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, 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 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.

How to receive your payouts via GovCash[1]

and keep track of your transactions

WITHDRAW
at OCBC ATMs

You can now withdraw your payouts directly from OCBC ATMs anytime at your convenience.

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

ATM

01

TRANSFER
via PayNow NRIC using LifeSG mobile app

Transfer your payouts directly to your PayNow NRIC-linked bank account on the go.

02

SCAN & PAY
for purchases or transfer to your friends using LifeSG mobile app

Pay for your purchases at participating merchants or transfer among friends by scanning the QR code using the LifeSG mobile app!

03

VIEW
Transaction History

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

You can also transfer GovCash to your PayNow NRIC-linked bank account or make payments at merchants by scanning the QR code.

01 WITHDRAW AT OCBC ATMS

To withdraw your payouts at OCBC **ATMs**, please get ready your 8-digit Payment Reference Number (PRN) found in the notification from the CPF Board

❗ Should you require assistance in using the ATMs, please approach OCBC's Digital Ambassadors during branch opening hours
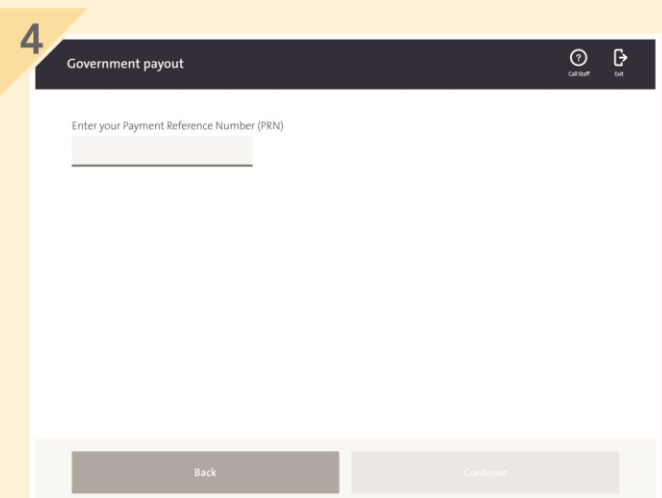
Simple steps to withdrawing at OCBC ATMs

1
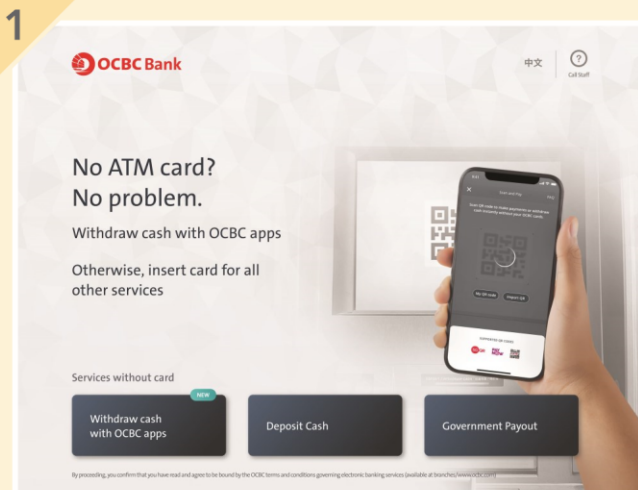
At the OCBC ATM, select "Government Payout"

2
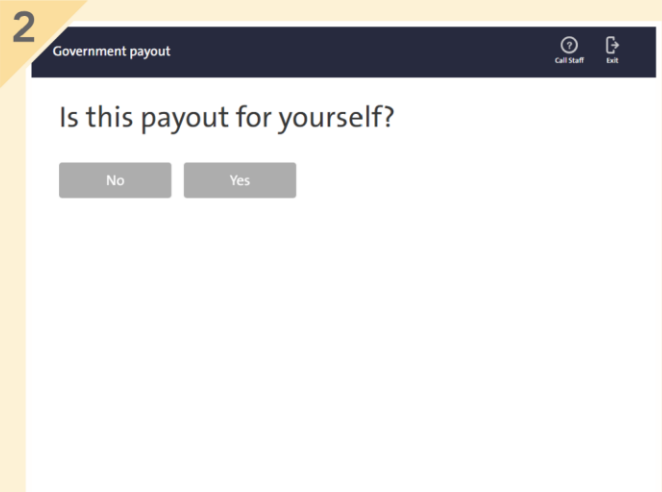
If you are withdrawing your own government payouts, select "Yes"

