

# FAQs on GovCash

## 1. What is GovCash?

GovCash is a new and more convenient way for citizens to receive their payouts from Government agencies.

The Board will progressively replace cheques with GovCash from November 2021.

## 2. How can I utilise my GovCash?

You can withdraw your payouts in cash at OCBC ATMs with your 8-digit Payment Reference Number (PRN), which will be sent to you by SMS or by post. You do not need to have a OCBC bank account to use this service.

You can also transfer your payouts to your PayNow NRIC-linked bank account or utilise them to make payments at any merchants or transfer to your friends by scanning their PayNow QR code using the LifeSG mobile app. You can download the LifeSG mobile app from the Apple App Store or Google Play Store.

You may refer to Annex 1 for the step-by-step guide for detailed instructions on the ways you can utilise your GovCash payouts.

## 3. Where can I obtain my Payment Reference Number (PRN)?

Your PRN can be found in your Workfare notification from the Board. Alternatively, visit [workfare.gov.sg](https://workfare.gov.sg), login with your Singpass and select "View my GovCash PRN".

## 4. How do I check my GovCash balance?

To check your GovCash balance, please visit OCBC ATMs with your 8-digit Payment Reference Number\* (PRN). Upon successful authentication, you will be able to view your GovCash balance.

Alternatively, you may login to the LifeSG mobile app using your Singpass to view your GovCash balance and transaction history. You may refer to Annex 1 for the step-by-step guide for detailed instructions.

\*Your PRN can be found in your Workfare notification from the CPF Board, and at the [Workfare Portal](#) (Singpass login is required).

## 5. What should I do if my facial recognition at the ATM with GovCash functions is unsuccessful?

Should the ATM be unable to verify your identity via Singpass Face Verification, please try again or request for assistance from OCBC's Digital Ambassadors.

## **6. What should I do if I do not want to receive my payouts via GovCash?**

You can choose to receive your payments via PayNow by linking your NRIC number to your bank account.

To link your NRIC number to your bank account, you may follow the steps below:

1. Set up internet / mobile banking with your bank
2. Log in to your bank's internet / mobile banking application
3. Link your NRIC number to your bank account at the PayNow registration screen

You may also refer to your bank's website for specific details to do so. If you do not have Internet or mobile banking, you can contact your bank directly to register for PayNow.

Otherwise, you can choose to receive your payouts via Direct Bank Crediting. To do so, simply visit [here](#), login with your Singpass, select "Payment Instruction" and update your POSB/DBS, OCBC or UOB bank account details.

## **7. Why can withdrawals be made only in \$10 denominations and what can I do with my balance GovCash?**

Currently, the minimum withdrawal amount at the ATMs is \$10. Hence, GovCash withdrawals can also be made in \$10 denominations. If the balance in your GovCash is less than \$10, you can accumulate your balance monies before your next withdrawal.

Alternatively, you can also transfer the balance to your PayNow NRIC-linked bank account or utilise them to make payments at any merchants or transfer to your friends by scanning the PayNow QR code using the LifeSG mobile app. You may refer to Annex 1 for detailed instructions.

## **8. Would I need to login to Singpass each time I open the LifeSG mobile app to access my GovCash?**

No, you are only required to log in using SingPass when you first use the LifeSG mobile application. Subsequent use of the LifeSG mobile app do not require SingPass logins again unless you have not used LifeSG mobile app for more than a year or deleted the application and re-downloaded it.

## **9. If my GovCash balance is insufficient to make payments at the merchants, can I top-up using my own funds?**

Topping up your GovCash balance in the LifeSG mobile app is not available. For purchases of amounts above your GovCash balance, please pay the difference using other payment modes that the merchants accept (e.g. cash, debit/credit cards).

### **10. How do I know if the SGQR displayed by merchants includes NETS QR and PayNow QR so that I can make purchases using my GovCash balance?**

Look out for the NETS or PayNow logo on the SGQR label. You can only make purchases at merchants that accept NETS QR or PayNow QR via LifeSG mobile app.

### **11. Can I cancel my payment after I have confirmed the payment on the LifeSG mobile app?**

No, your GovCash balance will be deducted upon successful payment.

