

# Online Banking and E-Payment

Scan the QR code below  
to learn more about  
Transact Online competency:



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# Introduction

The Digital Skills for Life (DSL) guide is a collection of booklets that is designed to help you learn essential digital skills for daily living. It offers step-by-step instructions and quick tips that empowers you to navigate the digital landscape confidently and safely.

It is designed for anyone who wants to pick up essential digital skills for daily living.

The DSL skills are grouped into 5 competency areas as shown in the diagram.

## Learning Outcomes:

This guidebook focuses on the 'Transact Online' competency, where you will learn:

- The common digital banking apps, their icons and identify them using their logos.
- The common features (UI) and common steps (UX) to transfer money, monitor transactions and log out on different digital banking apps.
- Useful cybersecurity tips to stay safe online.

To help you acquire the learning outcome, this guidebook uses a simulator as an example to demonstrate the common steps to make payment on digital banking apps.

**DSL**



The guidebook is based on common software icons and mobile device settings. Please note that certain features may differ across different mobile devices and models.

# Cyber Security Tips

To stay safe while using digital banking or e-payment services, please keep to the following:



**Verify suspicious calls or messages** by calling government/business' official hotline or contacting them via the official app/website directly. Do not contact the organisation via the contact details provided in the call or message.



**Do not** share personal or financial details, passwords or one-time password (OTP) with anyone.

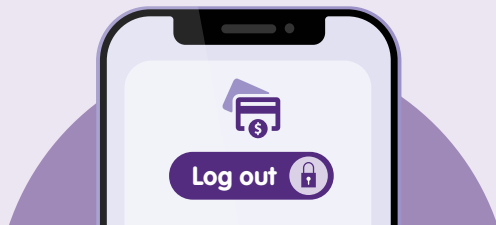


**Do not click on links in messages or emails** that claim to be from the government or from a legitimate business when you receive them.



**Set up 2-factor authentication, SMS/email notification** alerts and allow in-app push notifications for your banking transactions so that you can monitor them for any suspicious activity.





**Do not** save your banking and personal details on your devices and websites. Log out of your banking app after completing a transaction.



**Update your app promptly** to protect your devices from known security vulnerabilities.

# Understanding Common Digital Banking Apps

About Digital Banking Apps

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Page 6

The Common Features found across Digital Banking Apps

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Page 7

# About Digital Banking Apps

Digital banking apps allow you to view your account balances, transfer funds, pay bills, instantly apply for new accounts and credit cards, and efficiently manage your finances whenever you need.

## Pre-requisites to learning the app

### Learner must:

- Have a mobile device (either iOS or Android) connected to either cellular network or Wi-Fi.
- Know how to connect to cellular network or Wi-Fi.
- Know how to install an app on the mobile device.
- Know how to use Singpass to access digital banking services.
- Have set up their preferred digital banking app at the bank.



DBS digibank App



OCBC Digital App



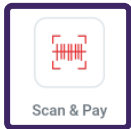
UOB TMRW App

# Common Features Across Digital Banking Apps



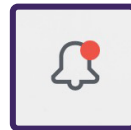
## Home Icon

Access the app's main homepage.



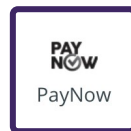
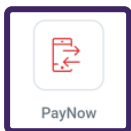
## Scan Icon

Scan the SGQR code to make payment.



## Notification Icon

Read important notifications from the bank.



## PayNow Icon

Use the PayNow feature to instantly transfer funds using a mobile number, NRIC, or UEN.



## Hamburger Menu Icon

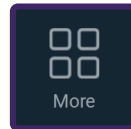
Access additional services within the app.

# Common Features Across Digital Banking Apps



## Settings Icon

Customize your app's settings, including notifications.



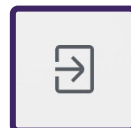
## More Icon

Enable access to other services available within the app.



## View or Hide Information Icon

Enable the option to conceal sensitive information within the app, making it visible only when desired.



## Log out Icon

Exit the application.

# Navigating Common Steps to Use Digital Banking Apps:

How to Set up PayNow on your Digital Banking Apps Page 10

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The Different Ways to Transfer Money using PayNow Page 12

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How to Check your Transaction History Page 16

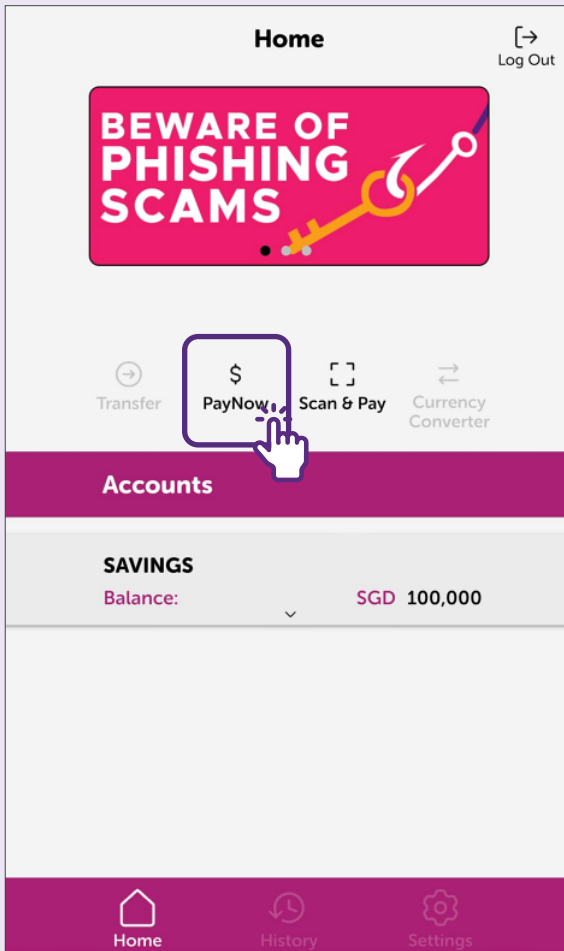
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How to Log out of your Account Page 17

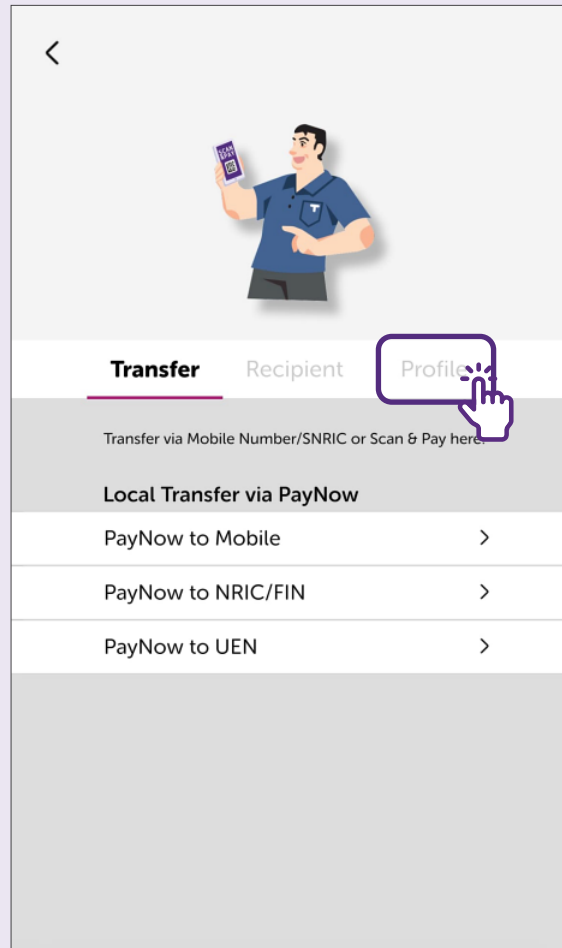
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# Common Steps to Set up PayNow

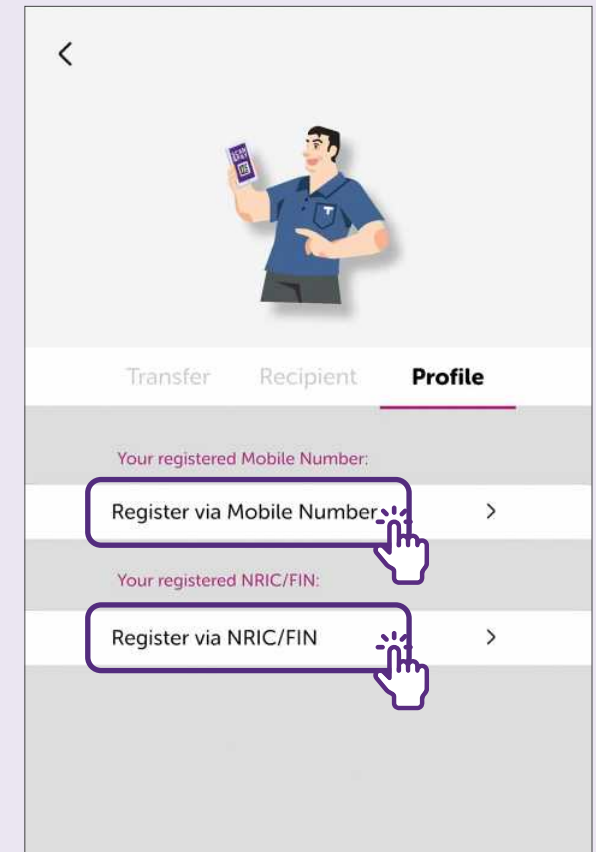
## 1 Tap on PayNow



## 2 Tap on Profile




## 3 Select either "Register via Mobile Number" or "Register via NRIC/FIN"



## 4 Register using either your mobile number or NRIC

A



<

### Register with Mobile Number

Your Mobile Number:  
51185467

Choose a nickname:  
John Doe


Linked account:  
Savings Account

You will receive money in this account

Register with Mobile Number

Register with mobile number.

B



<

### Register with NRIC/FIN

Your NRIC/FIN:  
S 000000B

Choose a nickname:  
John Doe


Linked account:  
Savings Account

You will receive money in this account

Register with NRIC/FIN

Register with NRIC.

## 5 Successful Registration



<

Transfer Recipient **Profile**

Your registered Mobile Number:

**John Doe** >  
Mobile Number: +65 51185467  
Savings Account  
1234 5678

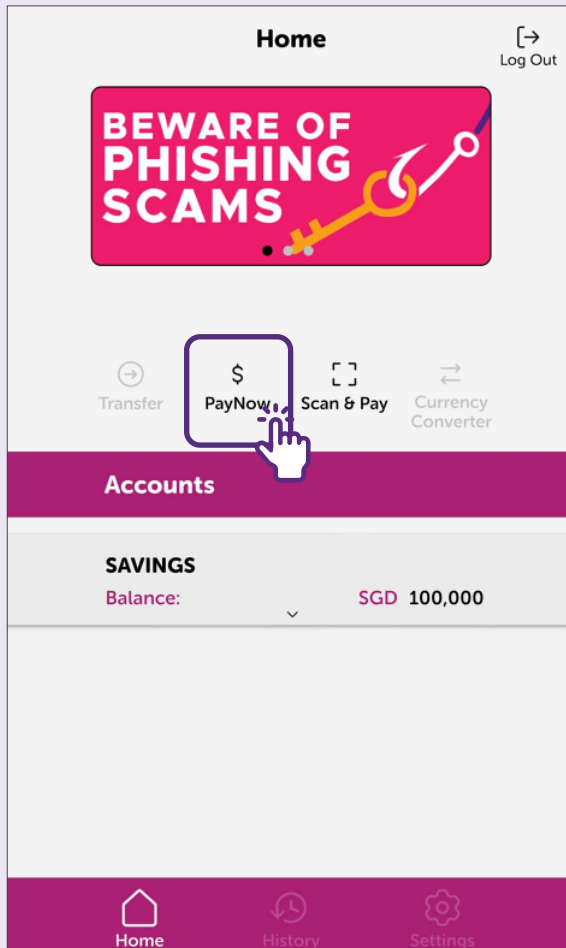
Your registered NRIC/FIN:

**John Doe** >  
NRIC/FIN: S 000000B  
Savings Account  
1234 5678

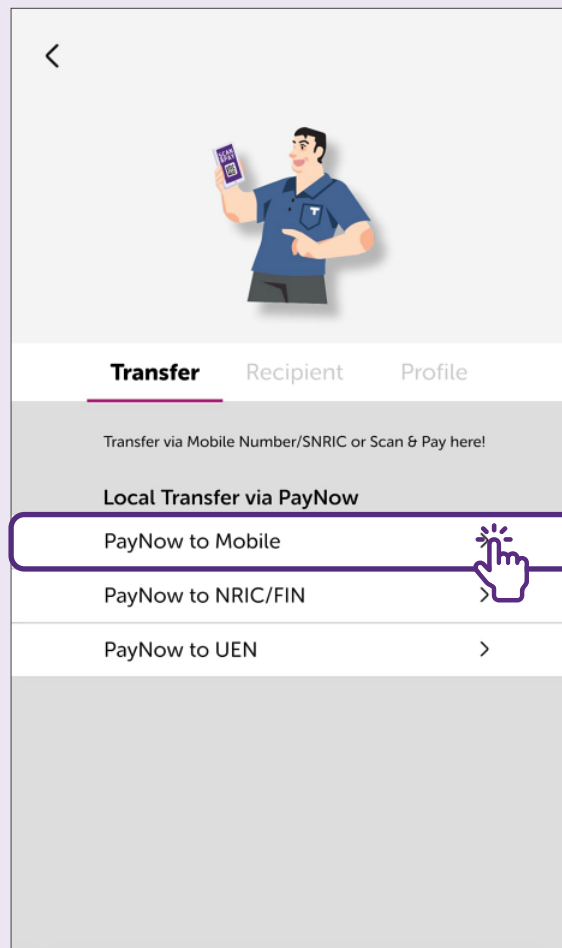


# Common Steps to Use PayNow (Mobile Number/NRIC/UEN)

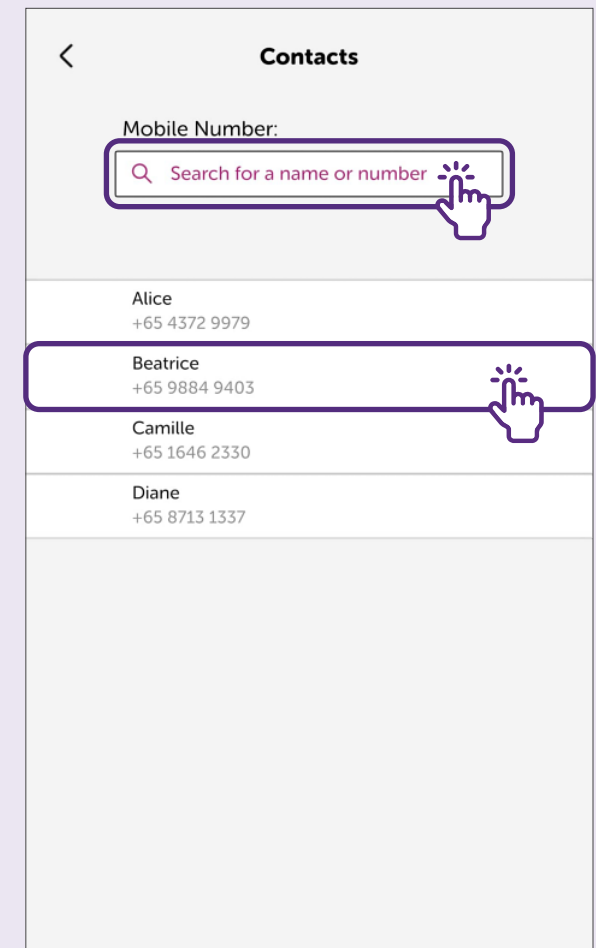
## 1 Tap on PayNow



## 2 Tap on PayNow to Mobile



## 3 Select a Contact



Search for a contact or select from your contact list.

#### 4 Enter Transfer Amount

< PayNow

**SAVINGS**  
Balance: SGD 100,000

Alice  
+65 8646 7703

Amount in SGD 50.00

Transfer Details:

Add comments for Recipient:  
Here it is!

1 2 3  
4 5 6  
7 8 9  
0

Tap to enter the amount. A number pad will appear for you to input the desired transfer amount.

#### 5 Review Transfer Details

< PayNow

**SAVINGS**  
Balance: SGD 100,000

Alice  
+65 8646 7703

Amount in SGD 0.00

Transfer Details:

Add comments for Recipient:  
Here it is!

Next

Confirm the transfer details, including the bank account, recipient, and transfer amount.

#### 6 Successful Transfer

× PayNow Log Out

✓

**TRANSFERRED**

Amount in SGD 50.00

From:  
**SAVINGS ACCOUNT**  
1234 5678

To:  
**ALICE**  
+65 8646 7703

Comment:  
Here it is!

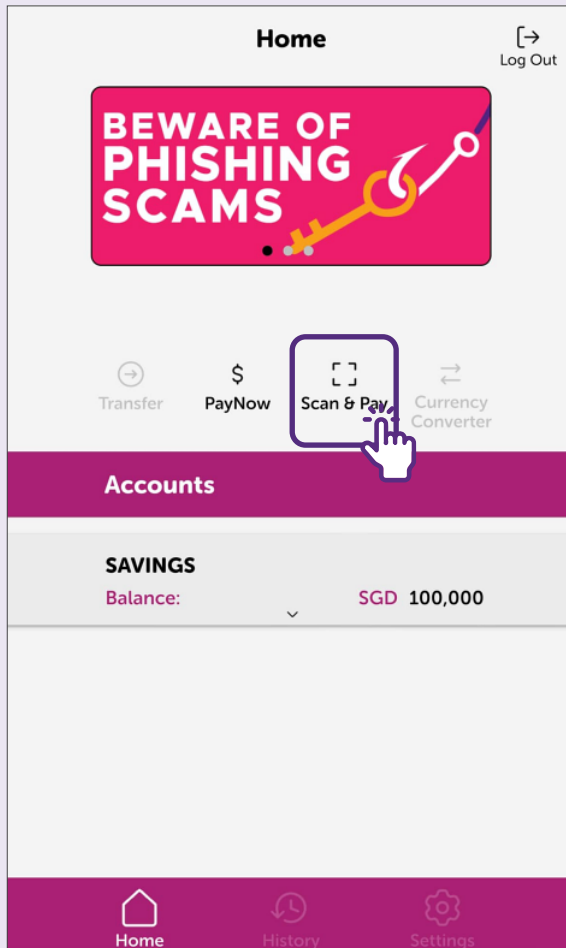
Share Transfer Details

Save Recipient

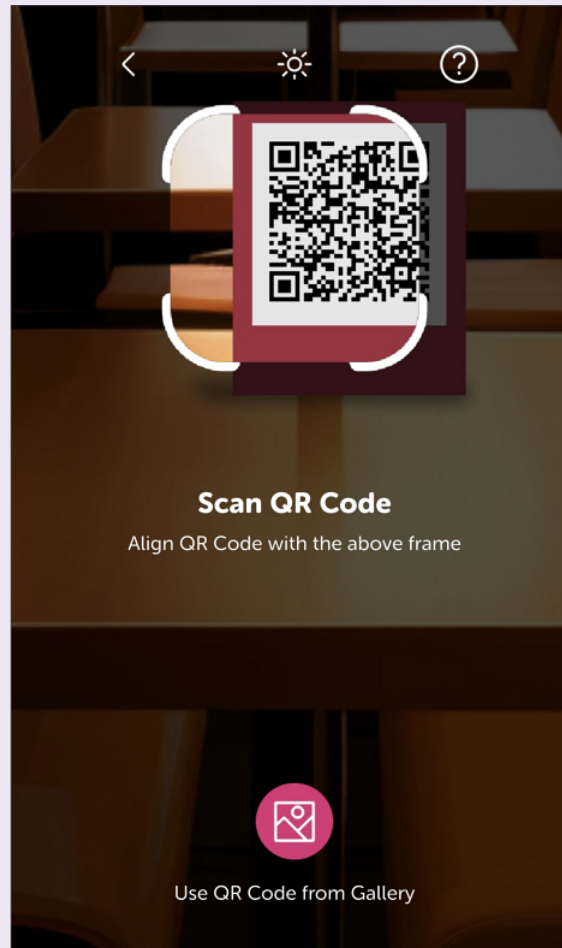
The steps for PayNow via NRIC or UEN are identical.