3
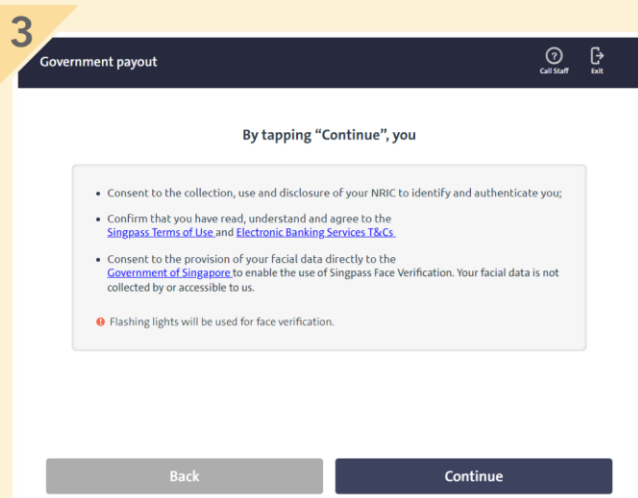
Select "Continue" to confirm your agreement to the Terms and Conditions to proceed

4

Enter your 8-digit Payment Reference Number[2] (PRN)

5

Government payout

Enter your NRIC number in full

_____
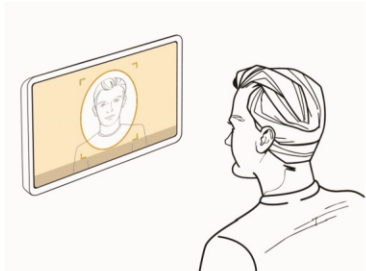
Back | Continue

Enter your NRIC number

6

OCBC Bank

Please remove your mask
for Singpass Face Verification

Scan your face at the ATM for face verification[3] and authentication

7

Government payout

Please select a scheme

GovCash

SGD 90.00

Back | Continue

Select "GovCash" to withdraw your payouts

8

Government payout

Please enter amount in multiples of SGD 10

Workfare Income Supplement   SGD 90.00
                                  Hide

0.00

1	2	3
4	5	6
7	8	9
Clear	0	⌫

Back | Continue

Enter the amount to withdraw in multiples of SGD 10

9

OCBC Bank

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 monies before your next withdrawal.

[2] Your PRN can be found in your Workfare notification, and at the Workfare Portal at workfare.gov.sg (Singpass login is required).

[3] Face verification makes use of Singapore's National Digital Identity infrastructure, and Singpass Face Verification to securely verify customers for withdrawal at ATMs.
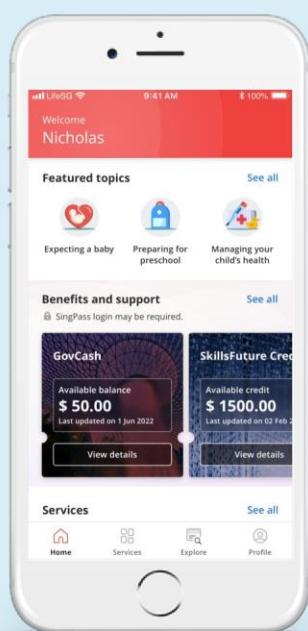
02 TRANSFER PAYOUTS VIA PAYNOW USING LIFESG MOBILE APP

To transfer your payouts from the LifeSG mobile app to your PayNow NRIC-linked bank account, please get ready the following items:
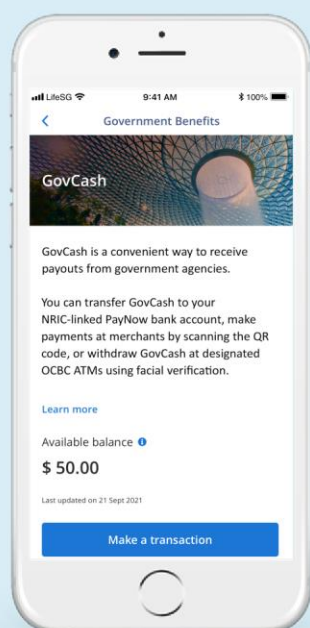
- ✓ Download the LifeSG mobile app[4] on your phone
- ✓ Singpass ID and password
- ✓ Have a PayNow NRIC-linked bank account