### **12. How do I get a Singpass account?**

To obtain a Singpass, you can either:

1. Visit [Singpass](#) website to apply for your Singpass online or
2. visit any of the [Singpass counters located islandwide](#) in-person.

### **13. How do I change or reset my Singpass password online?**

To change or reset your Singpass password, please complete the following steps:

1. Visit [Singpass](#) website
2. Select 'Log in'
3. Select 'Reset password' (under the 'Services' tab)
4. Follow the instructions on the website to complete the changing or resetting of Singpass password

If you require further assistance, please contact the Singpass Helpdesk at [support@singpass.gov.sg](mailto:support@singpass.gov.sg) or +65 6335 3533. The operating hours are from 8am to 8pm (Mondays to Fridays) and from 8am to 2pm (Saturdays) excluding Sundays and public holidays.



*Say hello to  
faster payments*



# How to receive your payout via GovCash

*and view your transaction history*

## TRANSFER

**payout to your PayNow-NRIC linked bank account**

Transfer your payout directly to your PayNow-NRIC linked bank account on the go using the LifeSG app.



01

## SCAN & PAY

**for purchases or transfer payout to your friends**

Pay for your purchases at participating merchants or transfer payout to your friends by using the LifeSG app to scan the QR code.



02

## WITHDRAW

**at OCBC ATMs**

Withdraw your payout directly from OCBC ATMs anytime at your convenience.

You do not need to have an OCBC bank account to use this service.



03

## VIEW Transaction History

View and keep track of your transactions with the LifeSG app.





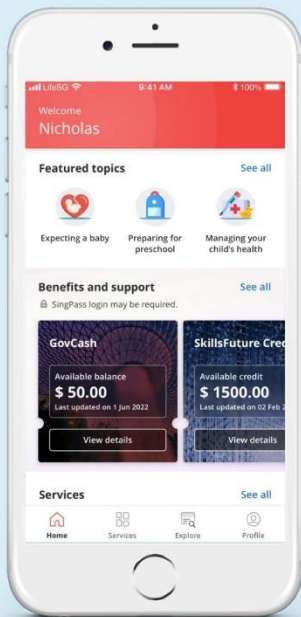
# 01 **TRANSFER** payout to your PayNow-NRIC linked bank account



Scan the QR code to download the LifeSG mobile application.

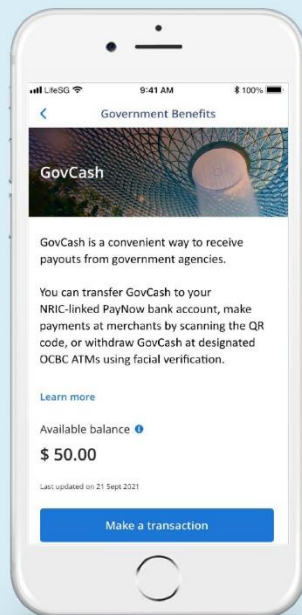


## Simple steps to perform PayNow-NRIC transfer



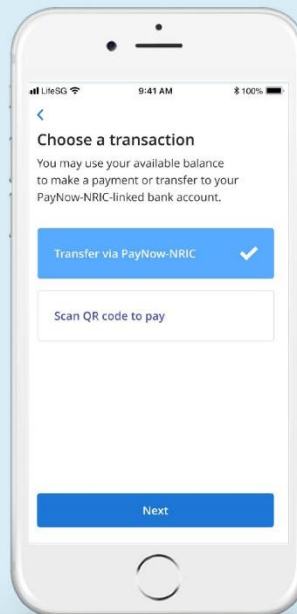
### STEP 1

Login to LifeSG  
using your Singpass and  
select "GovCash"



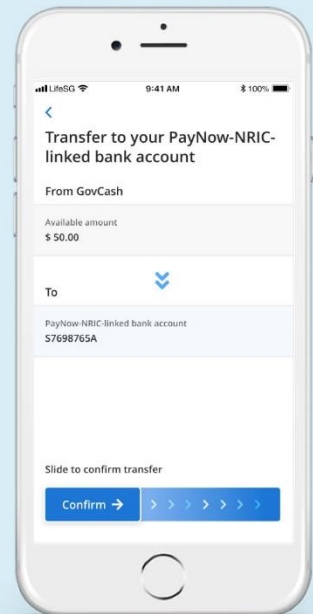
### STEP 2

Select  
"Make a transaction"