# Common Steps to Use PayNow (Scan & Pay - SGQR)

## 1 Tap on Scan & Pay

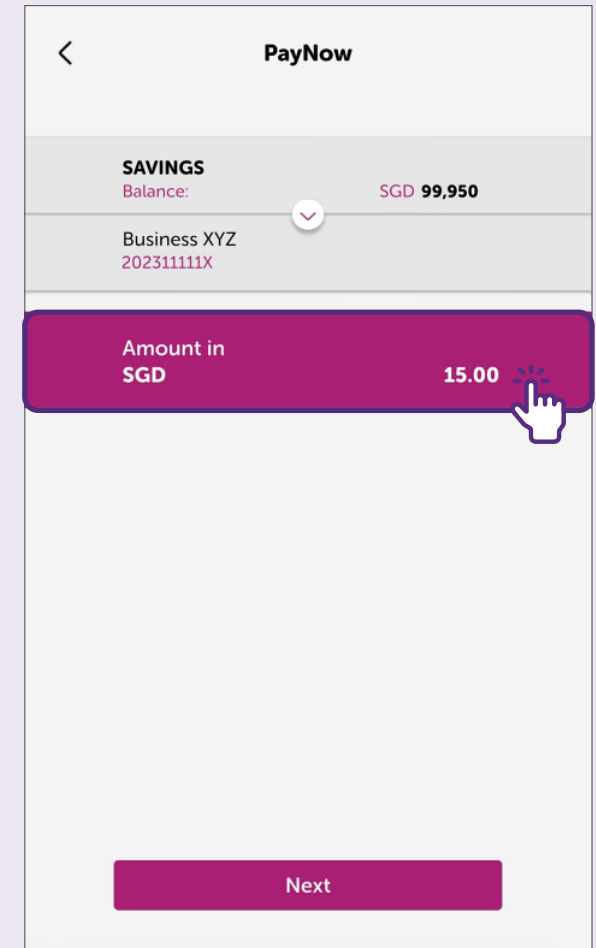


## 2 Scan QR Code



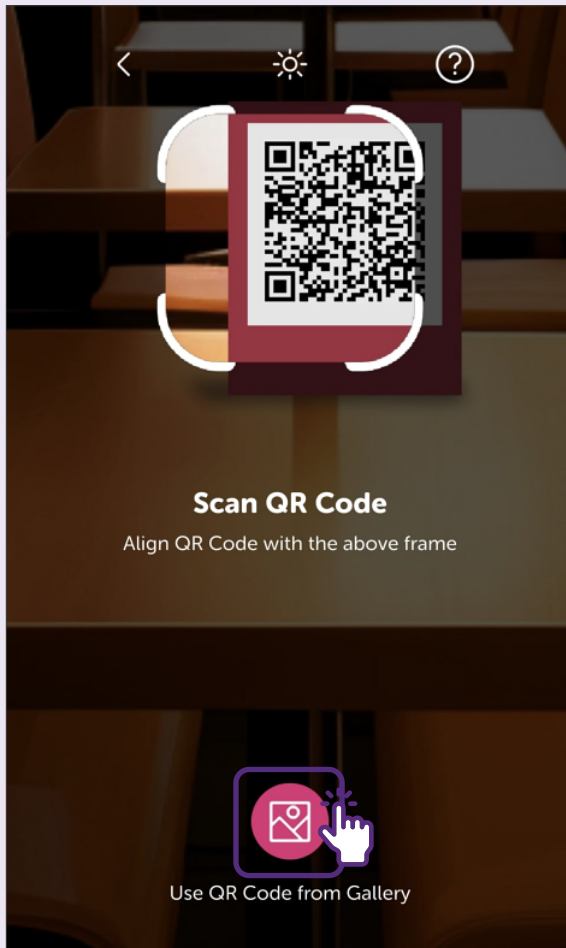
Point your phone's camera at the SGQR code.

## 3 Enter Transfer Amount



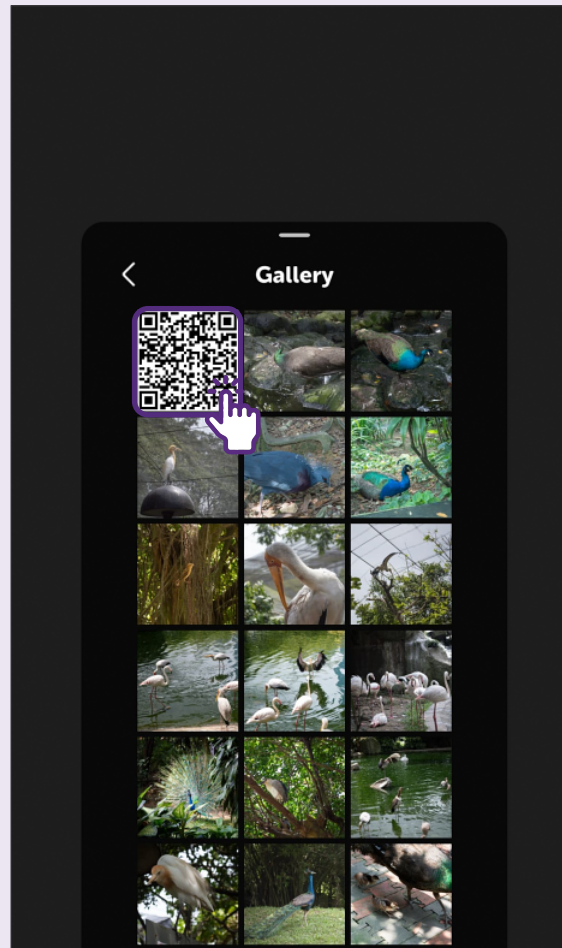
# Common Steps to Use PayNow (Upload PayNow QR)

## 1 Tap on Use QR Code from Gallery

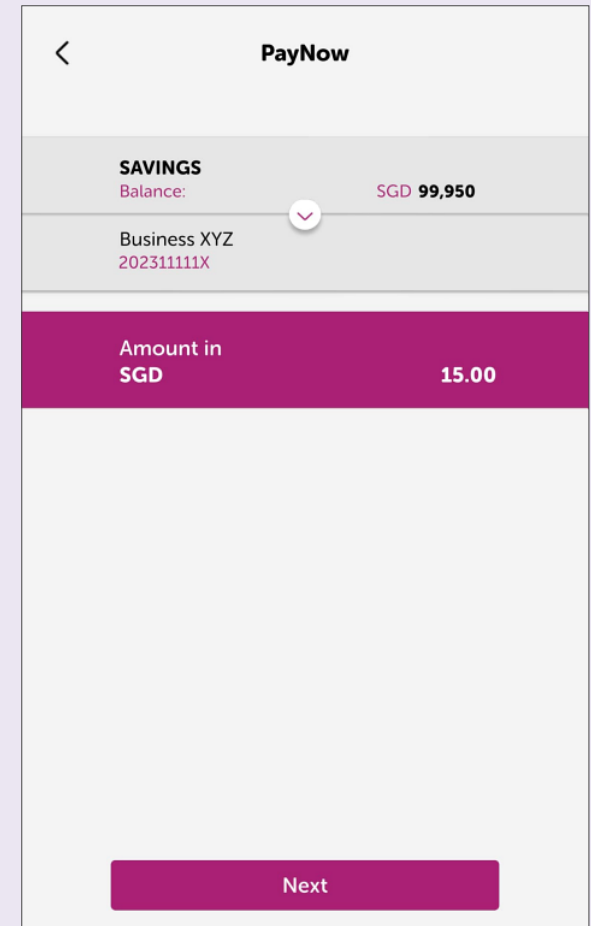


Tap to access phone gallery.

## 2 Select QR Code



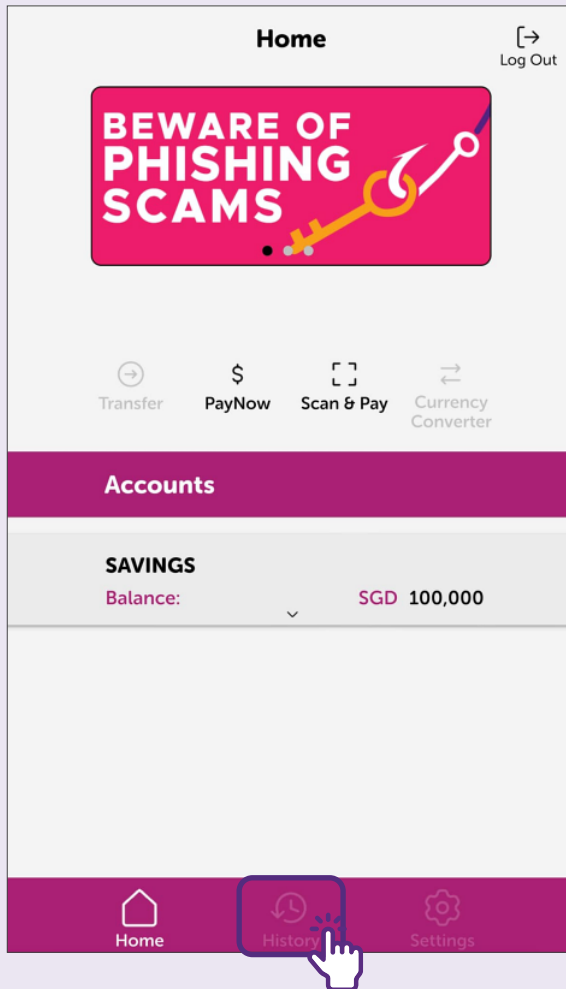
## 3 Check Payment Details



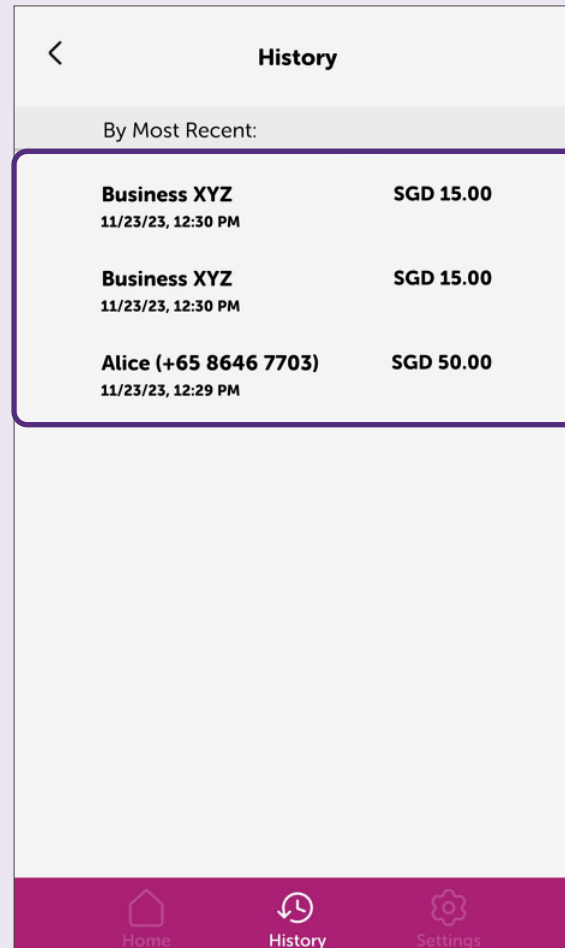
Ensure that you are transferring the correct amount to the intended recipient.

# Common Steps to View Transaction History

## 1 Tap on History

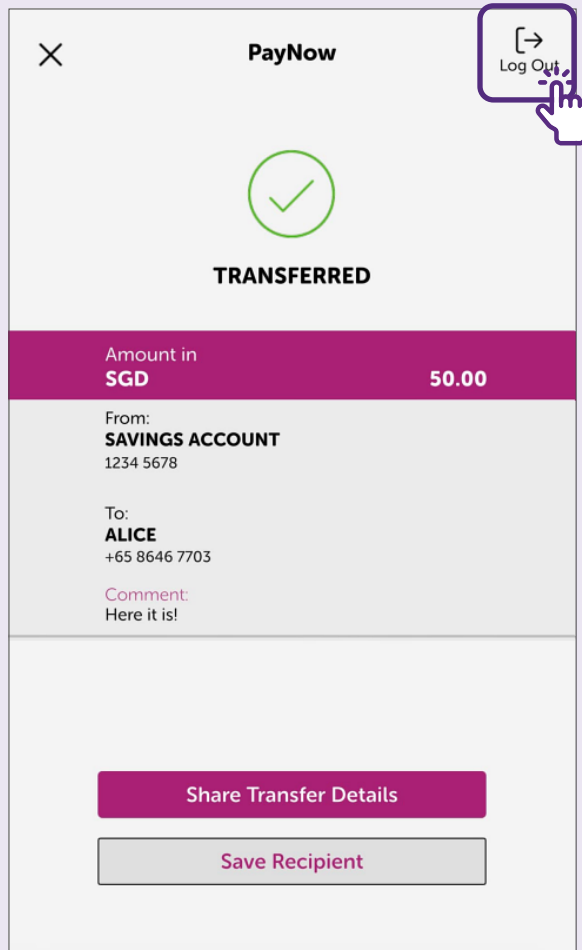


## 2 View Transaction History

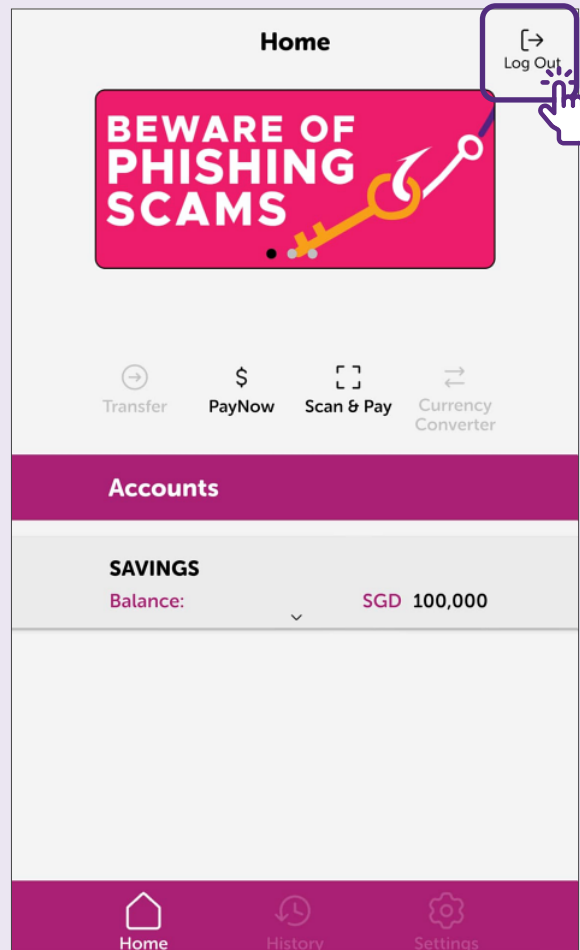


# Common Steps to Log out from Digital Banking Apps

## 1 Log out after Each Transaction



## 2 Log out from Homepage



# Step-by-step Guides to Use Digital Banking Apps:

<b>DBS digibank App</b>	<b>Page 19</b>
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OCBC Digital App	Page 36
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UOB TMRW App	Page 51
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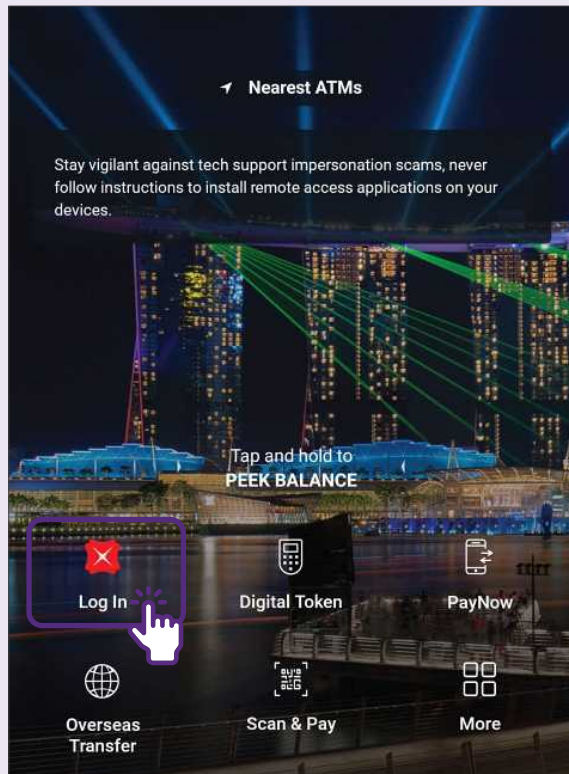
# Log in to DBS digibank

## 1 Launch DBS digibank



Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

## 2 Tap on Log In



## 3 Enter User ID & PIN

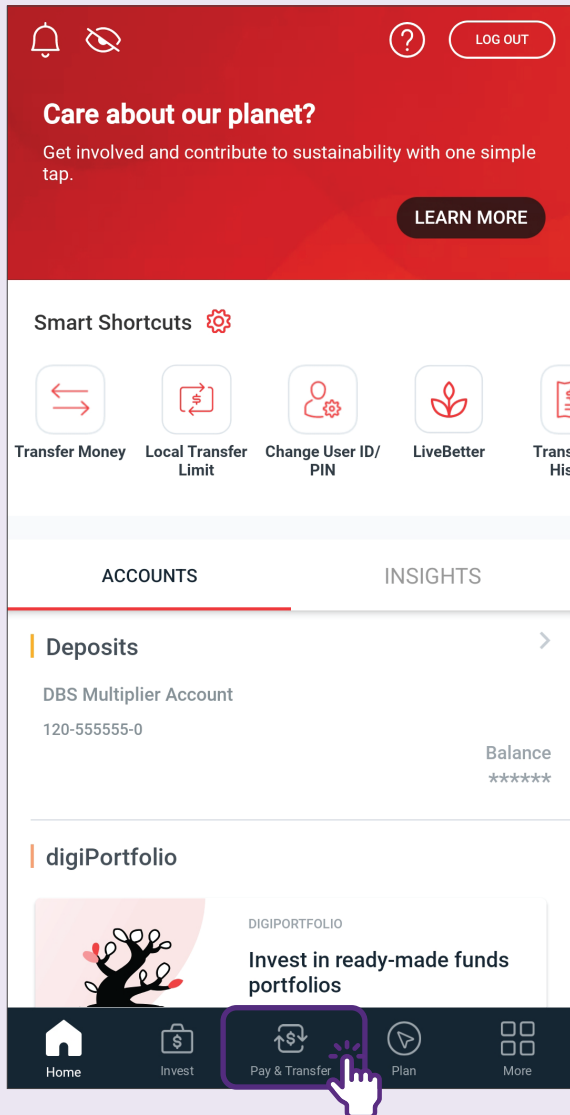
A screenshot of the DBS digibank login screen. At the top, there is a close button (X) and the DBS logo. Below this is a white box containing two input fields: 'User ID' and 'PIN'. A purple box highlights these fields, and a hand icon is shown tapping the 'PIN' field. Below the input fields is a link that says 'Forgot UserID or PIN?'. There is a large red button labeled 'LOG IN'. Below that is a link that says 'New to digibank?'. At the bottom is a button labeled 'GET STARTED'.

