduled Maintenance

The SingPass system will be undergoing scheduled maintenance to serve you better and will not be available on 7 July 2019, from 12am to 8am. Please plan your transactions in advance. Thank you for your understanding.

SingPass

Tap here to log in with SingPass Mobile app

Log in

SingPass ID

Password

Cancel

Login

Forgot [SingPass ID](#) or [password](#)?

Don't have an account? [Register now](#)

6

saml.singpass.gov.sg

SingPass



You have logged in successfully

Continue

Use SingPass Mobile to log in next time, it's easy!

1 Just scan



2 and verify



You don't have to type your SingPass ID and password anymore.

[Find out more](#)

You will be routed to MyInfo for registration.

Log in with your SingPass credentials.

Tap “**Continue**” and on the MyInfo agreement page, tap “**I Agree**”.

DBS PayLah! Registration (non DBS/POSB Customers)

7

< Personal Details Step 1 of 4 Quit

Enter your details for this PayLah! wallet

Mobile Number
9876 5432

Email Address
As per bank's record

Nickname
Melissa

Note: This mobile number will be tagged to your PayLah! wallet. Email address will be used for password recovery and may be used for notifications.

Label

You will be asked to enter some information to proceed with the registration .

8

< Review Application Quit

Please review the information you have provided

These data will be updated to your DBS Bank records.

Details from MyInfo

Name in NRIC
Melissa Lim

Mobile Number
90000000

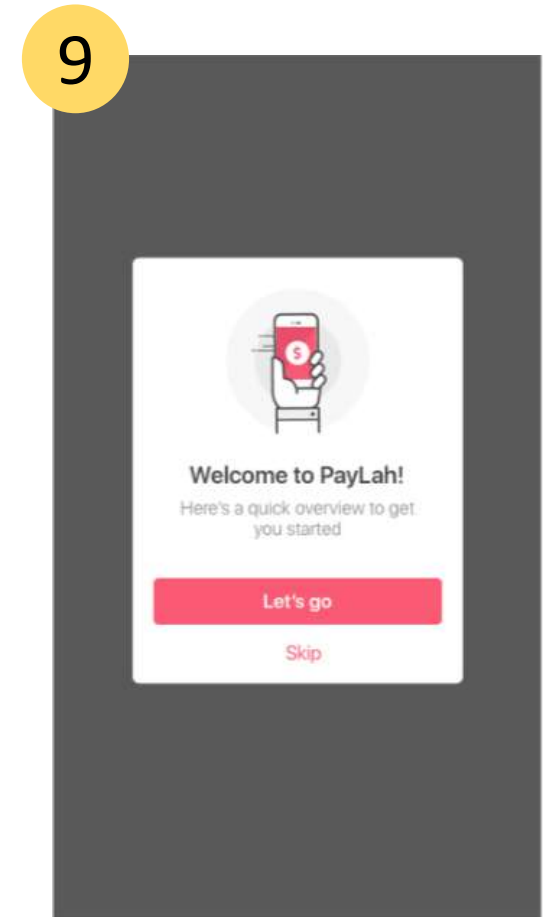
NRIC
S000000A

Date of Birth
03 / 10 / 2010

Nationality
Singaporean

Registered Address
877 Tampines Street 83 #00 - 0000,
Singapore 522857

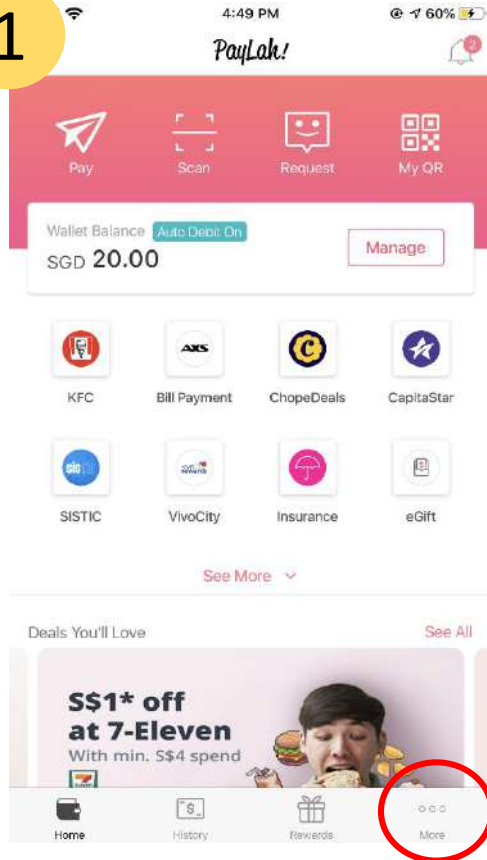
Verify your details once done.