### STEP 3

Select  
"Transfer via PayNow-NRIC"



### STEP 4

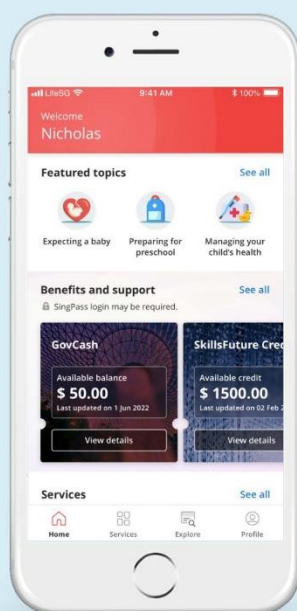
Confirm the amount to be  
transferred and check if your  
transaction is successful

# 02 **SCAN & PAY** for purchases or transfer payout to your friends

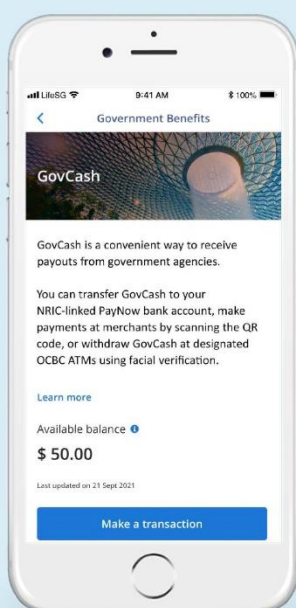
✓ Scan the QR code to download the LifeSG mobile application.



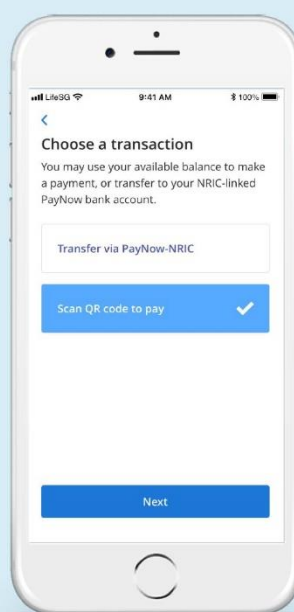
## Simple steps to Scan & Pay via **PAYNOW**/**NETS** QR code



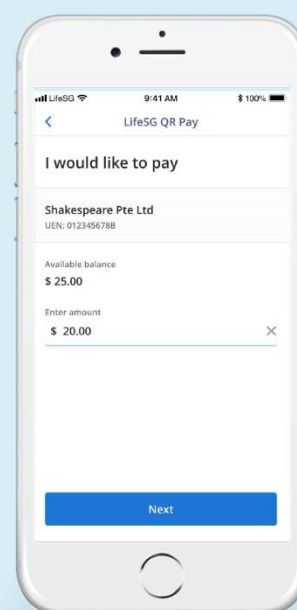
**STEP 1**  
Login to LifeSG  
using your Singpass and  
select "GovCash"



**STEP 2**  
Select  
"Make a transaction"



**STEP 3**  
Select  
"Scan QR code to pay"



**STEP 4**  
Enter the amount you wish to  
transfer/pay and check if  
your transaction is successful

# 03 WITHDRAW at OCBC ATMs



To withdraw your payouts at any OCBC ATM, please get ready your 8-digit Payment Reference Number (PRN) found in the notification from the Government.