**Note:** If you have not registered and wish to do so on your own, you will need your DBS/POSB Card number and PIN for verification purposes.

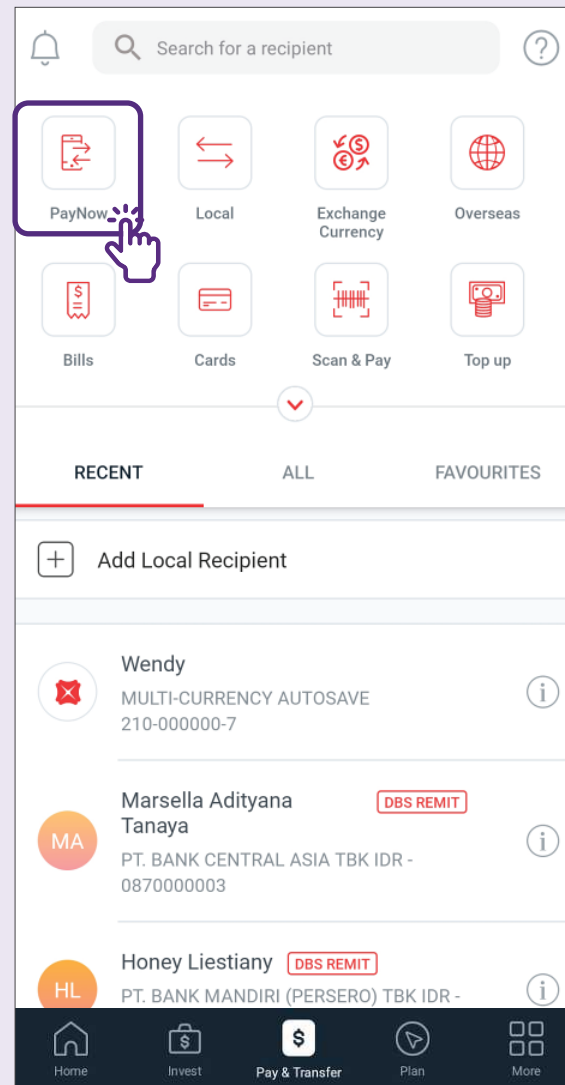


# Set up PayNow

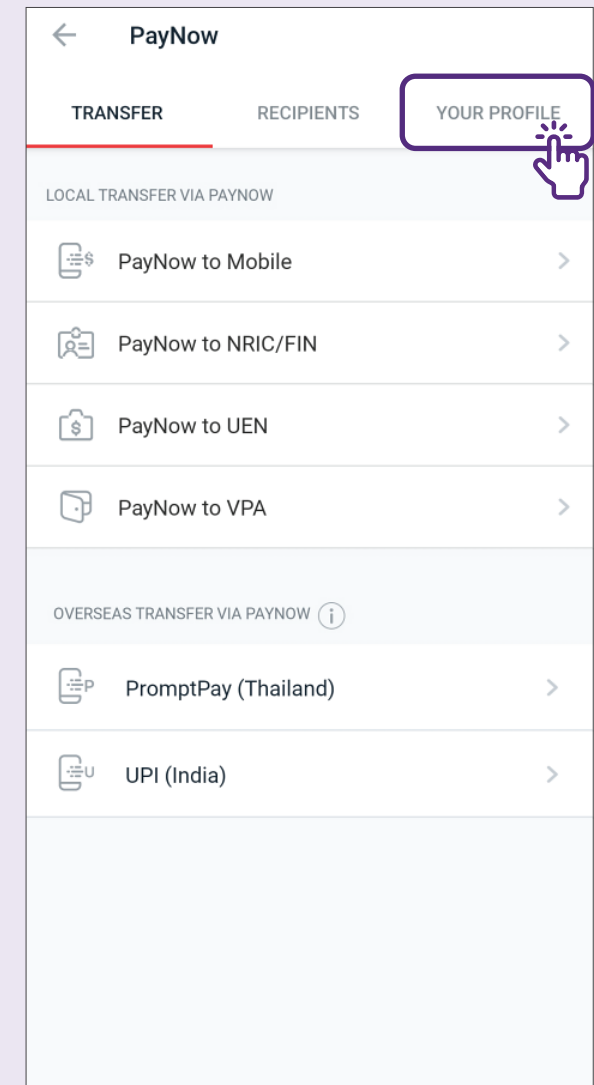
## 1 Tap on Pay & Transfer



## 2 Tap on PayNow



## 3 Tap on Your Profile



4

## Register for PayNow

PayNow

TRANSFER RECIPIENTS YOUR PROFILE

Register to receive money via PayNow

+ Register your mobile no.

+ Register your NRIC/FIN

5

## Enter a Nickname

Register your mobile

Your Mobile No.  
+XXXXXX5459

YOUR PROFILE DETAILS

Choose a nickname

Linked Account  
DBS Multiplier Account 120-555555-0 >

You'll receive money to this account.

Please use a nickname that is not a personal identifier which can be found identification details in your NRIC /Passport (e.g. Full Name, ID number).

By tapping "Next", you agree to be bound by the [Terms and Conditions](#).

NEXT

6

## Select Bank Account

Register your mobile

Your Mobile No.  
+XXXXXX5459

YOUR PROFILE DETAILS

Choose a nickname

Linked Account  
DBS Multiplier Account 120-555555-0 >


You'll receive money to this account.

Please use a nickname that is not a personal identifier which can be found identification details in your NRIC /Passport (e.g. Full Name, ID number).

By tapping "Next", you agree to be bound by the [Terms and Conditions](#).

NEXT

## 7 Register Your Mobile Number

 Register your mobile

Your Mobile No.  
**+XXXXXX5459**

YOUR PROFILE DETAILS

Choose a nickname  
**Mars**

Linked Account  
DBS Multiplier Account 120-555555-0 >


You'll receive money to this account.

Please use a nickname that is not a personal identifier which can be found identification details in your NRIC /Passport (e.g. Full Name, ID number).

By tapping "Next", you agree to be bound by the [Terms and Conditions](#).

**NEXT**

## 8 Review Your Details

 Review Your Details


Your Mobile No.  
**+XXXXXX5459**


Your Nickname  
**Mars**

Linked Account  
DBS Multiplier Account  
120-555555-0

**REGISTER NOW**

## 9 Successful Registration

 Log Out



### You've Registered!

Your Mobile No.  
**+XXXXXX5459**

Your Nickname  
**Mars**

Linked Account  
DBS Multiplier Account  
120-555555-0

Reference No.  
**MB124224668635F55**

**BACK TO HOME**

GO TO YOUR PROFILE

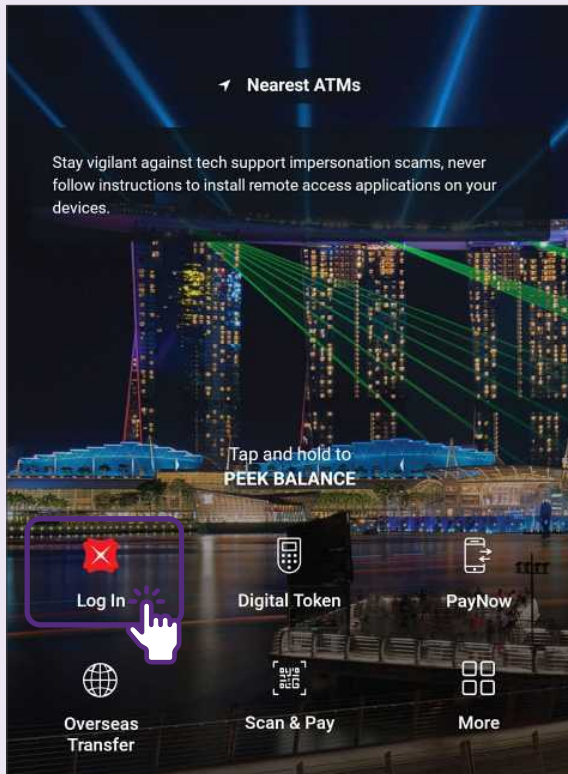
# Transfer Money Using PayNow - Mobile Number/NRIC/UEN

## 1 Launch DBS digibank

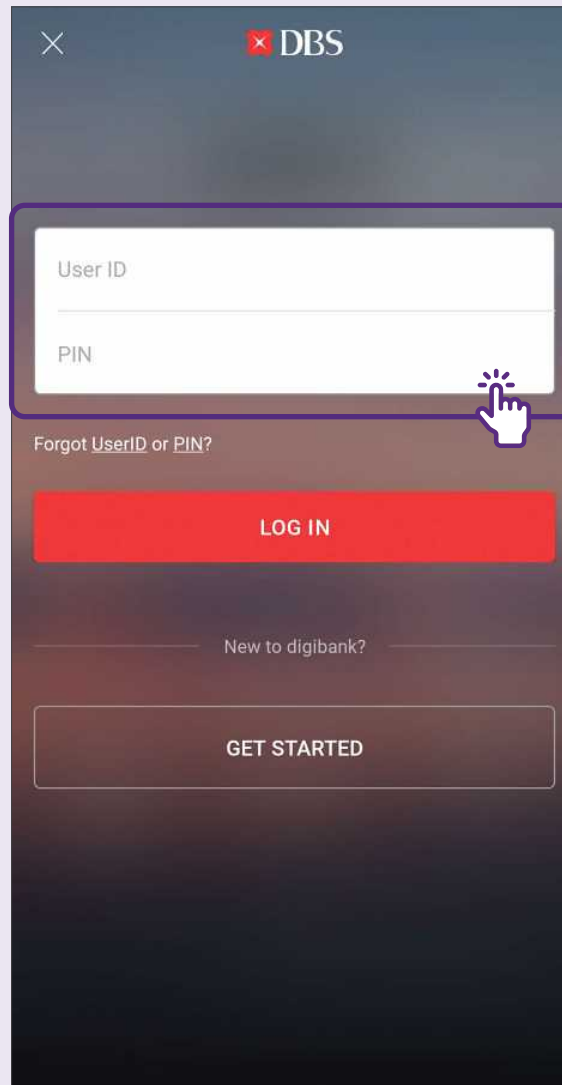


Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

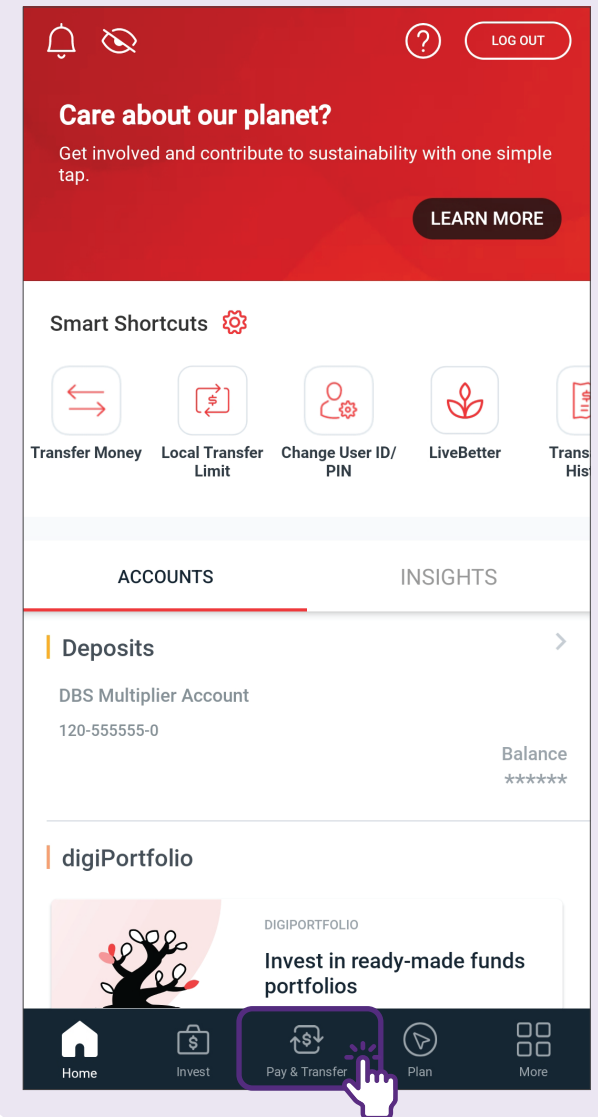
## 2 Tap on Log In



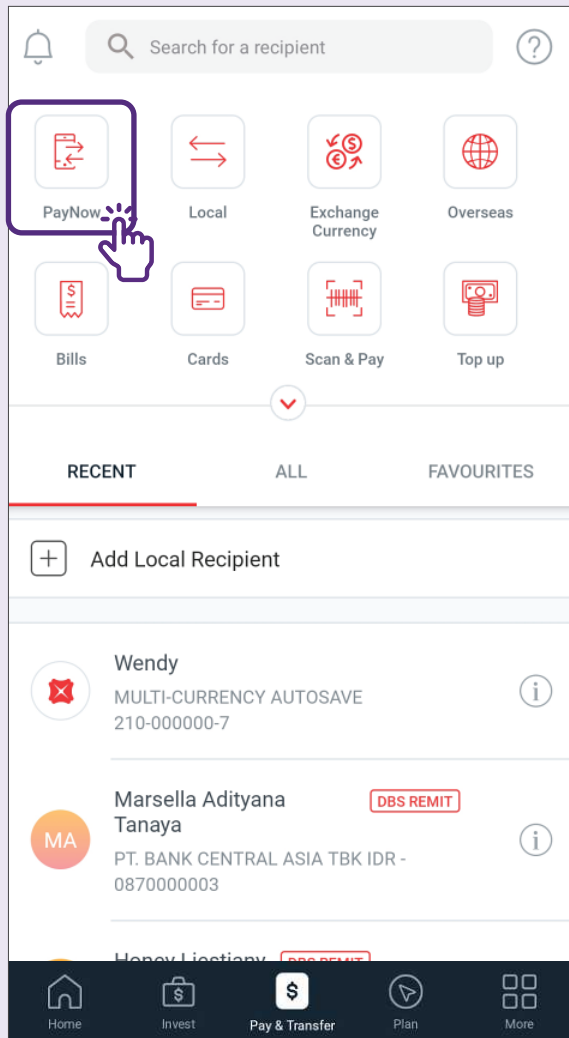
## 3 Enter User ID & PIN



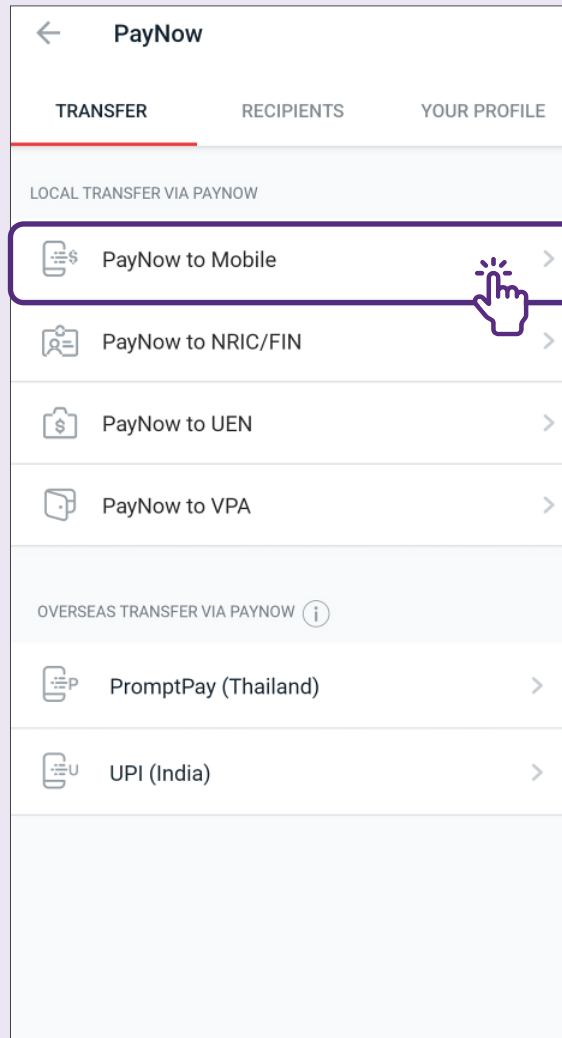
## 4 Tap on Pay & Transfer



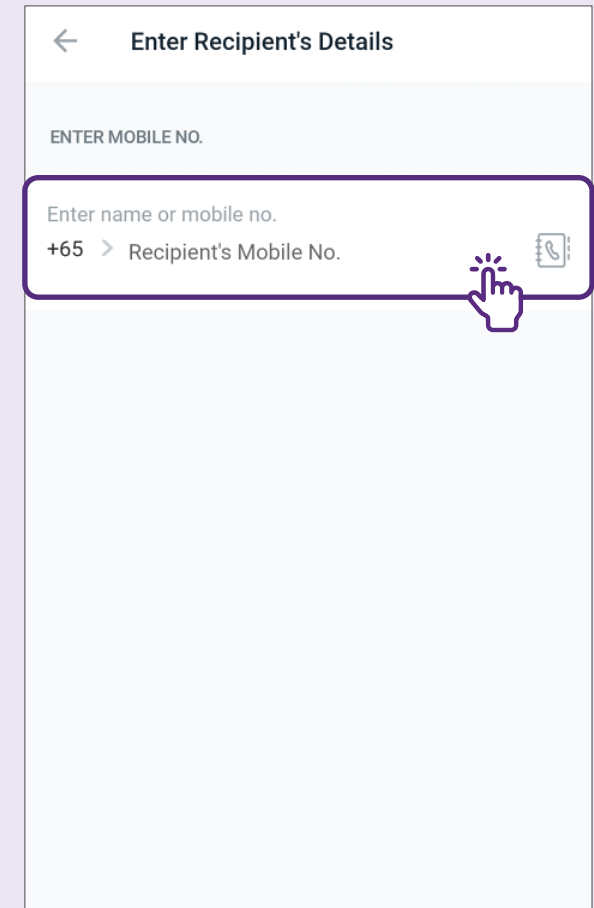
## 5 Tap on PayNow



## 6 Select PayNow to Mobile




## 7 Tap on Recipient's Mobile No.




**Note:** If you are using PayNow via NRIC or UEN, proceed to step 9.

8

## Select From Contacts

 Select from Contacts

 Search for a name or number

A

AAA Derek  
0313544000

AHA Care  
03616004098

AHA modem  
03616014126

AHCC  
+6282288886922

AK Big 3  
+6590293059

Abraham Sridjaja  
+62818315858


Activate Call Tones  
138

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

Enter a phone number or search from your contact list.

9

## Review Recipient's Details and Tap on Next

 Enter Recipient's Details

ENTER MOBILE NO.