Once done your wallet will be created and you can start using it right away!

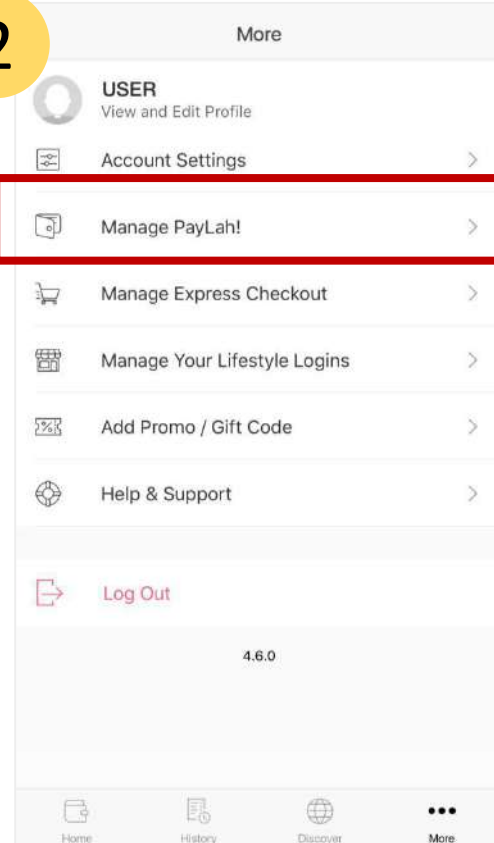
DBS PayLah! (Enable Auto Debit)

1



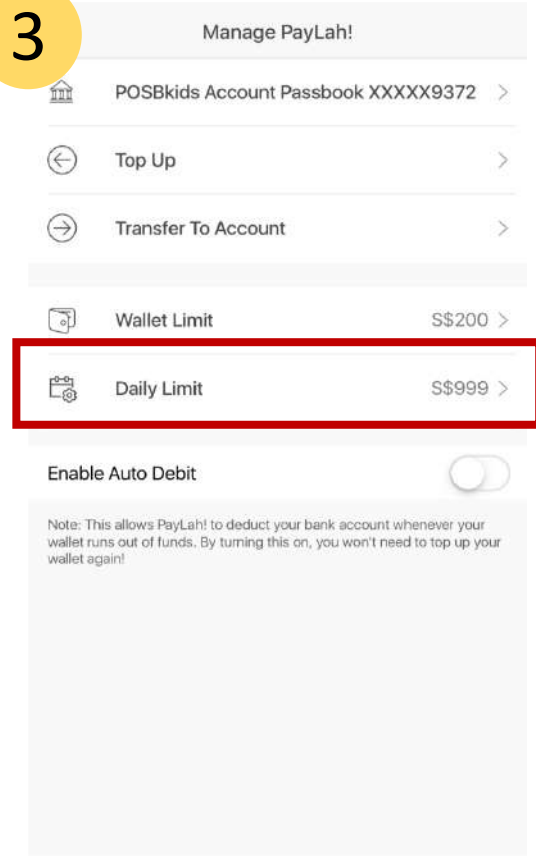
Tap “**More**” on your homepage.

2



Tap “**Manage PayLah!**”.