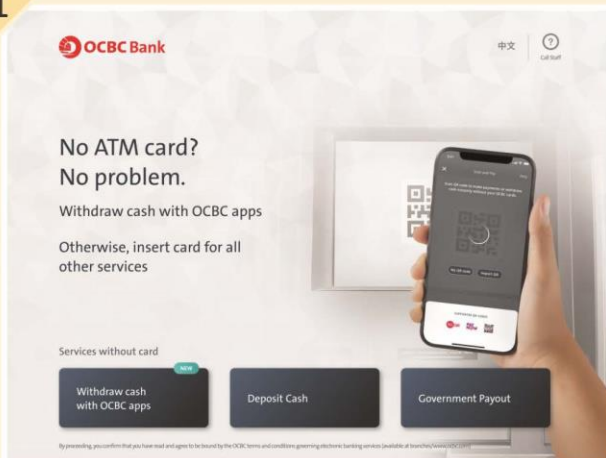
欲从任何华侨银行(OCBC)自动提款机提取款项，您必须使用政府通知书信上的8位数付款编号(PRN)。

Untuk mengeluarkan bayaran yang diterima di mana-mana ATM OCBC, sila gunakan Nombor Rujukan Pembayaran (PRN) 8 angka anda yang terdapat di dalam pemberitahuan daripada Pemerintah.

உங்களுக்குரிய எந்தவொரு OCBC தானியக்கப் பரிவர்த்தனை இயந்திரத்திலும் பெற்றுக்கொள்ள, அரசாங்கம் அனுப்பிய அறிவிப்பில் காணப்படும் 8 இலக்க கட்டணக் குறிப்பு எண்ணை(PRN), அன்புகூர்ந்து தயாராக வைத்திருங்கள்.

## Simple steps for ATM withdrawal

1



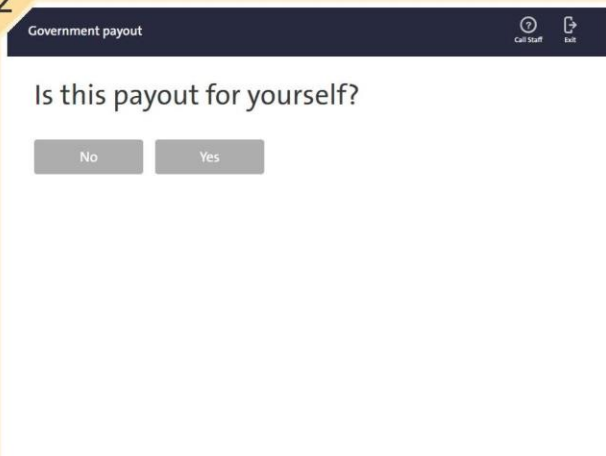
At the OCBC ATM, select “Government Payout”

在华侨银行自动提款机屏幕上，选择“中文”和“政府补助”

Di ATM OCBC, pilih “Government Payout”

OCBC தானியக்கப் பரிவர்த்தனை இயந்திரத்தில், “Government Payout” என்பதித் தெரிவுசெய்யுங்கள்

2



If you are withdrawing your own government payout, select “Yes”

如果您要提取自己的政府补助，请选择“是”

Jika anda ingin mengeluarkan bayaran yang diterima daripada pemerintah untuk diri anda, pilih “Yes”

உங்களுக்குரிய அரசாங்க வழங்குதொகையை எடுக்கவிருக்கிறீர்கள் என்றால், “Yes” என்பதைத் தேர்ந்தெடுக்கவும்.



3

Government payout

By tapping "Continue", you

- Consent to the collection, use and disclosure of your NRIC to identify and authenticate you;
- Confirm that you have read, understand and agree to the [Singpass Terms of Use and Electronic Banking Services T&Cs](#);
- Consent to the provision of your facial data directly to the [Government of Singapore](#) to enable the use of Singpass Face Verification. Your facial data is not collected by or accessible to us.

Flashing lights will be used for face verification.

Back Continue

Select "Continue" to confirm your agreement to the Terms and Conditions to proceed

选择“继续”以确认您同意相关条款与条件

Pilih "Continue" untuk mengesahkan anda setuju dengan Terma dan Syarat yang ditetapkan dan meneruskan dengan pengeluaran bayaran yang diterima

விதிகளையும் நிபந்தனைகளையும் ஏற்றுக்கொள்கிறீர்கள் என்பதை உறுதிசெய்ய "Continue" என்பதைத் தெரிவுசெய்யுங்கள்.

4

Government payout

Enter your Payment Reference Number (PRN)

Back Continue

Enter your 8-digit Payment Reference Number (PRN)

输入您的8位数付款编号(PRN)

Masukkan Nombor Rujukan Pembayaran (PRN) 8 angka anda

8 இலக்க கட்டணக் குறிப்பு எண்ணை (PRN) உள்ளீடு செய்யுங்கள்.