Enter name or mobile no.  
+65 > 90000007


Recipient's Nickname  
Liz


NEXT

10

## Enter Transfer Amount

 PayNow to Mobile

 DBS Multiplier Account  
120-555555-0

 Liz  
Mobile +6590000007

Amount in  
**SGD** 0.00


Authorised SGD 1,000.00  
Remaining SGD 1,000.00  
[Change Limit](#)


TRANSFER DETAILS

Add comments for recipient  
PayNow Transfer


NEXT

## 11 Add a Comment

 PayNow to Mobile



DBS Multiplier Account  
120-555555-0



Liz  
Mobile +6590000007

Amount in  
**SGD** 0.00


Authorised SGD 1,000.00  
Remaining SGD 1,000.00  
[Change Limit](#)

TRANSFER DETAILS

Add comments for recipient  
PayNow Transfer

NEXT

## 12 Review Payment Details and Tap on Transfer Now

 Review Transfer

Amount in  
**SGD** 10.00



From  
DBS Multiplier Account  
120-555555-0


To  
Liz  
Mobile +6590000007

Your Comments  
PayNow Transfer

TRANSFER NOW

## 13 Successful Transfer

  Log Out

  
Successful  
on 29 Jun 2023 21:00

Amount in  
**SGD** 10.00

From  
DBS Multiplier Account  
120-555555-0

To  
Liz  
Mobile +6590000007

Your Comments  
PayNow Transfer

Reference No.  
IMB1239568333180000000C225206748486

**Note:** The steps for PayNow via NRIC, UEN, or VPA are identical.



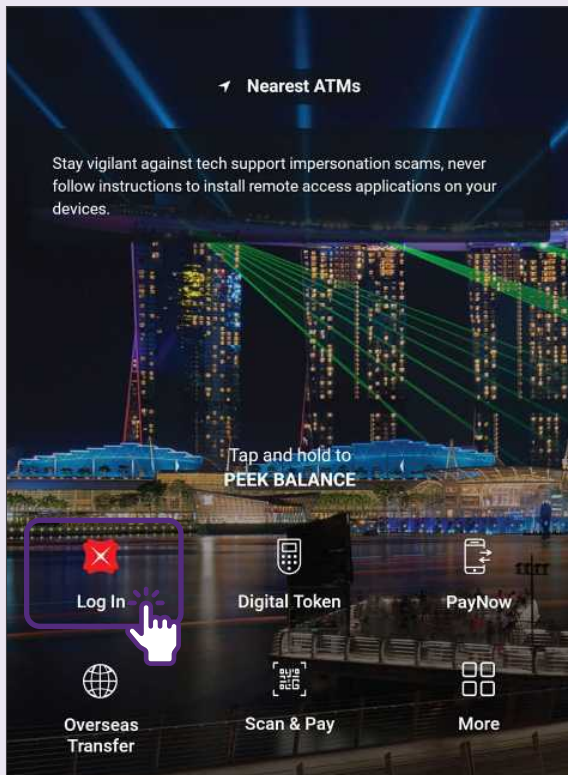
# Transfer Money Using PayNow - Scan & Pay (SGQR)

## 1 Launch DBS digibank

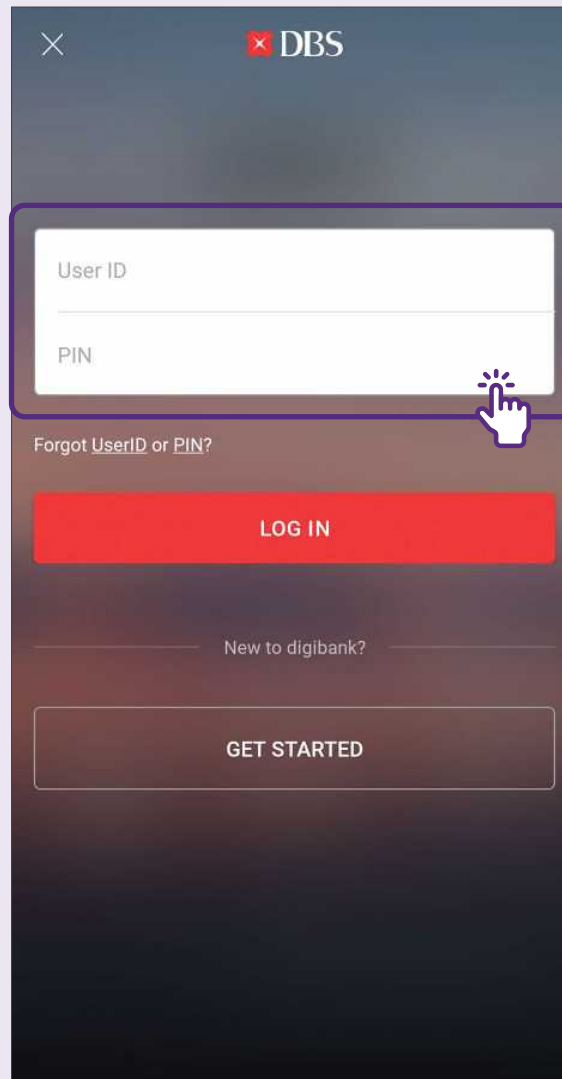


Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

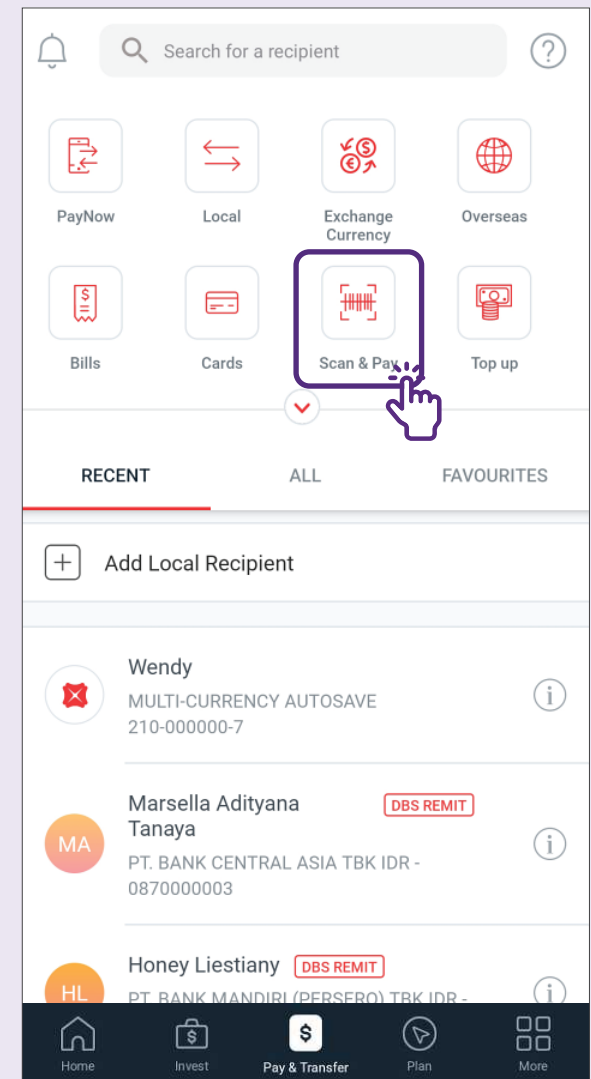
## 2 Tap on Log In



## 3 Enter User ID & PIN



## 4 Select Scan & Pay

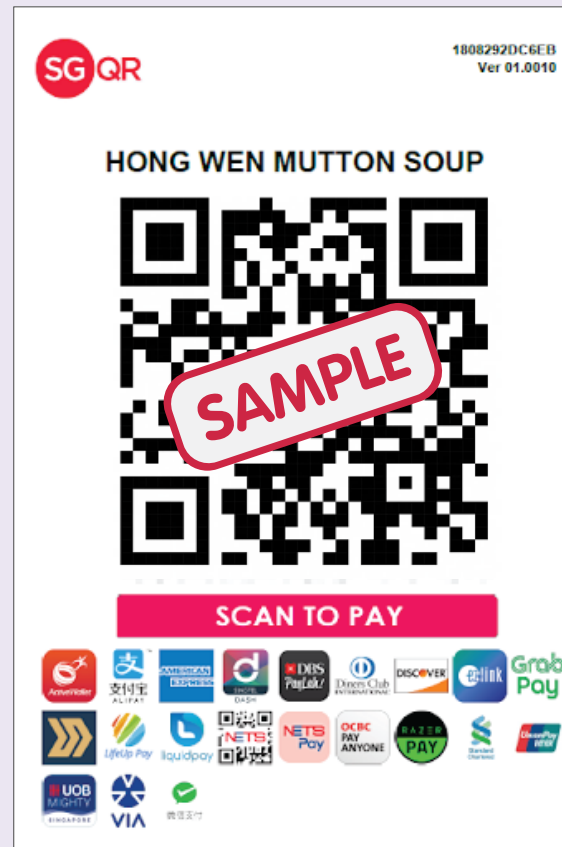




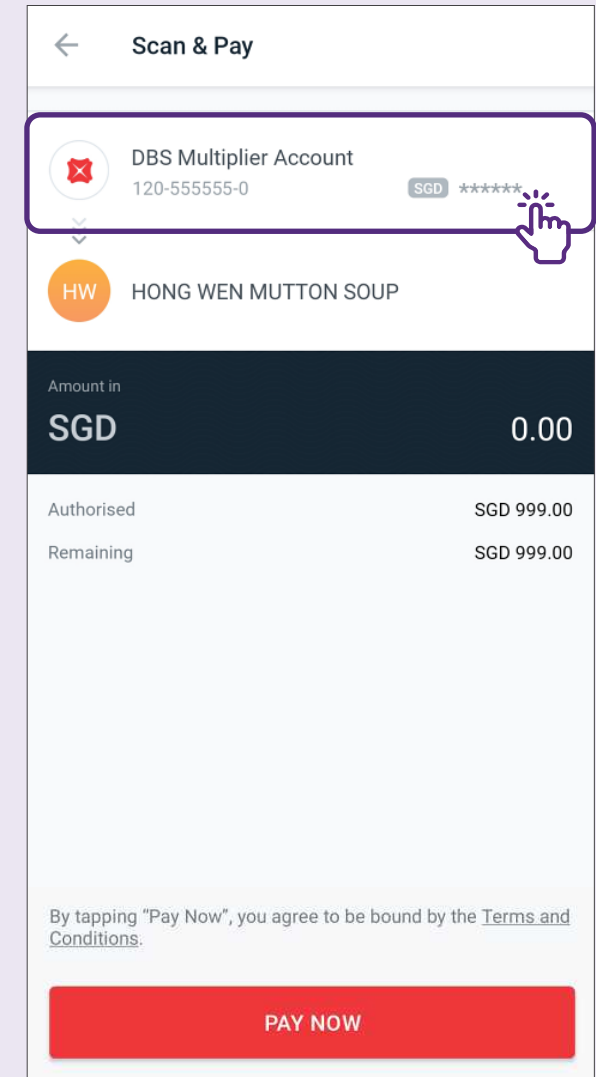
## 5 Scan QR Code



## 6 Scan SGQR



## 7 Select Account



## 8 Enter Transfer Amount

← Scan & Pay

DBS Multiplier Account  
120-555555-0 SGD \*\*\*\*\*

HW HONG WEN MUTTON SOUP

Amount in  
SGD 0.00

Authorised	SGD 999.00
Remaining	SGD 999.00

By tapping "Pay Now", you agree to be bound by the [Terms and Conditions](#).

PAY NOW

## 9 Review Payment Details and Tap on Pay Now

← Scan & Pay

DBS Multiplier Account  
120-555555-0 SGD \*\*\*\*\*

HW HONG WEN MUTTON SOUP

Amount in  
SGD 0.00

Authorised	SGD 999.00
Remaining	SGD 999.00

By tapping "Pay Now", you agree to be bound by the [Terms and Conditions](#).

PAY NOW

Once you tap on **"Pay Now,"** the payment will be instantly transferred to the recipient.

# Transfer Money Using PayNow - Upload PayNow QR Code

## 1 Launch DBS digibank

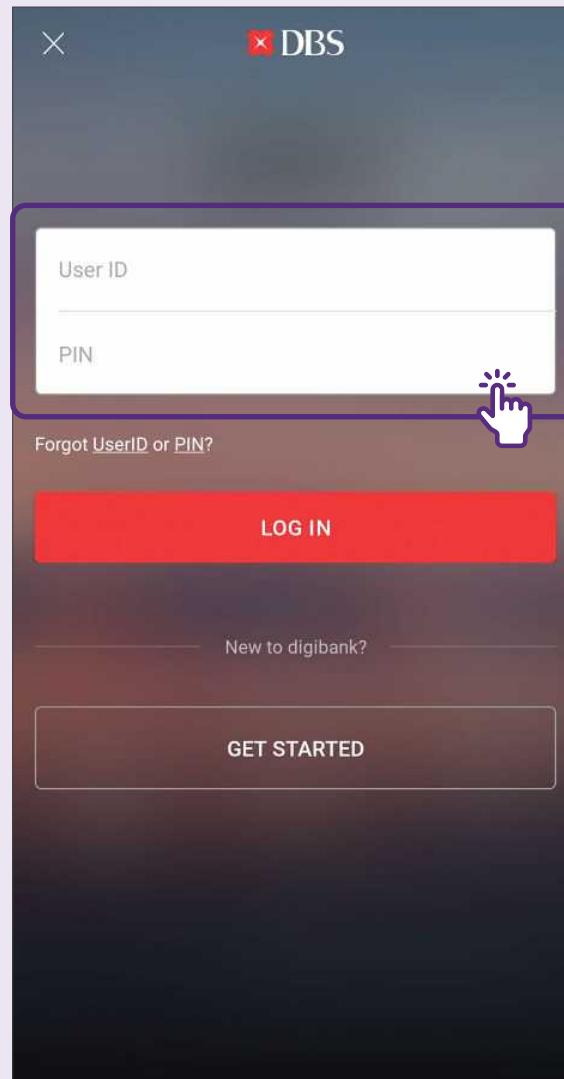


Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

## 2 Tap on Scan & Pay



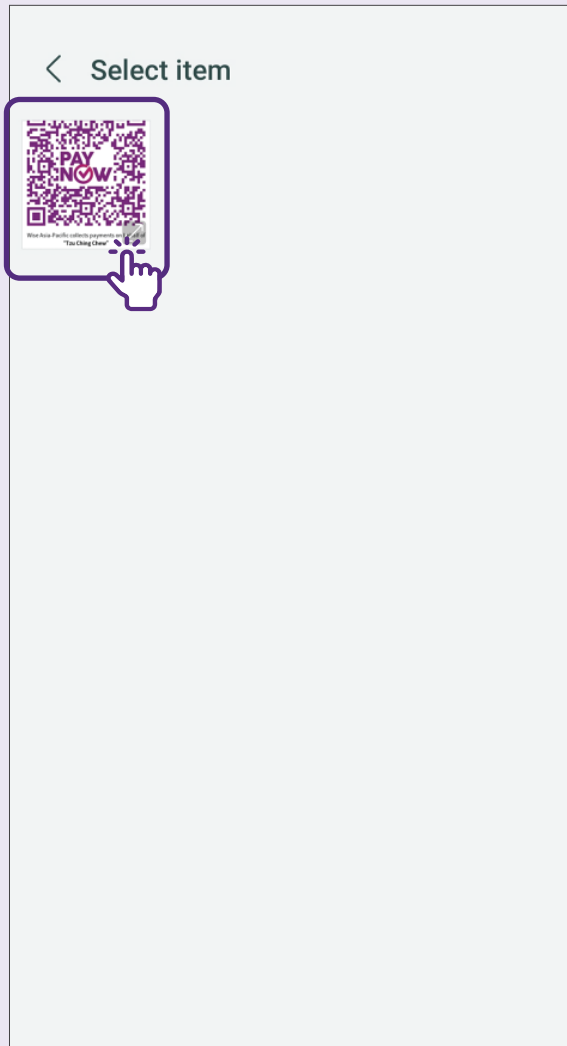
## 3 Enter User ID & PIN



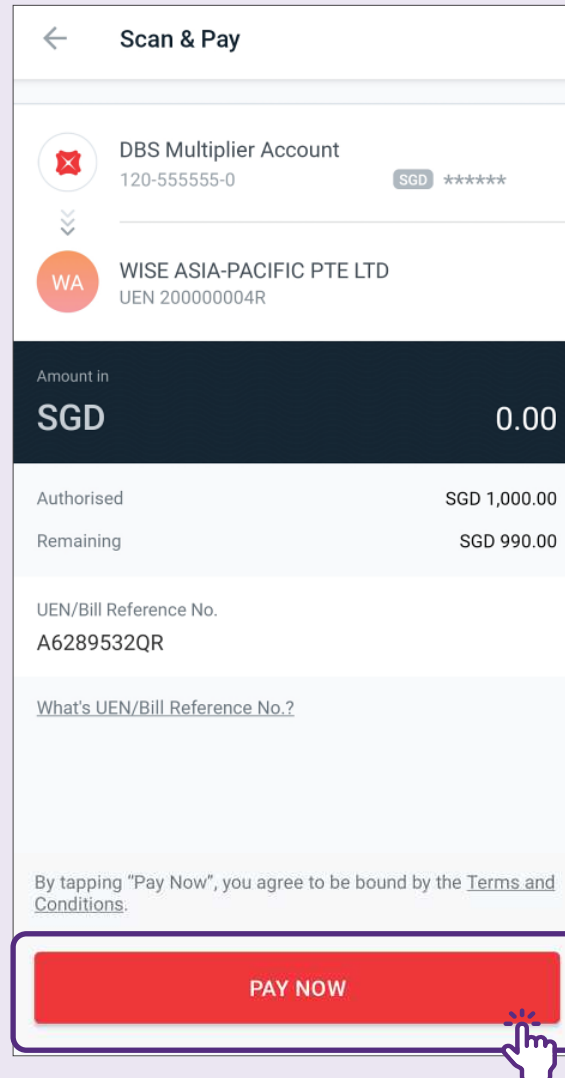
## 4 Tap on Photo Library



## 5 Tap on QR code



## 6 Review Payment Details and Tap on Pay Now



Once you tap on **"Pay Now,"** the payment will be instantly transferred to the recipient.