3

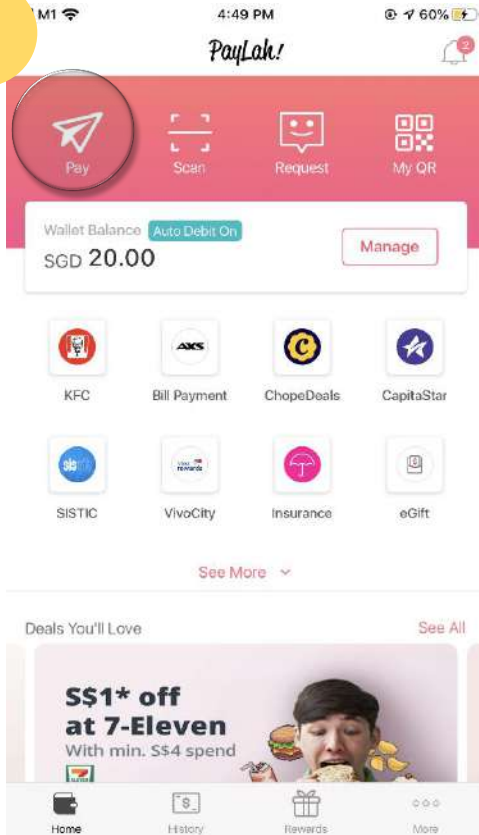


Slide the toggle button to enable auto debit function.

Skip the 'Top Up' with the Auto Debit Function!

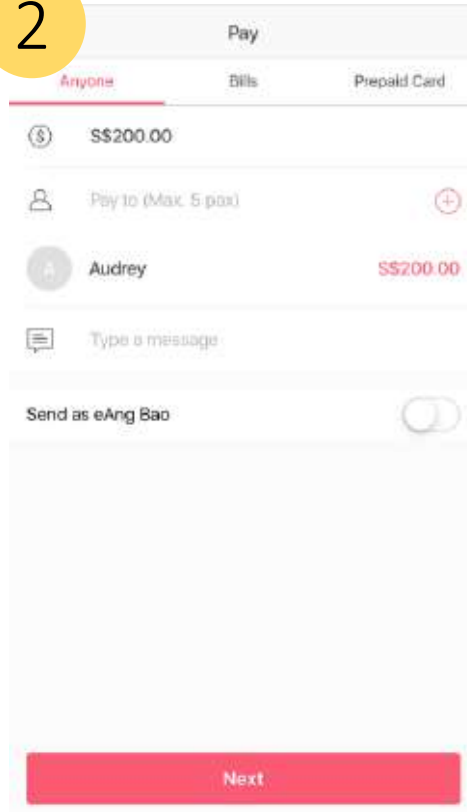
DBS PayLah! (Send Money)

1



Tap **“Pay”**.

2



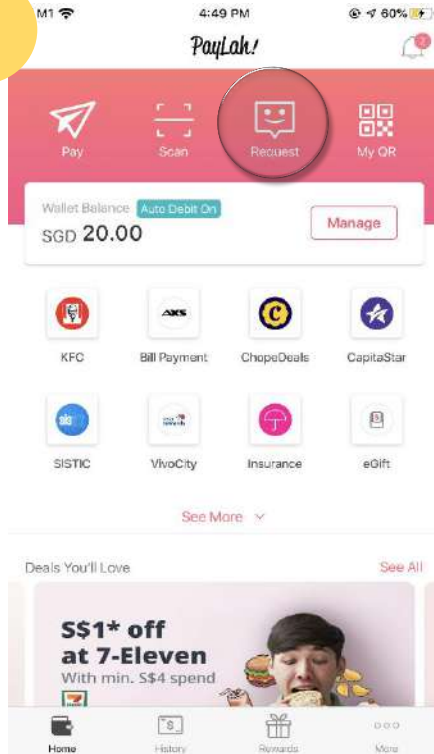
Tap **“Next”** after you have entered the amount and recipient.



You can also choose to send it as eAng Bao! Simply toggle this button before tapping **“Next”**.

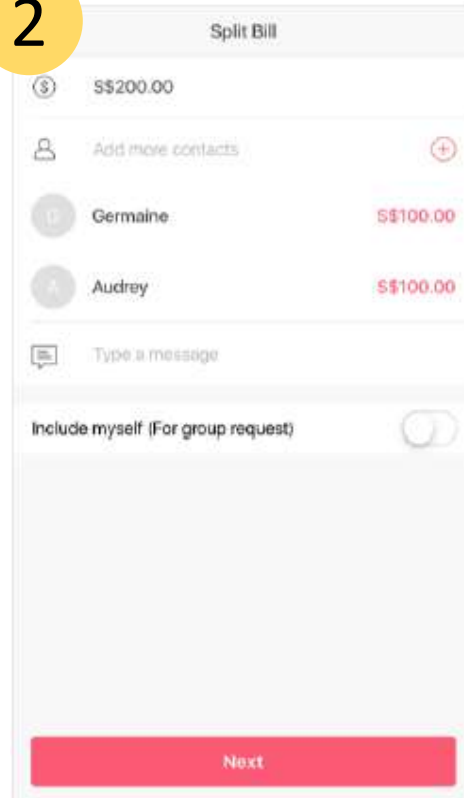
DBS PayLah! (Request for Money)

1



Tap “**Request**”.