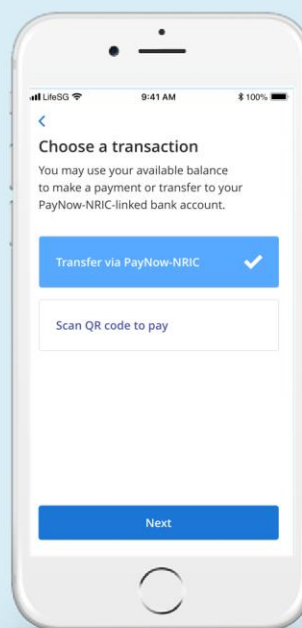## Simple steps to transfer your monies via PayNow

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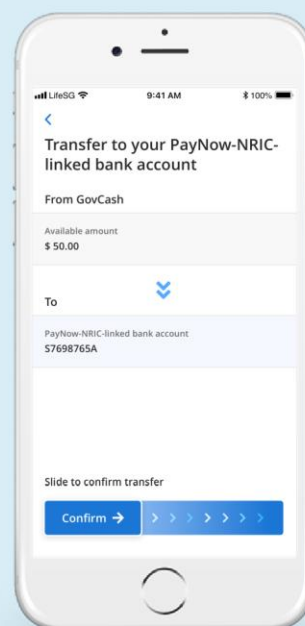Login to LifeSG using your Singpass and select "GovCash"

STEP 2
Select "Make a transaction"

STEP 3
Select "Transfer via PayNow-NRIC"

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

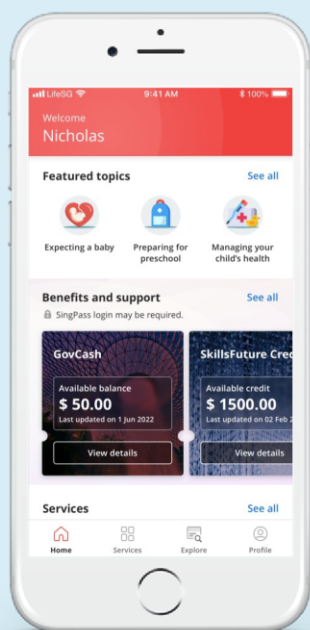[4] Scan the QR code to download the LifeSG mobile app.
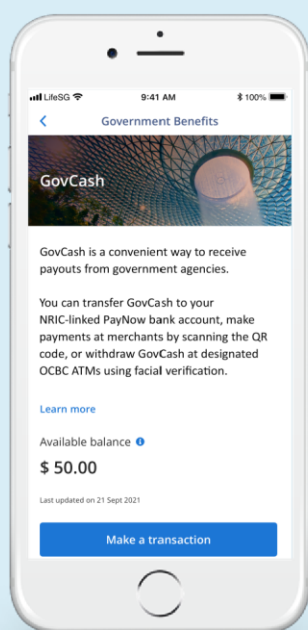
03 SCAN & PAY USING LIFESG MOBILE APP

To Scan & Pay,

✅ Download the LifeSG mobile app[4] on your phone

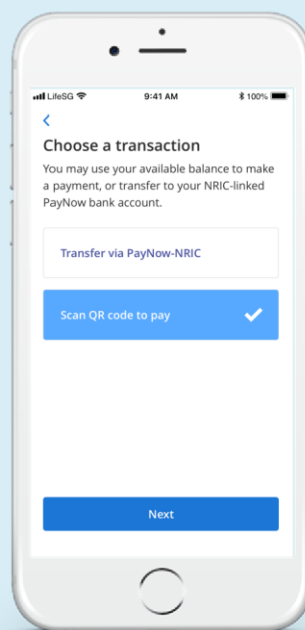✅ Scan the QR code at participating merchants or from your friends.
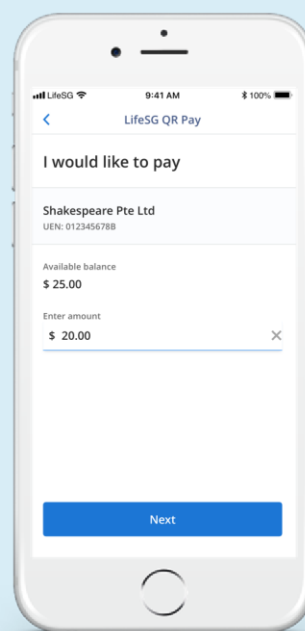
Simple steps to Scan & Pay!

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

Information accurate as at February 2022