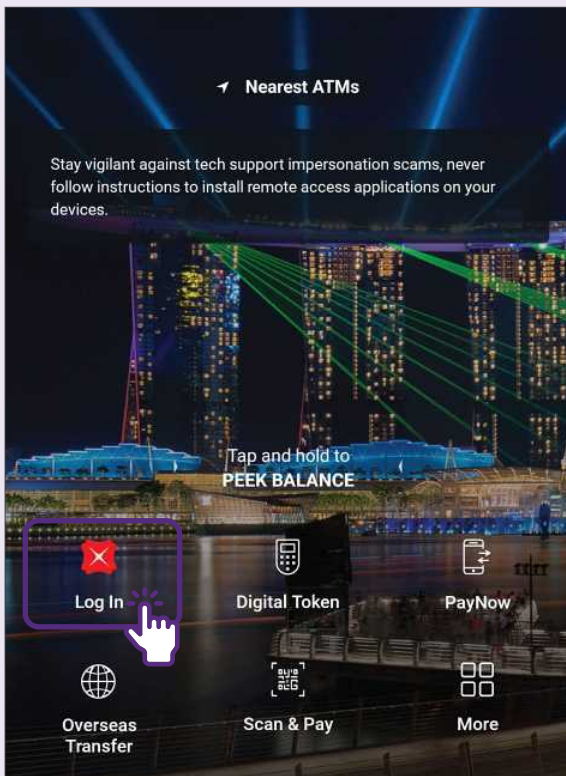
# View Transaction History

## 1 Launch DBS digibank

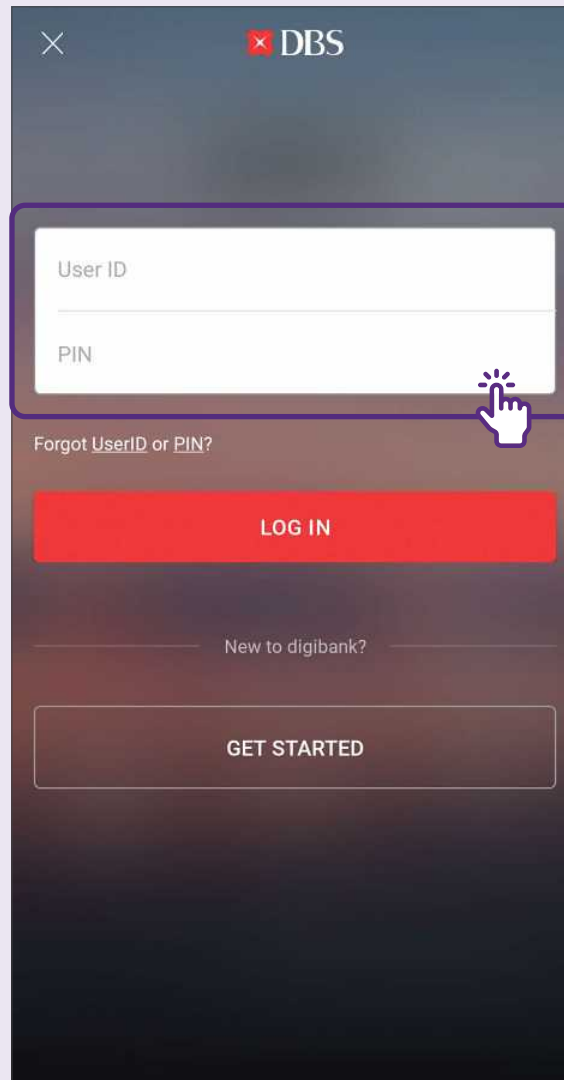


Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

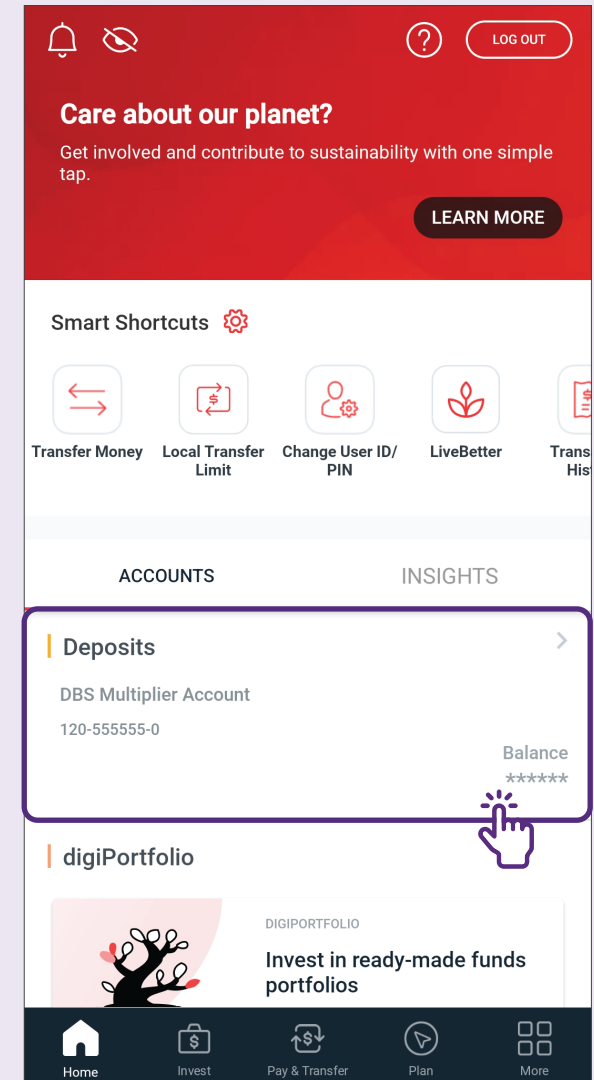
## 2 Tap on Log In



## 3 Enter User ID & PIN

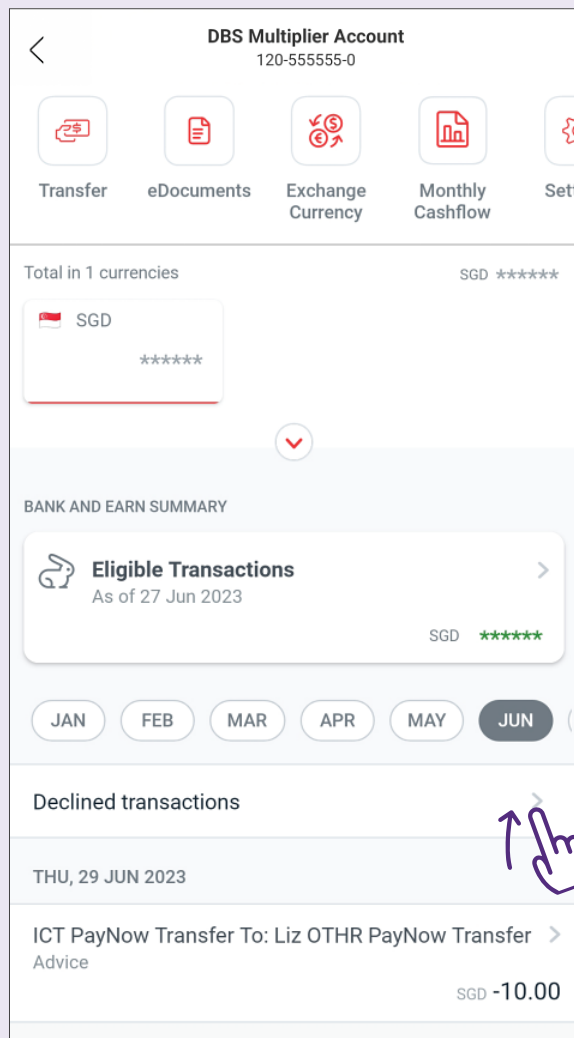


## 4 Select an Account



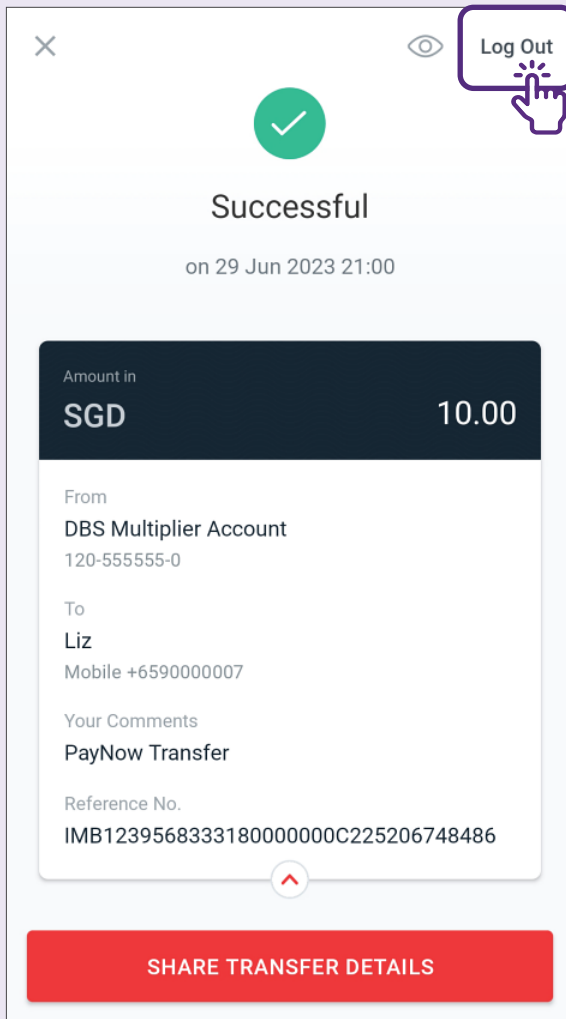
# Notes

## 5 View Transaction History

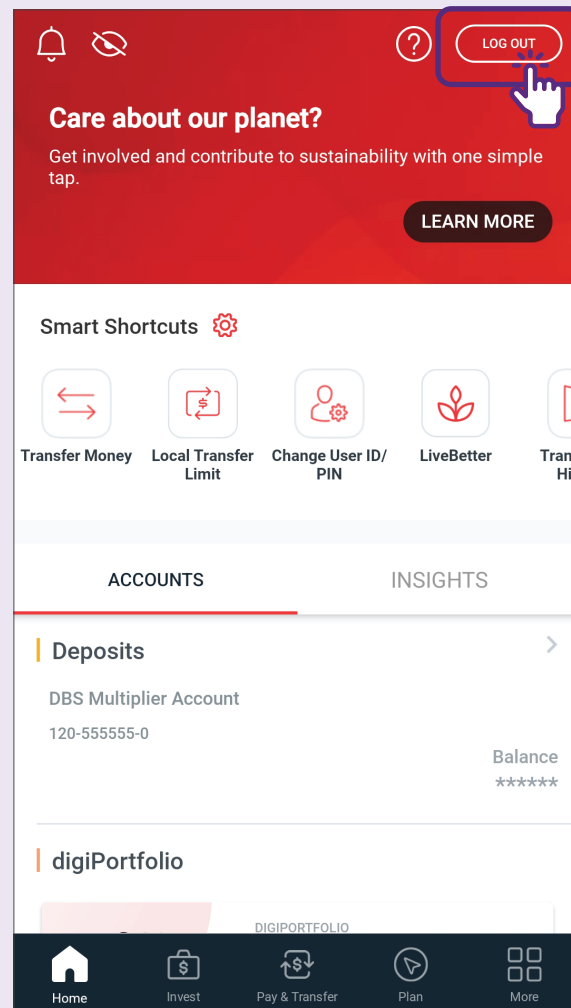


# Log out from DBS digibank

## 1 Log out after Each Transaction



## 2 Log out from Homepage





# Step-by-step Guides to Use Digital Banking Apps:

DBS digibank App

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Page 17

**OCBC Digital App**

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**Page 36**

UOB TMRW App

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Page 51



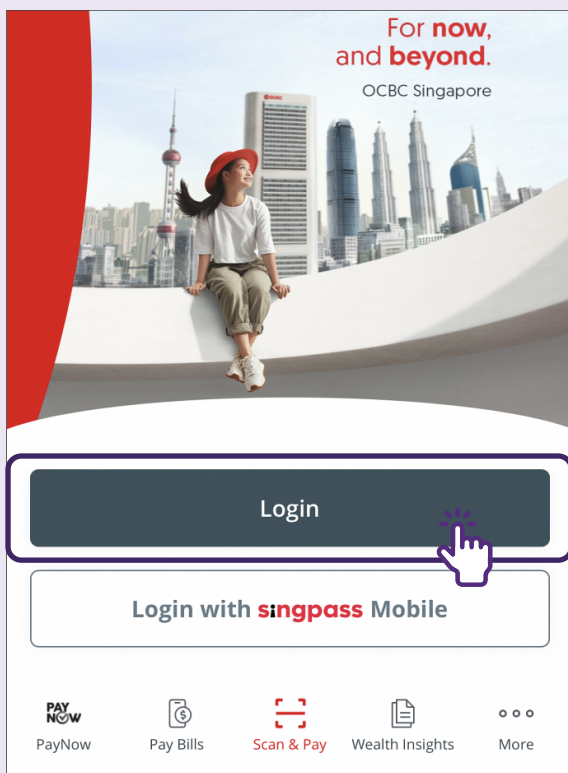
# Log in to OCBC Digital

## 1 Launch OCBC Digital

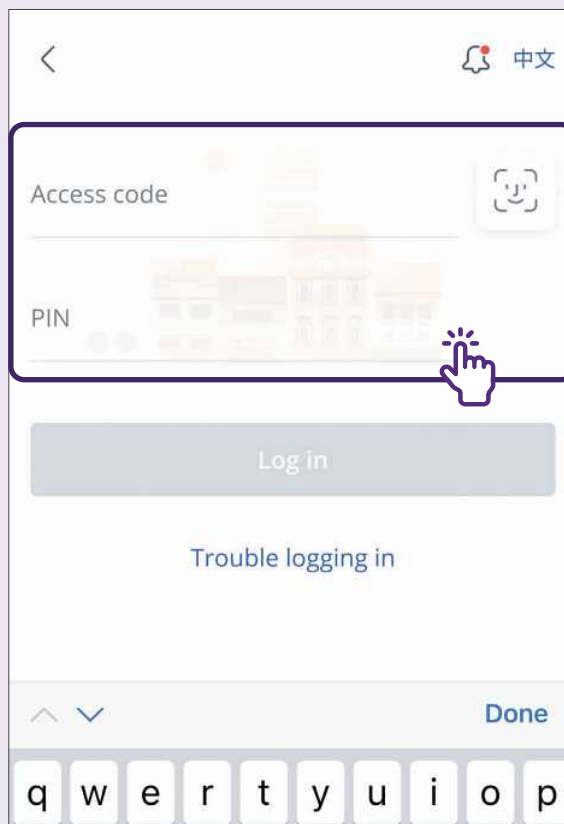


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

## 2 Tap on Login



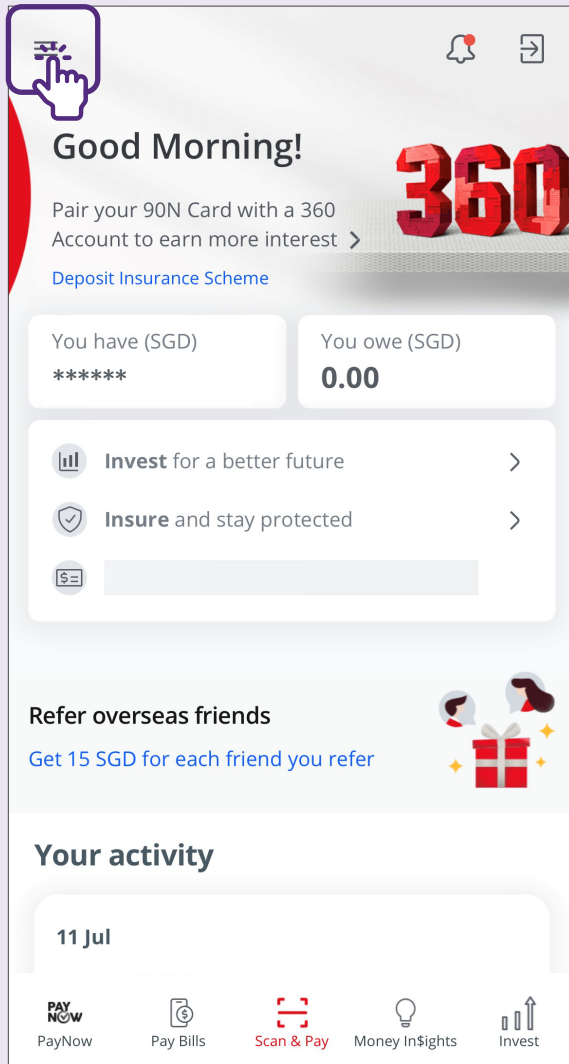
## 3 Enter Access code & PIN



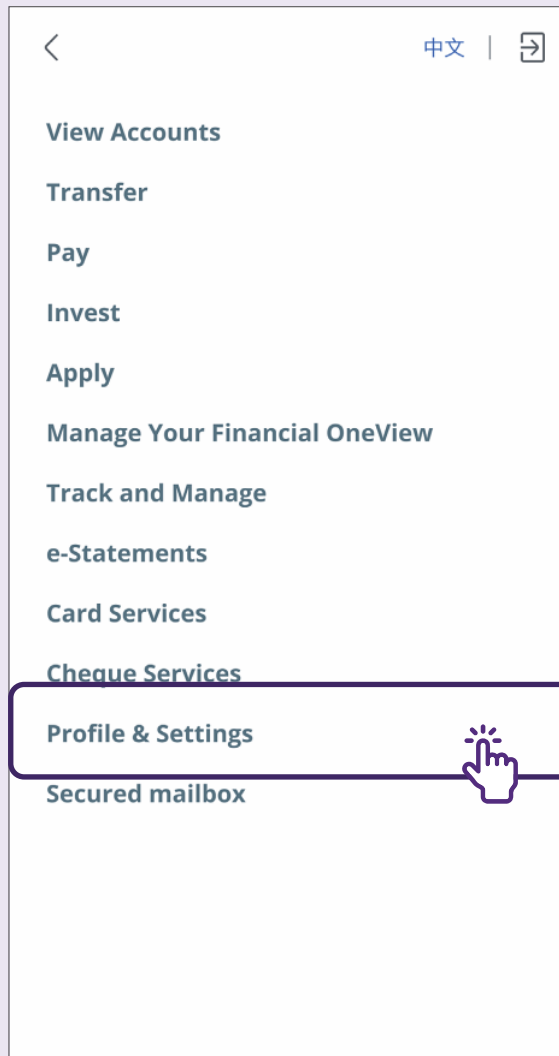
**Note:** If you have not registered and wish to do so on your own, you will need your OCBC Card number and PIN for verification purposes.

# Set up PayNow

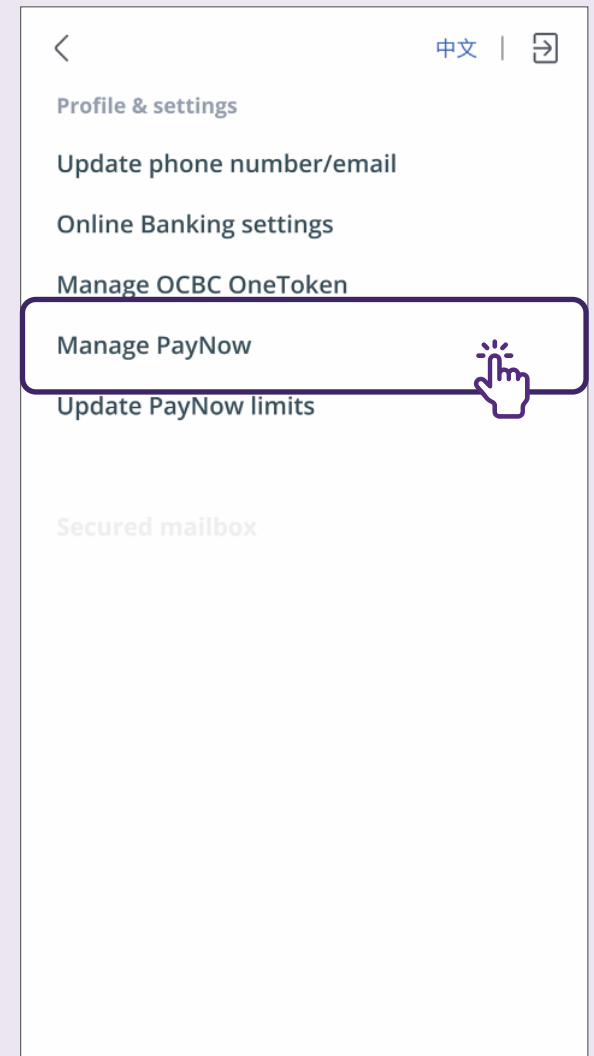
## 1 Tap on Menu



## 2 Select Profile & Settings



## 3 Select Manage PayNow



#### 4 Enter One-Time Password

One-Time Password Cancel

Please enter your One-Time Password

If you do not receive your One-Time Password (OTP) in the next 2 minutes, please select "Resend"

[Resend](#)

[Switch to Token](#) Submit

From Messages  
123456

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	<X

#### 5 Select Mobile Number

< Back Manage PayNow Logout

Manage PayNow  
PayNow lets you send and receive money using a mobile or NRIC number. To start receiving money conveniently, simply link your mobile number and/or NRIC to your OCBC account.

I CHOOSE TO REGISTER

☒ Mobile number

☐ NRIC number

Next

#### 6 Select Bank Account & Enter PayNow Name

< Back Manage PayNow Logout

Manage PayNow  
Now you can send up to S\$5,000 daily via PayNow using a mobile number, NRIC or UEN. No account number required! Receive money conveniently simply by linking your mobile number and NRIC to your account now.

Mobile number  
+65 12345678  
[Update mobile number](#)

Account  
Please select

PayNow name (displayed to sender)  
PAYNOW NAME

Submit

7

## Agree to Terms and Conditions

[Back](#) Terms

These [Terms and Conditions](#) govern funds transfers through the OCBC PayNow Service. By clicking the Submit button, you shall be deemed to have accepted and be bound by these Terms and Conditions.

Agree

8

## Enter One-Time Password

One-Time Password Cancel

Please enter your One-Time Password

If you do not receive your One-Time Password (OTP) in the next 2 minutes, please select "Resend"

Resend

Submit

Switch to Token

From Messages  
123456

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
0		

9

## Successful Registration

Logout

Thank you for registering your PayNow with OCBC Bank.