2



You can also choose whether to include yourself in split billing. Simply toggle this button before tapping “**Next**”.

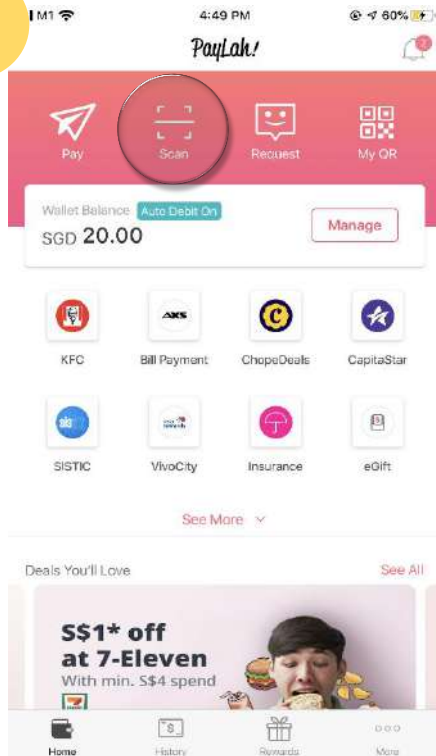
Tap “**Next**” after you have entered the amount and contacts.



Tap “**History**” to check on your previous transactions.

DBS PayLah! (Scan to Pay)

1



Tap **“Scan QR”**.

2



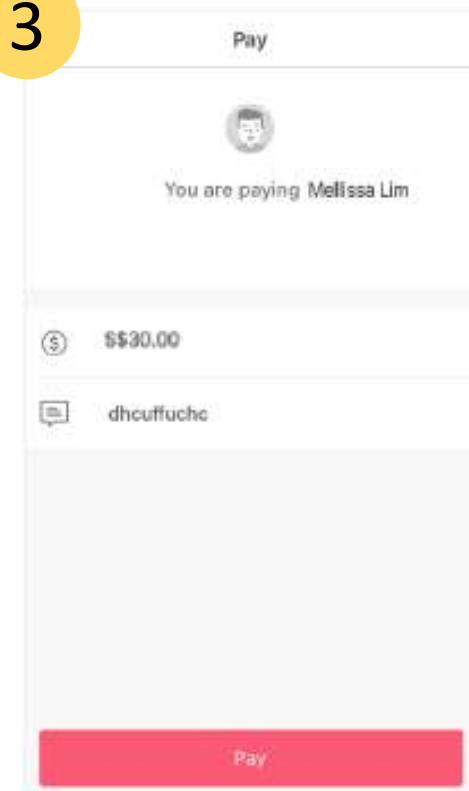
Scan QR Code

Hold your camera to scan a QR Code for
PayLah! / PayNow / NETS / SGQR

[How do I do this?](#)

Scan the QR Code.