5

Government payout

Enter your NRIC number in full

Back Continue

Enter your NRIC number

输入您的身份证号码

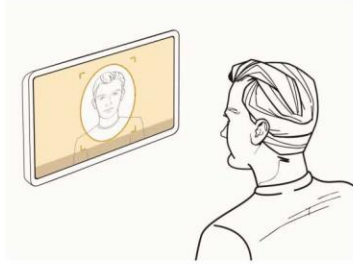
Masukkan nombor NRIC anda

உங்கள் அடையாள அட்டை எண்ணை உள்ளீடு செய்யுங்கள்.

6

OCBC Bank

Please remove your mask  
for Singpass Face Verification



Scan your face at the ATM for face verification<sup>1</sup> and authentication

在自动提款机前扫描您的脸部，以进行脸部认证<sup>1</sup> 和身份认证

Imbas wajah anda pada ATM untuk pengesahan wajah<sup>1</sup>

முக அடையாளத்தை<sup>1</sup> சரிபார்க்கவும் உறுதிப்படுத்தவும், உங்கள் முகத்தைத் தானியக்கப் பரிவர்த்தனை இயந்திரம்வழி அலகிடுங்கள்.

7

Government payout

Please select a scheme

GovCash

SGD 90.00

Back

Continue

Select "GovCash" to withdraw your payout

选择"GovCash"提取您的补助金

Pilih "GovCash" untuk mengeluarkan bayaran yang diterima

உங்களுக்குரிய வழங்குதொகையை எடுக்க "GovCash" என்பதைத் தெரிவுசெய்யுங்கள்.

<sup>1</sup> Face verification makes use of Singapore's National Digital Identity infrastructure and Singpass Face Verification to securely verify customers for withdrawal at ATMs.

<sup>1</sup> 脸部认证利用新加坡全国数码身份认证系统和Singpass脸部认证功能，通过安全可靠的方式验证使用自动提款机提款的客户身份。

<sup>1</sup> Pengesahan wajah dilakukan menggunakan prasarana Identiti Digital Nasional Singapura dan Pengesahan Wajah Singpass. Ia bertujuan mengesahkan identiti para pelanggan dengan selamat bagi pengeluaran wang daripada ATM.

<sup>1</sup> தானியக்கப் பரிவர்த்தனை இயந்திரங்களில் பணம் எடுக்கும்போது, வாடிக்கையாளர்களின் விவரங்களைப் பாதுகாப்பான முறையில் சரிபார்க்க, முக அடையாள முறையானது சிங்கப்பூரின் தேசிய மின்னிலக்க அடையாள உள்கட்டமைப்பும் Singpass முக சரிபார்ப்பு முறையும் பயன்படுத்தப்படுகின்றன.

8

**Enter the amount to withdraw in multiples of SGD 10**

以新币10元倍数输入要提取的款额

**Masukkan jumlah wang yang ingin dikeluarkan dalam gandaan SGD 10**

நீங்கள் எடுக்க விரும்பும் தொகையை உள்ளீடு செய்யுங்கள். (தொகையானது, 10 வெள்ளியின் மடங்குகளாக இருக்கவேண்டும்)

9

Thank you for banking with us

**Collect your cash and receipt**

**If the balance in your GovCash is less than SGD 10, you can accumulate your balance before your next withdrawal.**

领取您的现金和收据

如果您的GovCash余额少于新币10元，您可以累积余额至下回提款。

**Ambil wang tunai dan resit anda**

**Jika baki dalam GovCash anda kurang daripada SGD 10, anda boleh terus mengumpulkan wang baki sehingga pengeluaran yang seterusnya.**

உங்களுடைய ரொக்கத்தையும் இரசீதையும் பெற்றுக்கொள்ளுங்கள்.

உங்கள் GovCash கணக்கில் 10 வெள்ளிக்கும் குறைவாகப் பணம் இருந்தால், நீங்கள் அடுத்து, தொகையை எடுப்பதற்கு முன்னர் இருப்புத் தொகையை கூட்டிக்கொள்ளலாம்.