You have successfully linked your account(s) with PayNow

Mobile number  
+65 12345678

Account  
SAVINGS ACCOUNT 123

PayNow name (displayed to sender)  
Jessica Tan

Reference No:  
2023061900000000000363848

Date: 19 Jun 2023, 10:59 AM

Back to Account Summary

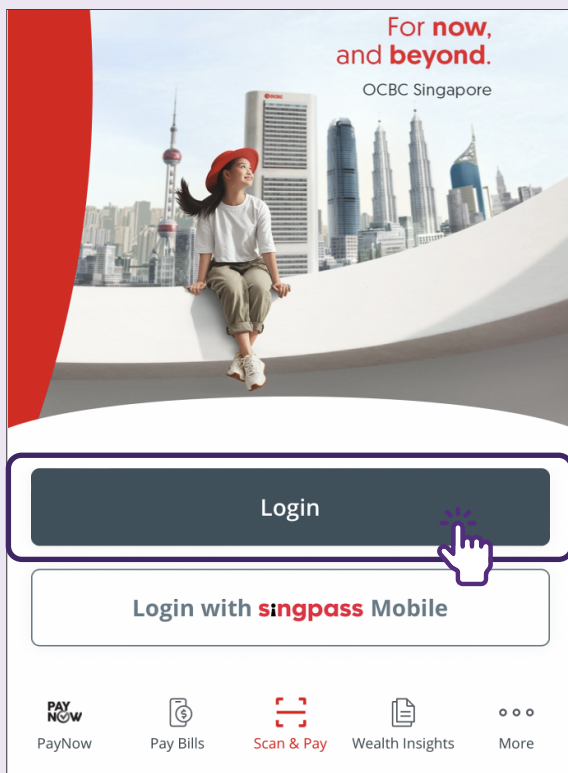
# Transfer Money Using PayNow - Mobile Number/NRIC/UEN

## 1 Launch OCBC Digital

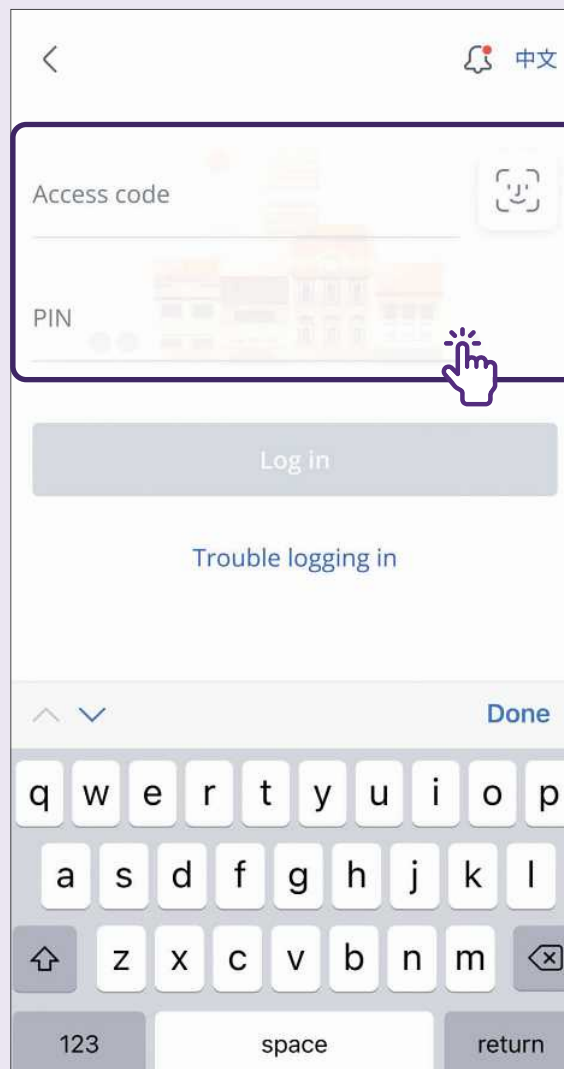


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

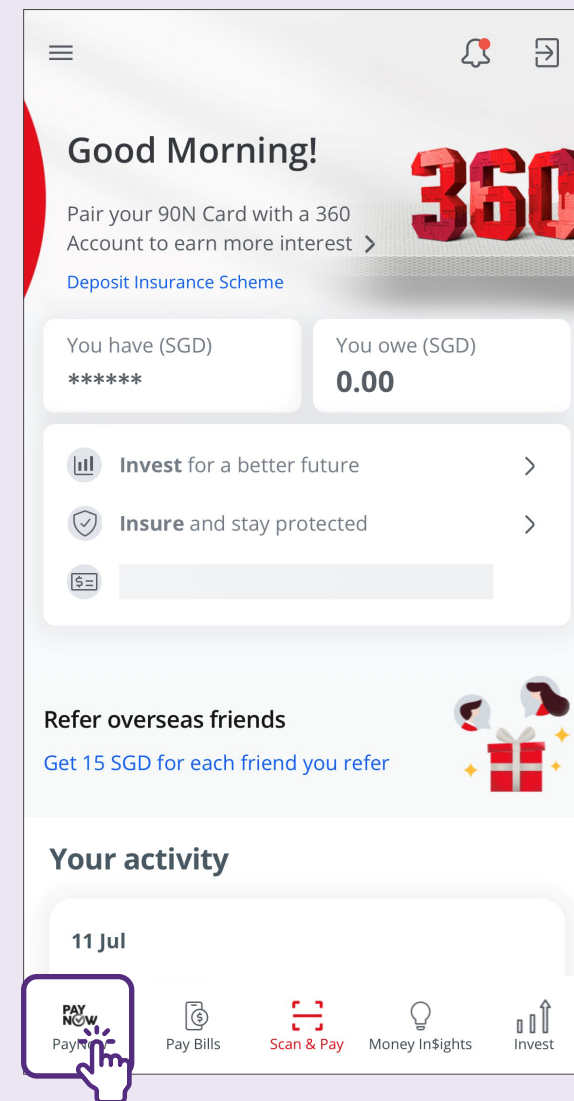
## 2 Tap on Login



## 3 Enter Access code & PIN

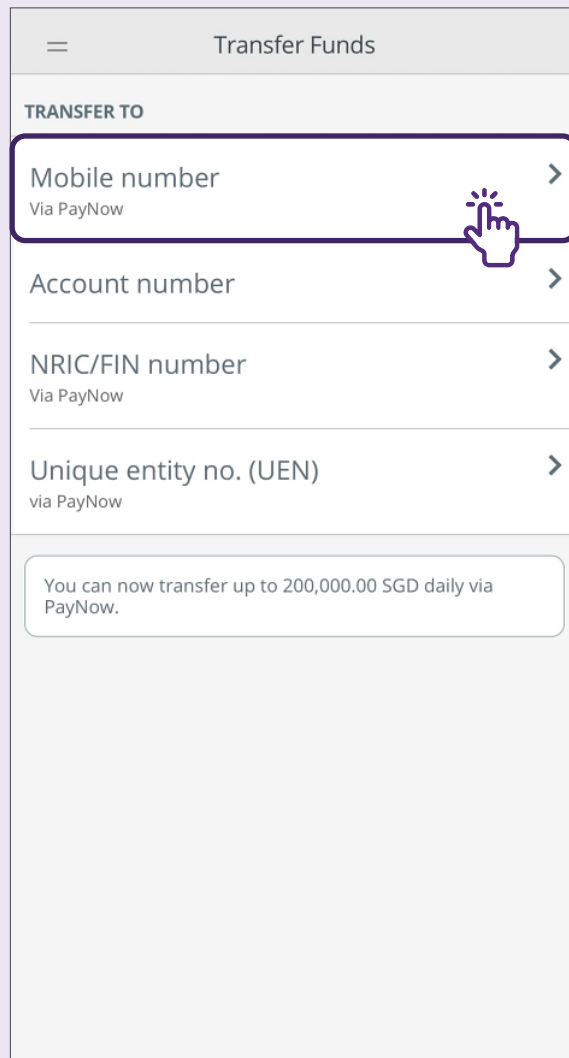


## 4 Tap on PayNow



5

## Select Mobile Number



Transfer Funds

TRANSFER TO

Mobile number  
Via PayNow

Account number

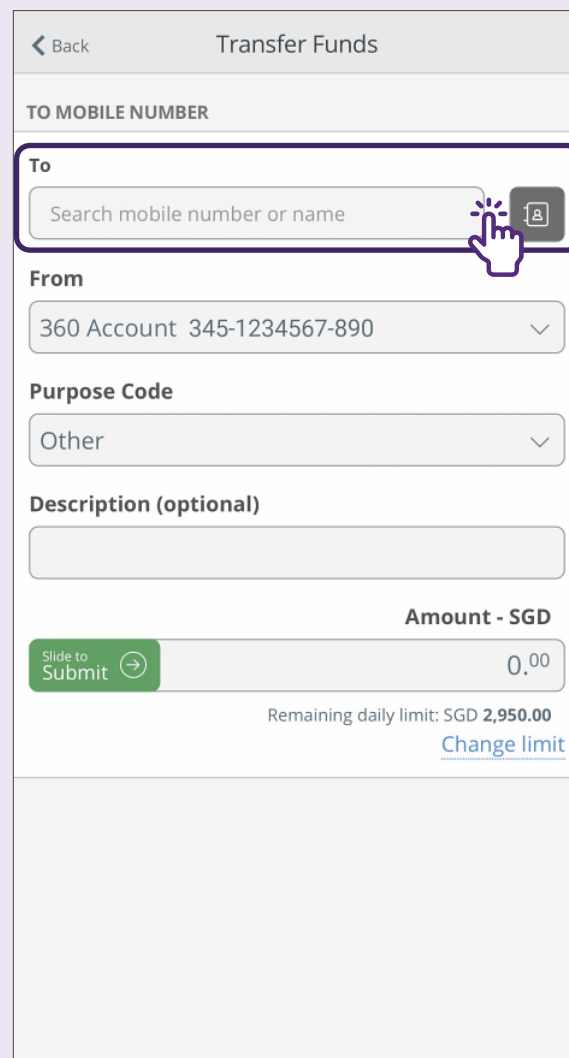
NRIC/FIN number  
Via PayNow

Unique entity no. (UEN)  
via PayNow

You can now transfer up to 200,000.00 SGD daily via PayNow.

6

## Enter Mobile Number



Transfer Funds

TO MOBILE NUMBER

To  
Search mobile number or name

From  
360 Account 345-1234567-890

Purpose Code  
Other

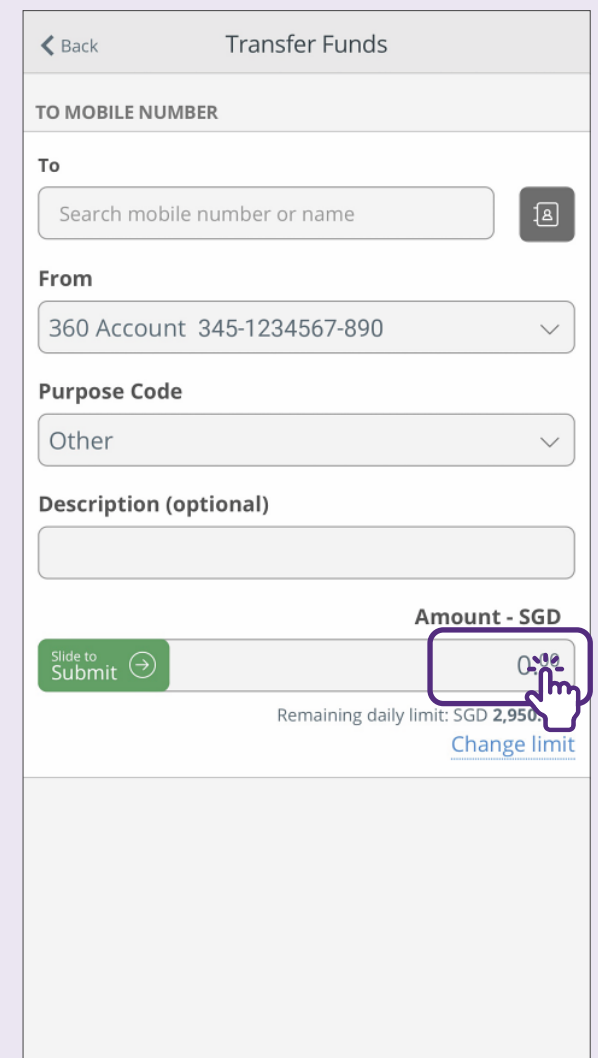
Description (optional)

Amount - SGD  
0.00

Remaining daily limit: SGD 2,950.00  
[Change limit](#)

7

## Enter Transfer Amount



Transfer Funds

TO MOBILE NUMBER

To  
Search mobile number or name

From  
360 Account 345-1234567-890

Purpose Code  
Other

Description (optional)

Amount - SGD  
0.00

Remaining daily limit: SGD 2,950.00  
[Change limit](#)

## 8 Transfer Funds

< Back Transfer Funds

TO MOBILE NUMBER

To

Search mobile number or name

From

360 Account 345-1234567-890

Purpose Code

Other

Description (optional)

Amount - SGD 0.00

Slide to Submit

Remaining daily limit: SGD 2,950.00

[Change limit](#)

Slide the green bar to submit payment details.

## 9 Review Payment Details and Tap on Confirm Transfer

< Back Confirm Transfer

CHECK DETAILS, THEN CONFIRM TRANSFER

To

+6512345678

PayNow name: Fel

Amount - SGD 50.00

From

360 Account 345-1234567-890

Date

17 May 2022

Purpose of transfer

Other

Confirm Transfer

## 10 Successful Transfer

✓

You have sent money to Fel

Inform recipient

PayNow name: Fel

Amount (SGD) 50.00

From 360 Account 345-1234567-890

Purpose of transfer Other

Reference no.: 2022051702467610

Date of transfer: 17 May 2022, 08:25 AM

Make another transfer

**Note:** The steps for PayNow via NRIC or UEN are identical.



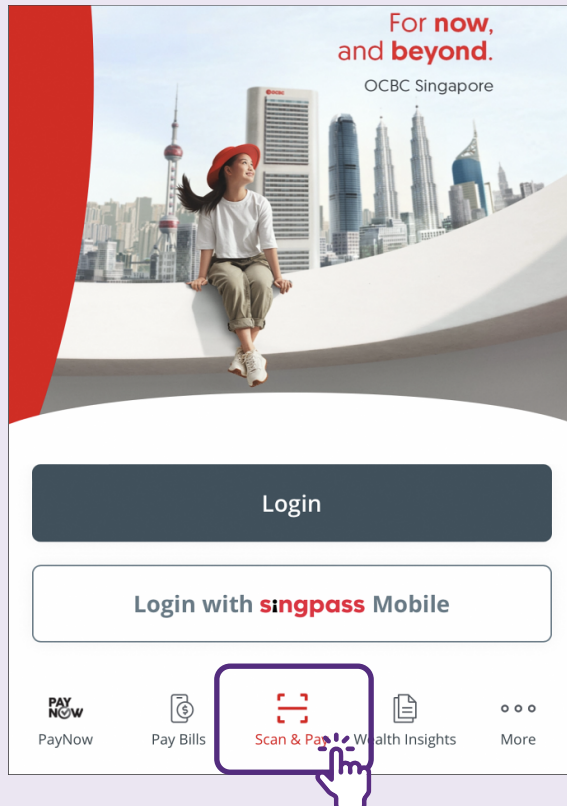
# Transfer Money Using PayNow - Scan & Pay (SGQR)