3



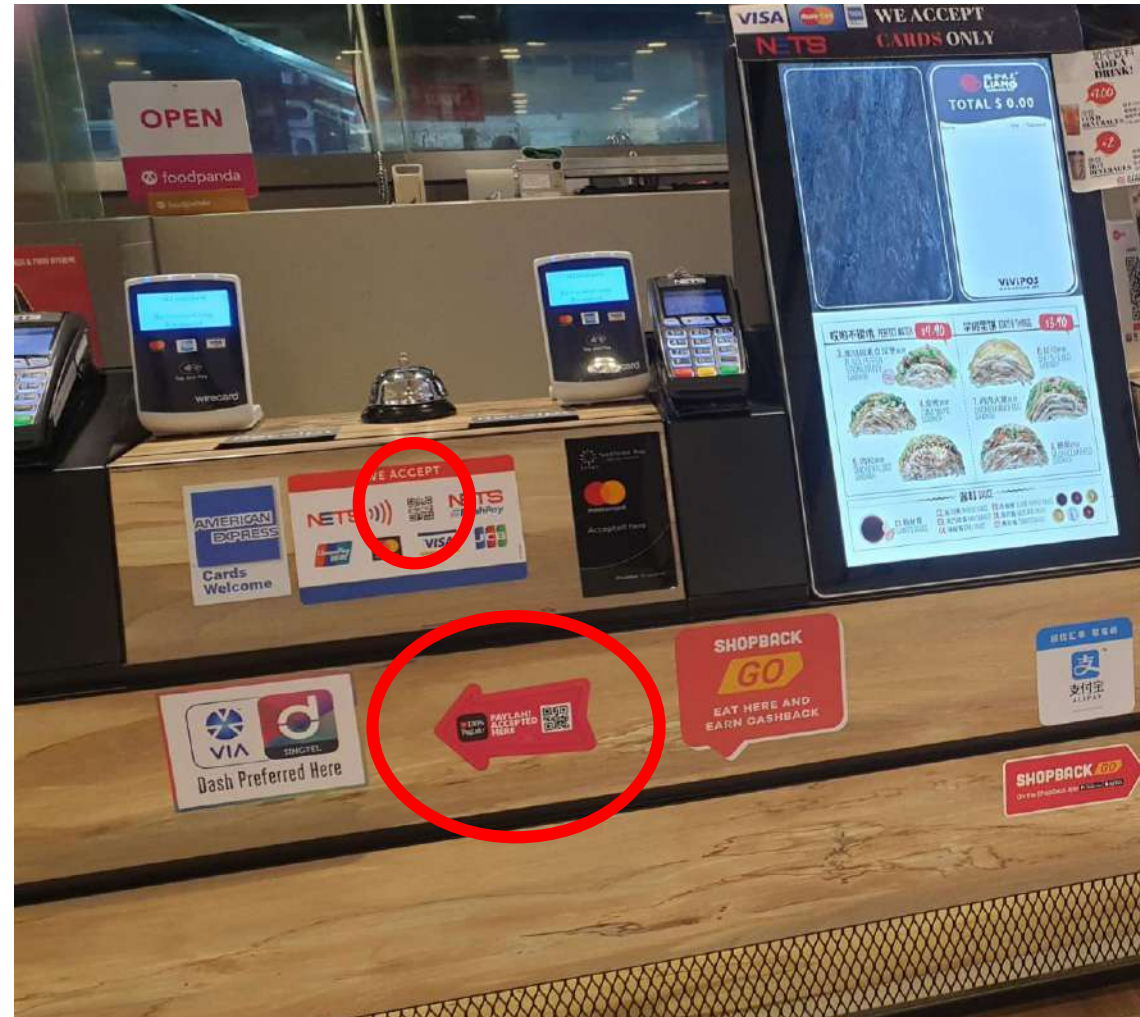
Tap **“Pay”** upon your
confirming the amount.

Where to use PayLah! (Scan to Pay)

Look out for any of the following stickers across more than 80,000 locations island-wide!

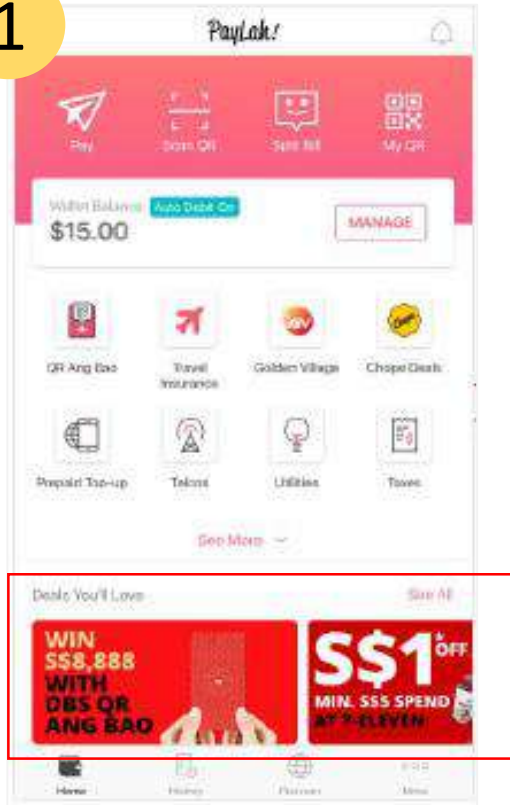


Can you spot the PayLah! stickers?



DBS PayLah! (Where to Locate Deals)

1



Tap “See All” under the **Deals You’ll Love.**

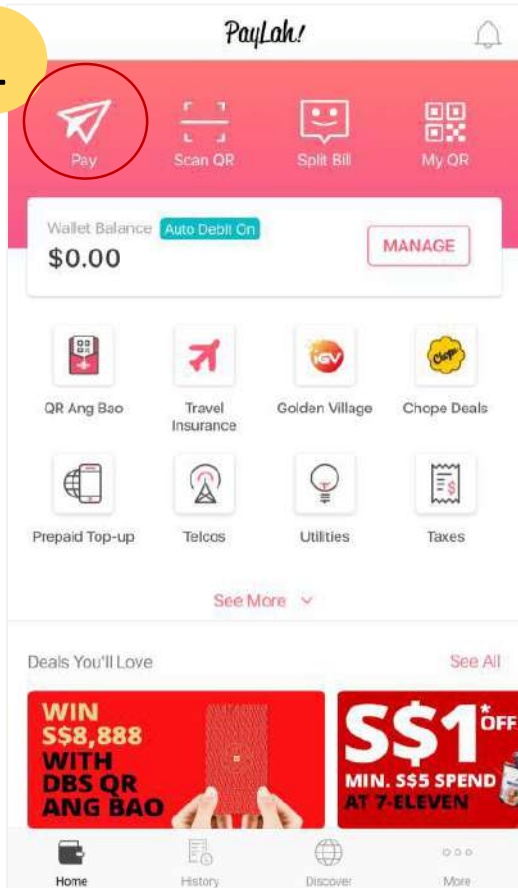
2



Scroll through the list of to view the ongoing promotions.

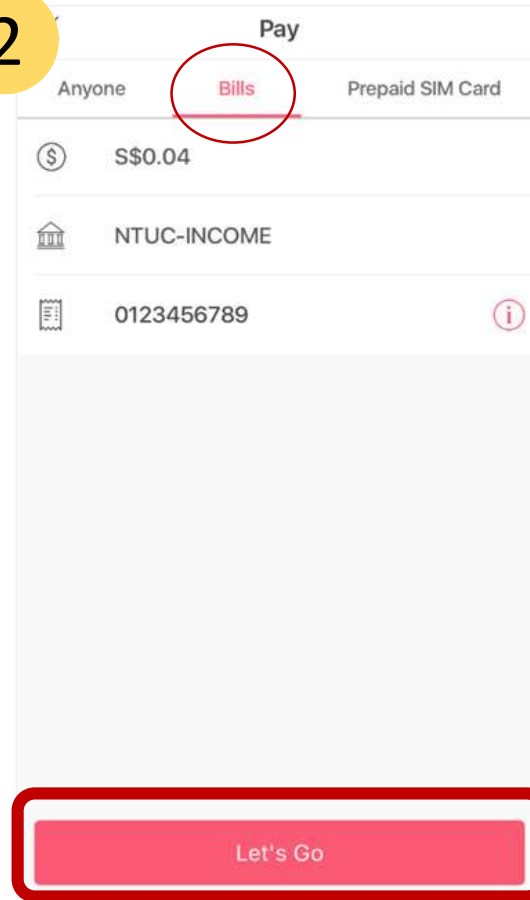
DBS PayLah! (Bill Payment)

1



Tap “Pay” on top left hand corner.

2



Tap on “Bills” and enter the necessary details. Then, tap on “Let’s Go” to complete payment.

i

Do double check that the details are correct before paying!



Your payment of \$\$0.04 has been sent to NTUC-INCOME.
They will receive it in 1-3 days.

[Back to Home](#)

Bill payment completed!

#BSHARP – Digital Security Tips



Enable **Transaction Alerts** for peace of mind. Set it up via digibank and PayLah!



Never disclose your digibank User ID, PIN & One-Time Password (OTP) to anyone. DBS will never request for your PIN, password or OTP.



Secure your device with a **strong password, PIN** or a relevant mechanism to **prevent unauthorised use**.