## 1 Launch OCBC Digital

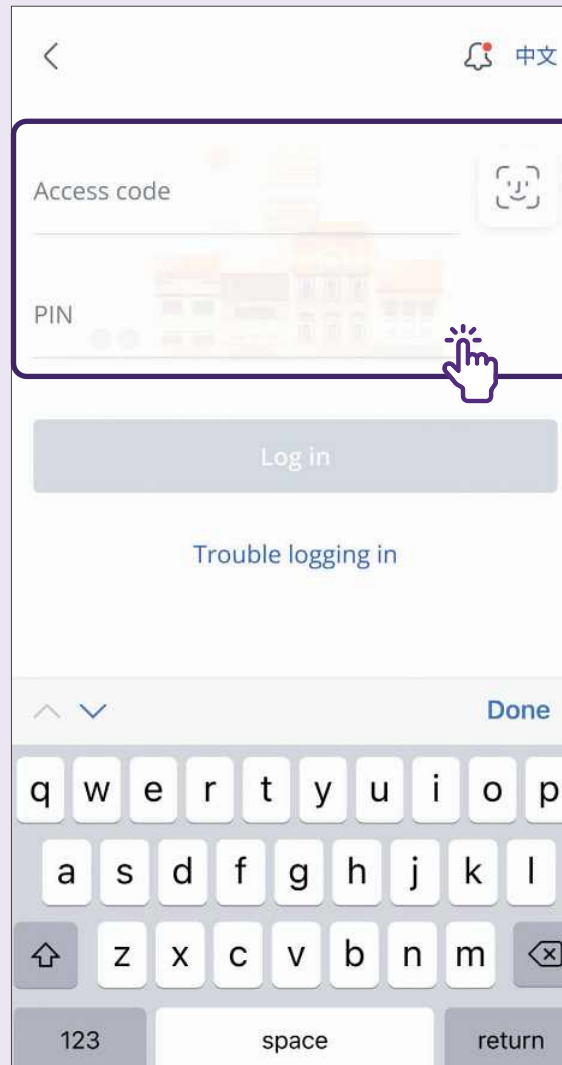


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

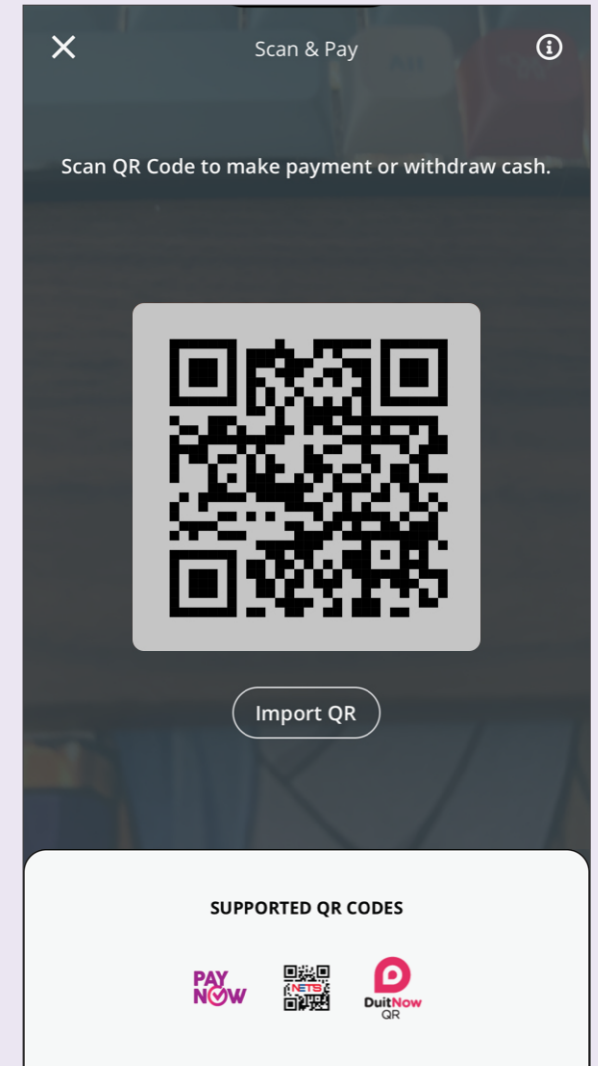
## 2 Tap on Scan & Pay



## 3 Enter Access code & PIN

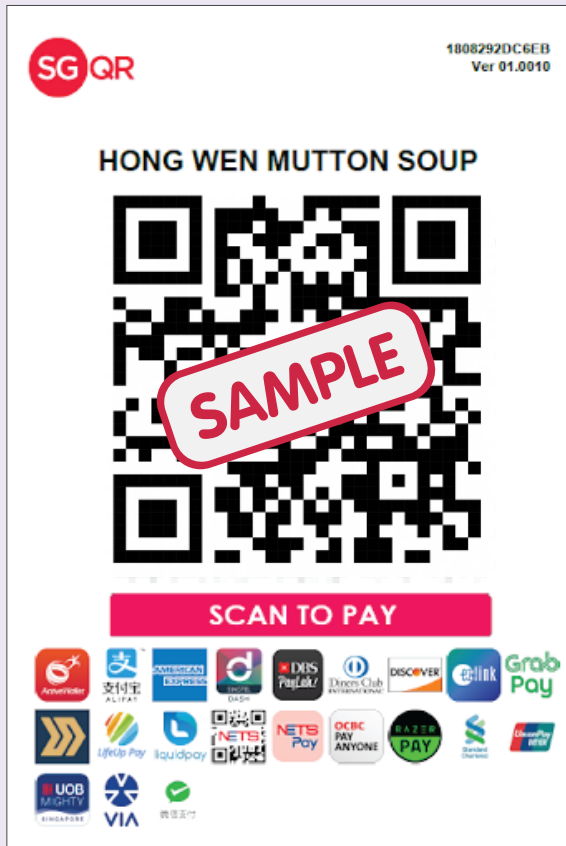


## 4 Scan QR Code

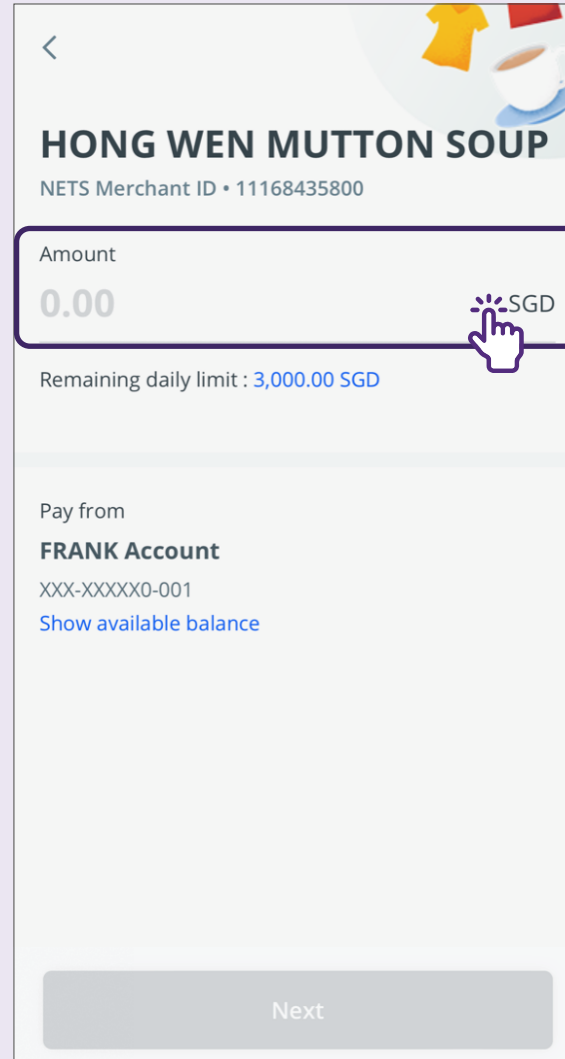




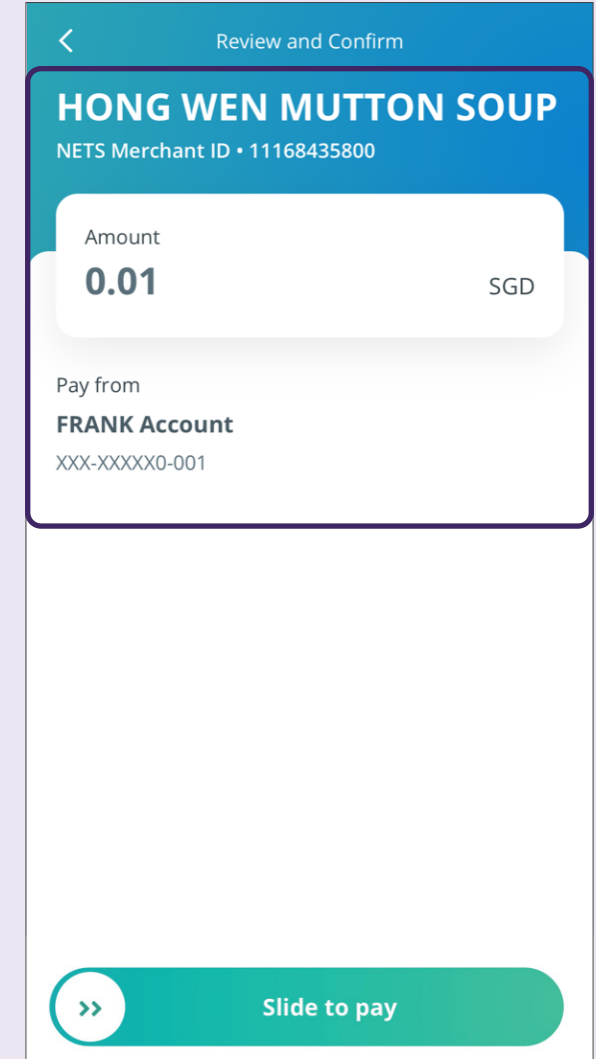
## 5 Scan SGQR



## 6 Enter Transfer Amount



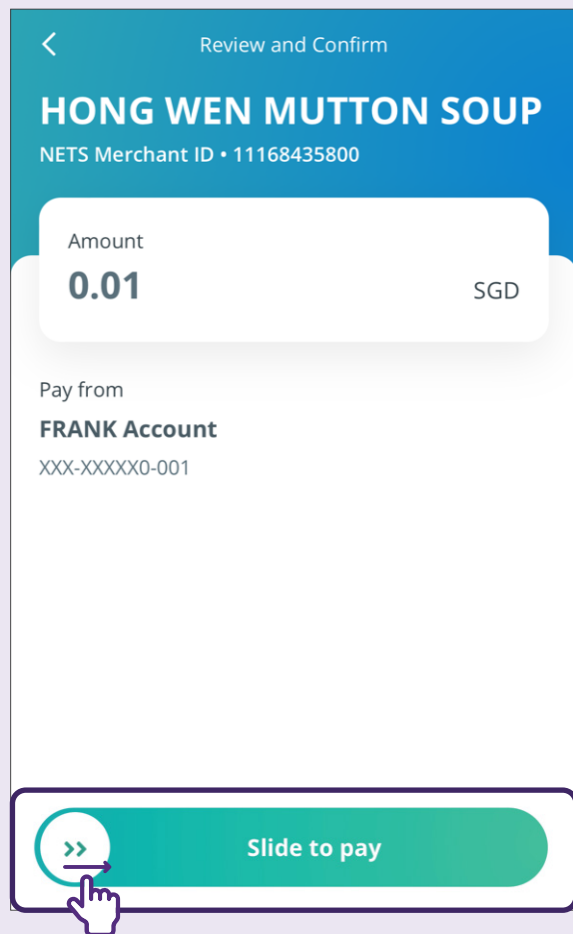
## 7 Review Payment Details



## Notes

8

### Slide to Pay



Once you slide to pay, the payment will be instantly transferred to the recipient.

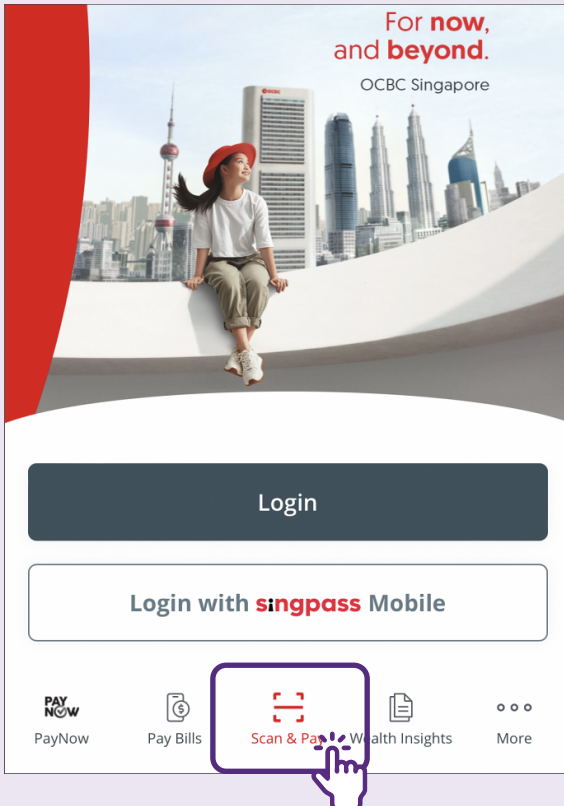
# Transfer Money Using PayNow - Upload PayNow QR Code

## 1 Launch OCBC Digital

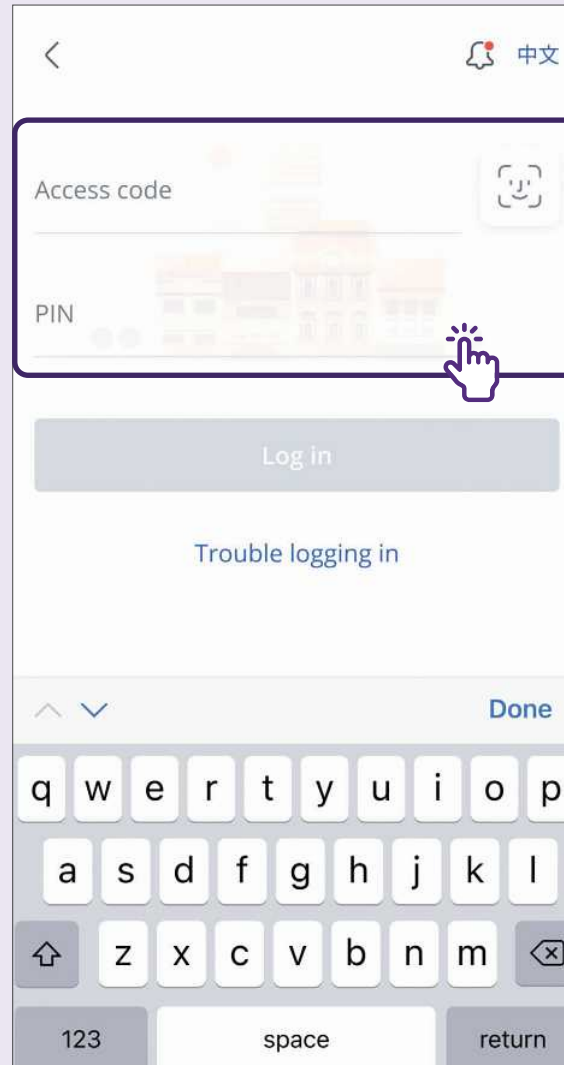


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

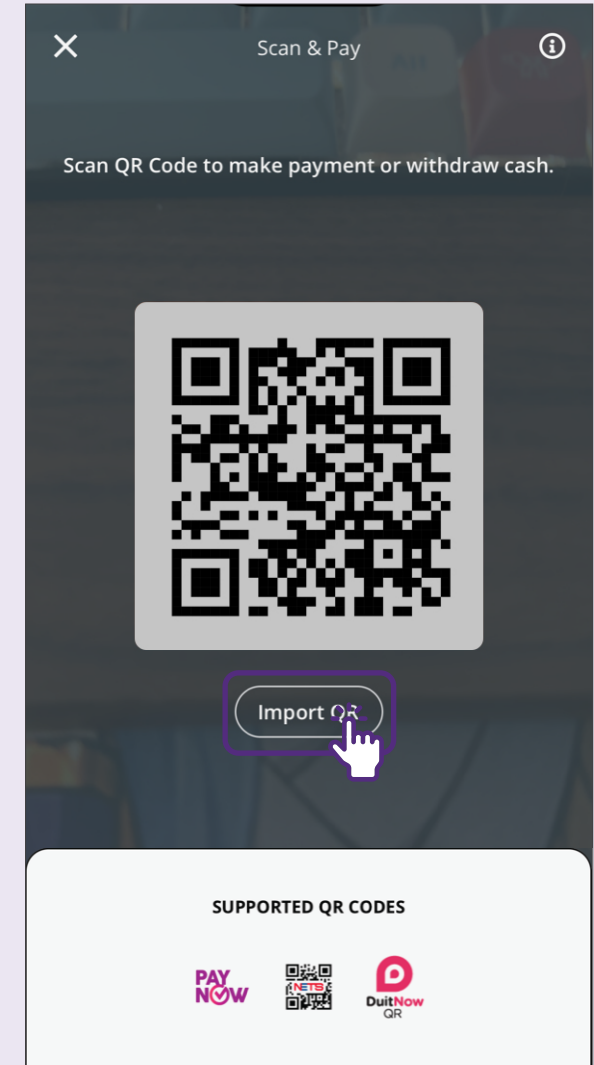
## 2 Tap on Scan & Pay



## 3 Enter Access code & PIN




## 4 Tap on Import QR



## 5 Select QR Code

< Select item



## 6 Review Payment Details and Tap on Next

<

PayNow to

**LAZADA - ALIPAY SINGAPORE INVESTMENT HOLDING PTE. LTD.**

UEN • 201622069HLZD

Payee receives  
**8.35** SGD

Remaining transfer limit **3,000.00** SGD

2023061990600000002213070

Transfer From  
**FRANK Account**  
XXX-XXXXX0-001  
[Show available balance](#)

Next

## 7 Slide to Transfer

<

Review transfer of  
**8.35** SGD

Transfer to  
**201622069HLZD**  
LAZADA - ALIPAY SINGAPORE INVESTMENT HOLDING PTE. LTD.

Message  
**2023061990600000002213070**

Transfer from  
**FRANK Account**  
XXX-XXXXX0-001

Please check that all details are correct before proceeding.

Slide to transfer

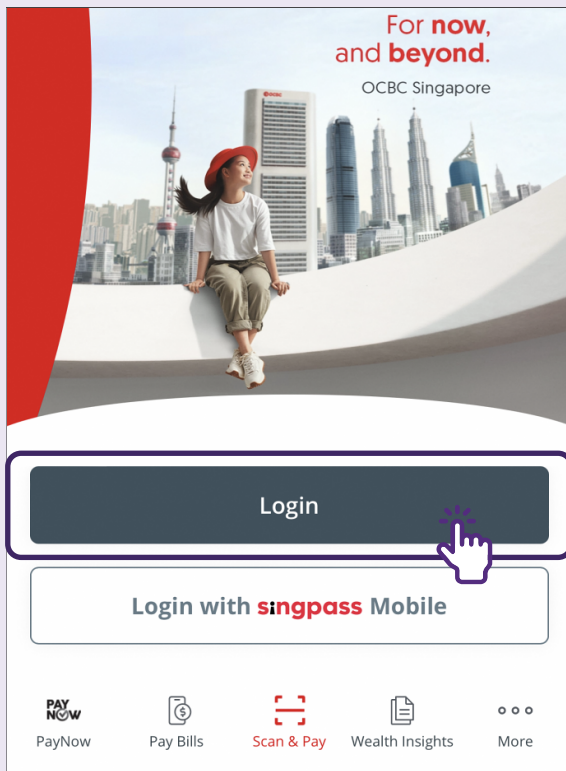
# View Transaction History

## 1 Launch OCBC Digital

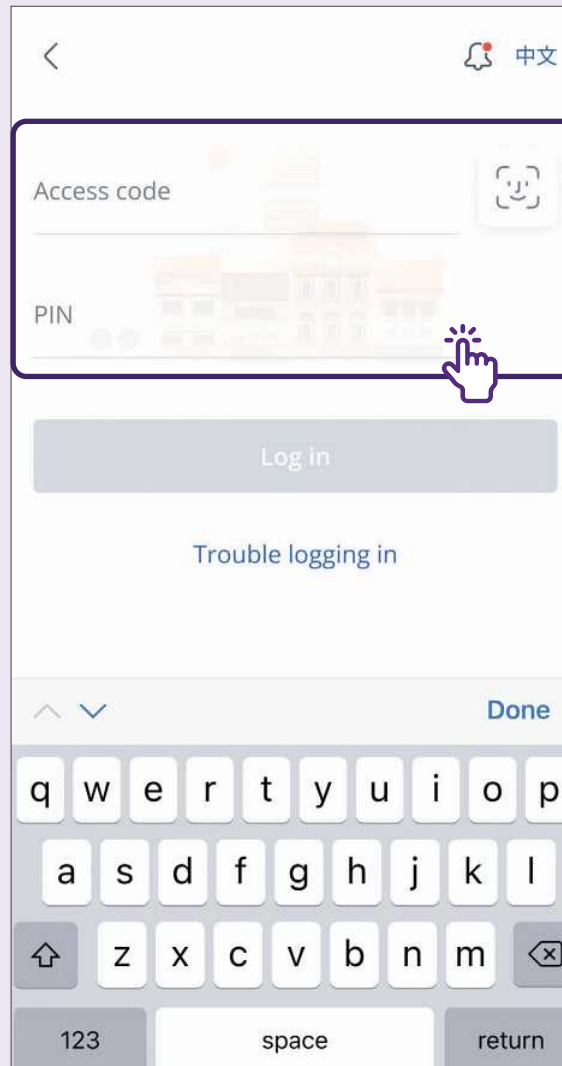


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

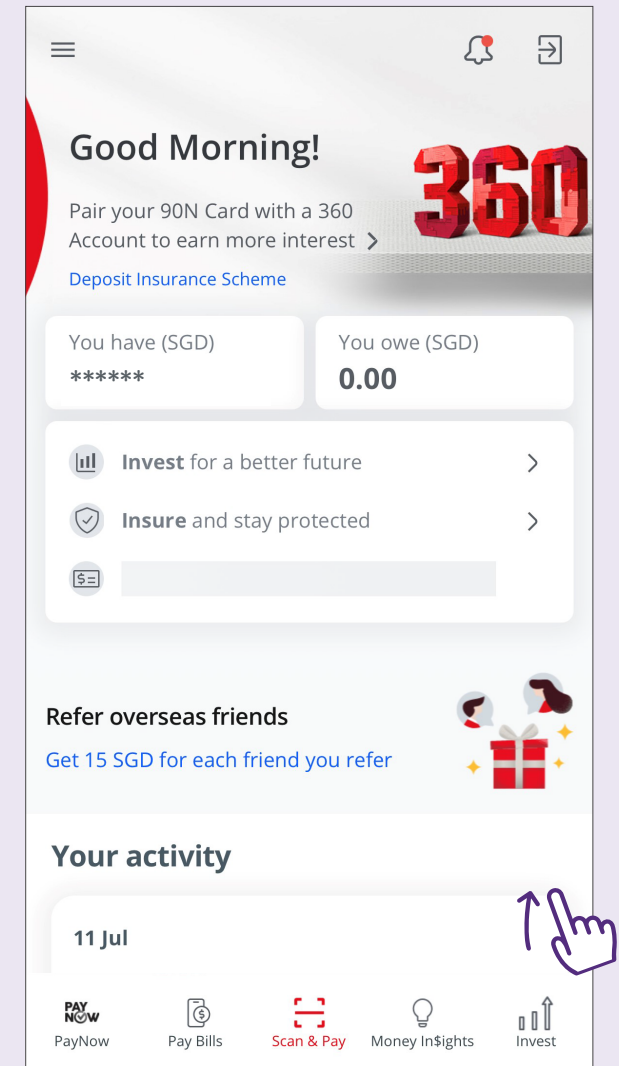
## 2 Tap on Login



## 3 Enter Access code & PIN

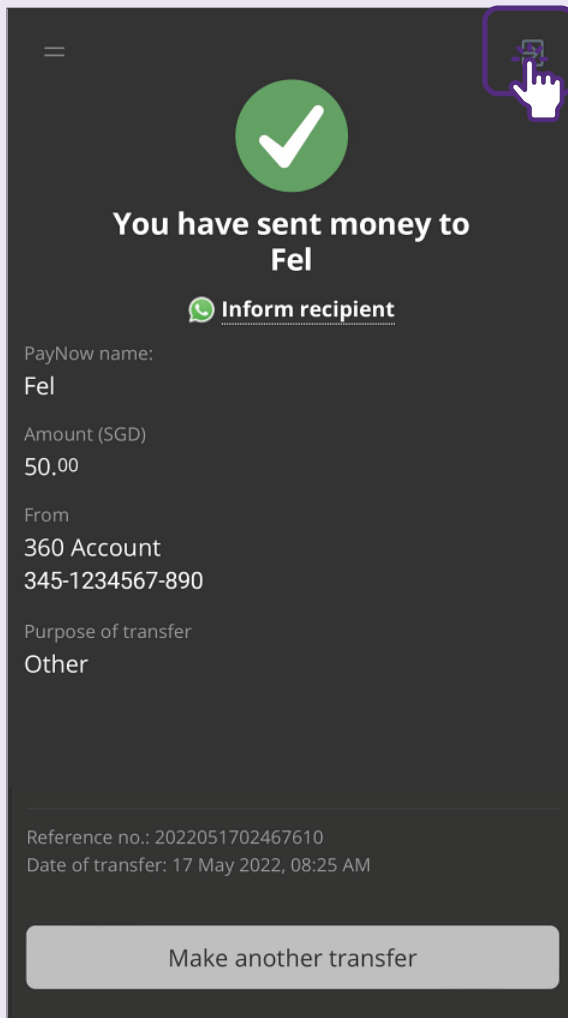


## 4 View Transaction History

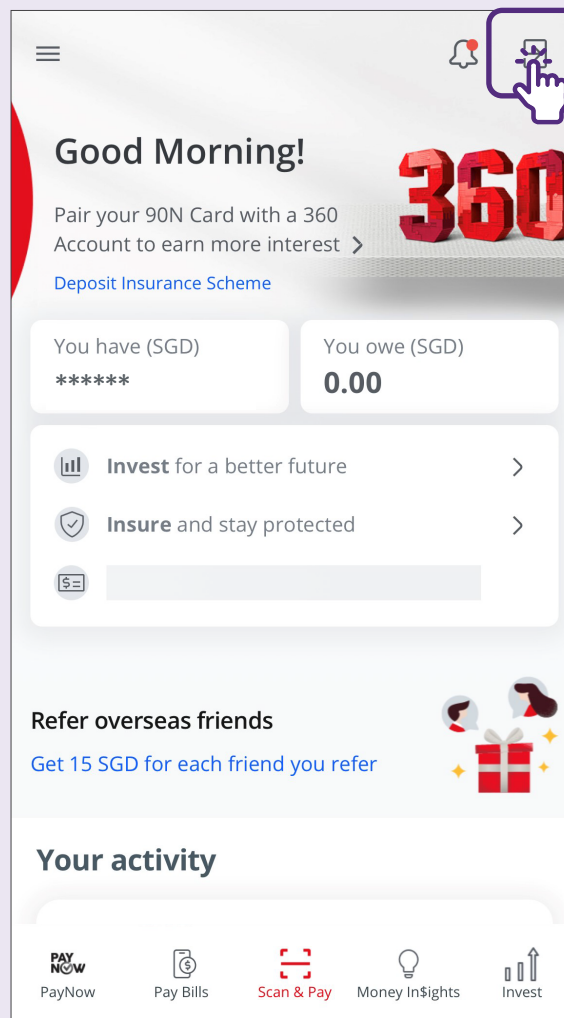


# Log out from OCBC Digital

## 1 Log out after Each Transaction



## 2 Log out from Homepage



# Step-by-step Guides to Use Digital Banking Apps:

DBS digibank App	Page 19
OCBC Digital App	Page 36
<b>UOB TMRW App</b>	<b>Page 51</b>

# Log in to UOB TMRW

## 1 Launch UOB TMRW



Download “**UOB TMRW**” app from Apple App Store or Google Play Store and launch it.

## 2 Enter Username and Password

The login screen is dark-themed. It features a 'Username' field, a 'Password' field, and a 'Forgot?' link. Below the password field is a 'Log in' button. A hand icon is pointing at the 'Log in' button. At the bottom, there is a link that says 'Don't have a username? Set it up now'.

**Note:** If you have not registered and wish to do so on your own, you will need your UOB Card number and PIN for verification purposes.

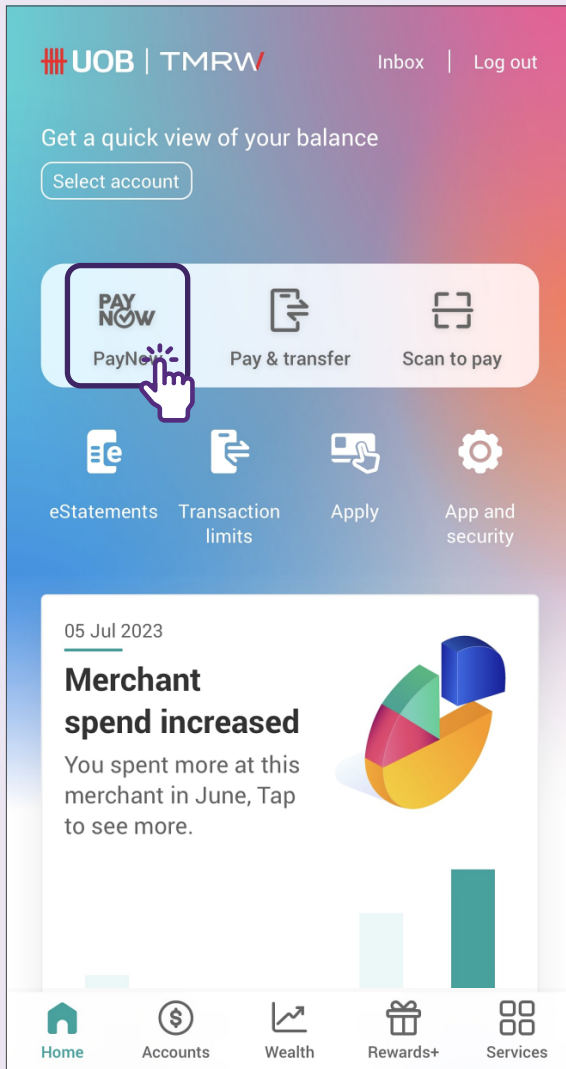
## 3 Enter SMS OTP

The SMS OTP screen has a dark header with the UOB TMRW logo and the text 'Good morning'. Below this is a white box containing the text 'Enter SMS OTP' and a 'Resend' link. There are six green dots representing the OTP digits, with the first one containing the text 'YXPQ -'. Below the dots is a numeric keypad with digits 1-9, 0, and a backspace button. A hand icon is pointing at the digit '6'.

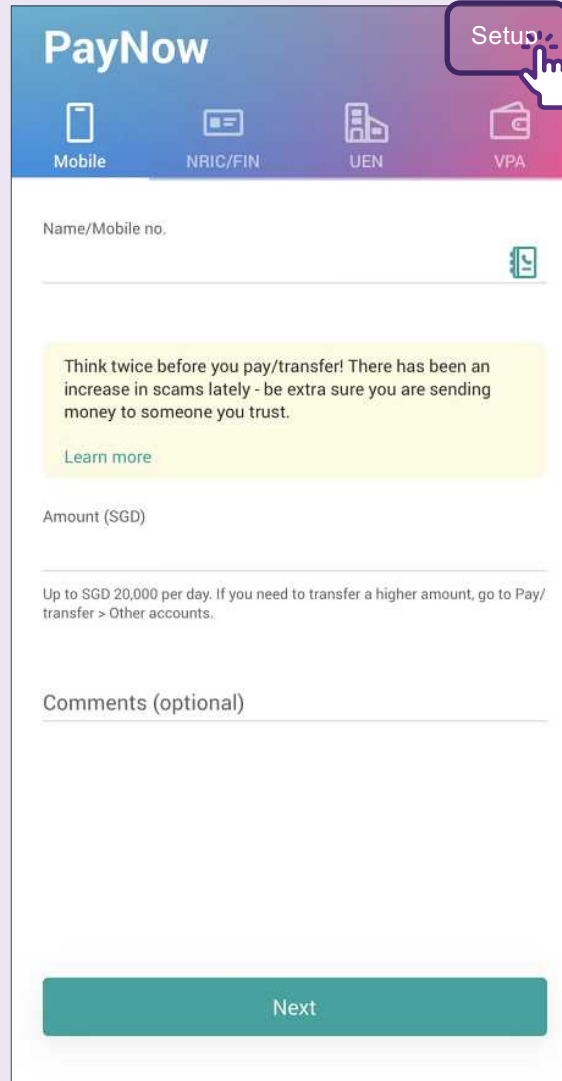


# Set up PayNow

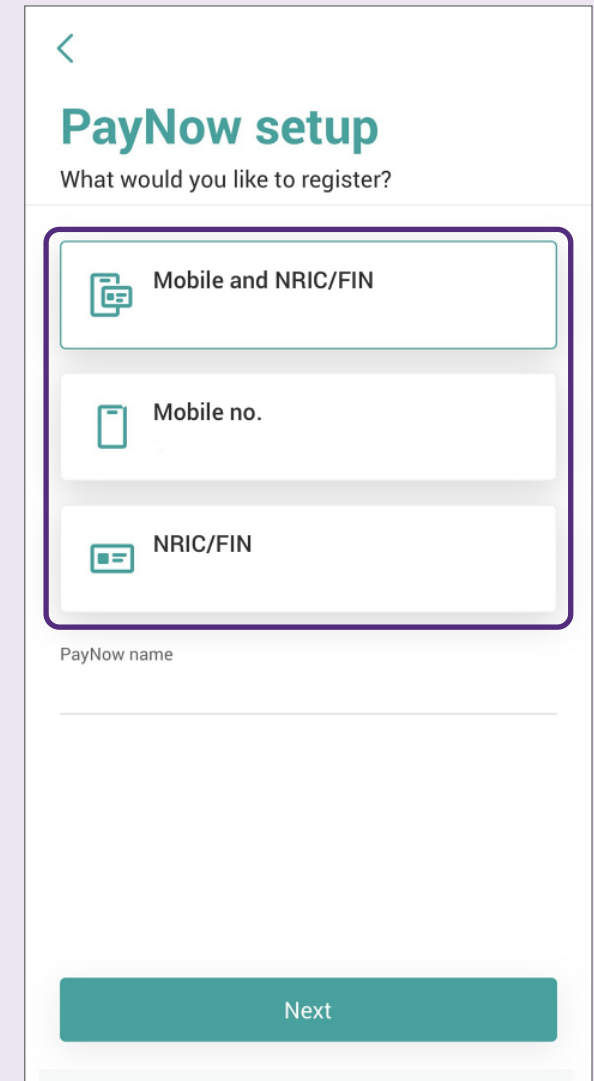
## 1 Tap on PayNow



## 2 Tap on Setup



## 3 Register for PayNow



4

## Enter PayNow Name



## PayNow setup

What would you like to register?



Mobile and NRIC/FIN



Mobile no.



NRIC/FIN

PayNow name



Next

5

## Select Bank Account



## PayNow setup

Select the account to receive PayNow transfers



One Account

Available balance



CashPlus

Available balance

6

## Review Details



## Review and confirm



Identification type

Mobile no.

+65\*\*\*\*\*



Account

One Account

\*\*\*\_\*\*\*\_\*\*\*\_\*

PayNow name

By swiping 'Confirm', your mobile number and/or NRIC/FIN no. above will be registered for PayNow services. You also agree to keep these details up-to date in UOB's records.

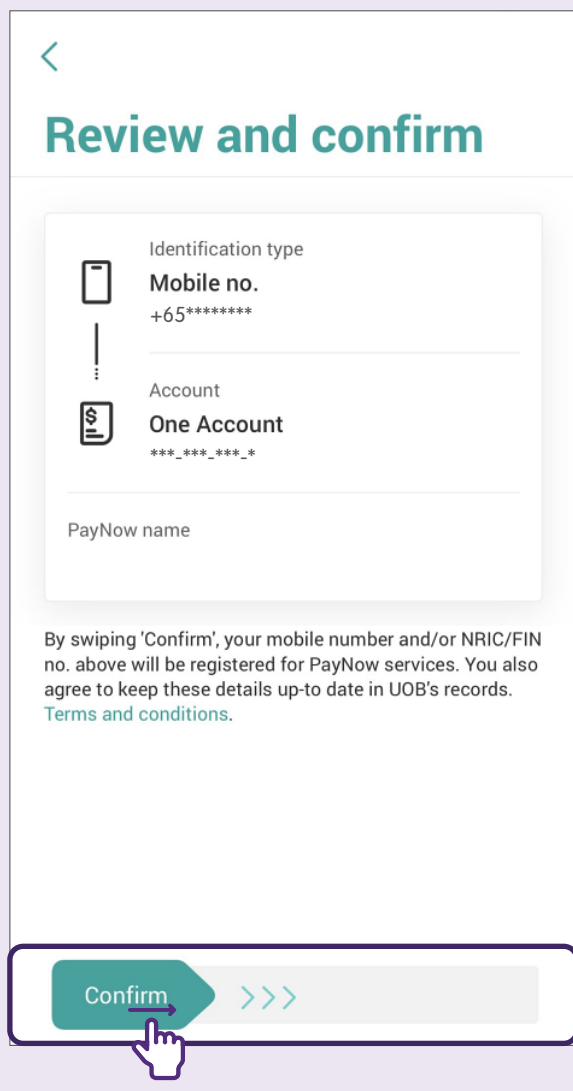
[Terms and conditions.](#)

Confirm



## Notes

## 7 Slide to Confirm Registration

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

# Transfer Money Using PayNow - Mobile Number/NRIC/UEN

## 1 Launch UOB TMRW



Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

## 2 Enter Username and Password

The login screen shows fields for Username and Password. A hand icon is pointing to the 'Log in' button. Below the fields is a link: 'Don't have a username? [Set it up now](#)'.

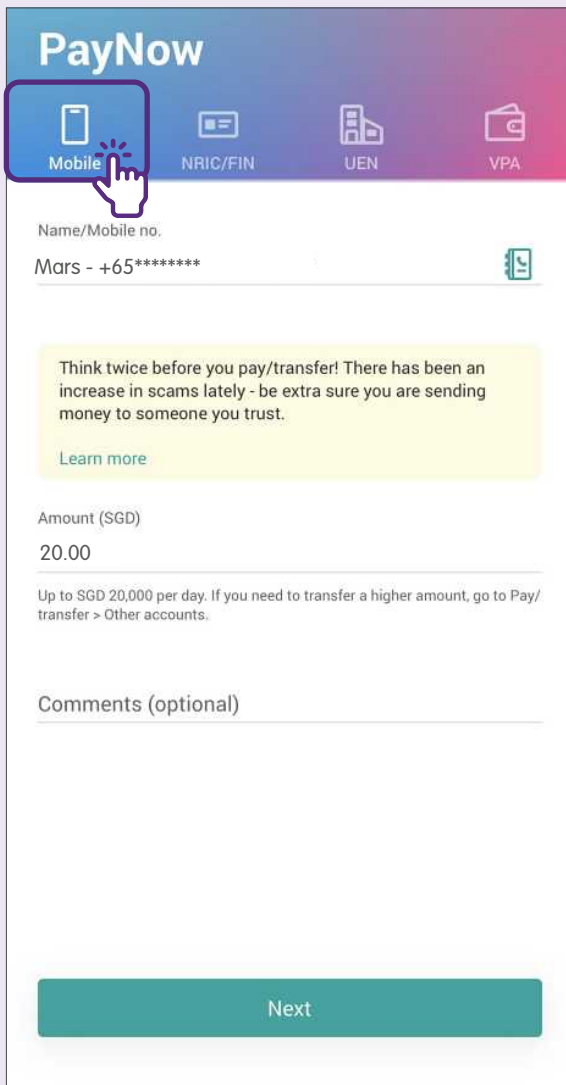
## 3 Enter SMS OTP

The screen displays 'Good morning' and 'Enter SMS OTP'. A hand icon is pointing to the number '6' on the numeric keypad. The keypad also includes letters for each number (e.g., ABC for 2, DEF for 3, etc.).

## 4 Tap on PayNow


The home screen shows the 'PAY NOW' button highlighted with a hand icon. Other options include 'Pay & transfer' and 'Scan to pay'. Below these are links for 'eStatements', 'Transaction limits', 'Apply', and 'App and security'. A merchant spend increase notification is also visible.

## 5 Tap on Mobile



**PayNow**

Mobile NRIC/FIN UEN VPA

Name/Mobile no.  
Mars - +65\*\*\*\*\* 

Think twice before you pay/transfer! There has been an increase in scams lately - be extra sure you are sending money to someone you trust.

[Learn more](#)

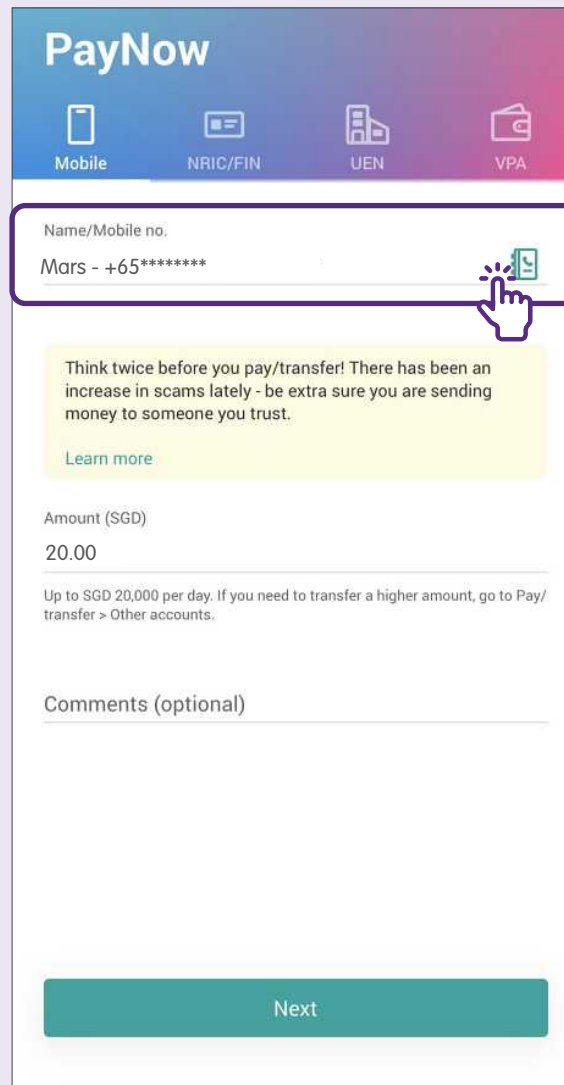
Amount (SGD)  
20.00

Up to SGD 20,000 per day. If you need to transfer a higher amount, go to Pay/transfer > Other accounts.

Comments (optional)


Next

## 6 Enter Mobile Number



**PayNow**

Mobile NRIC/FIN UEN VPA

Name/Mobile no.  
Mars - +65\*\*\*\*\* 

Think twice before you pay/transfer! There has been an increase in scams lately - be extra sure you are sending money to someone you trust.

[Learn more](#)

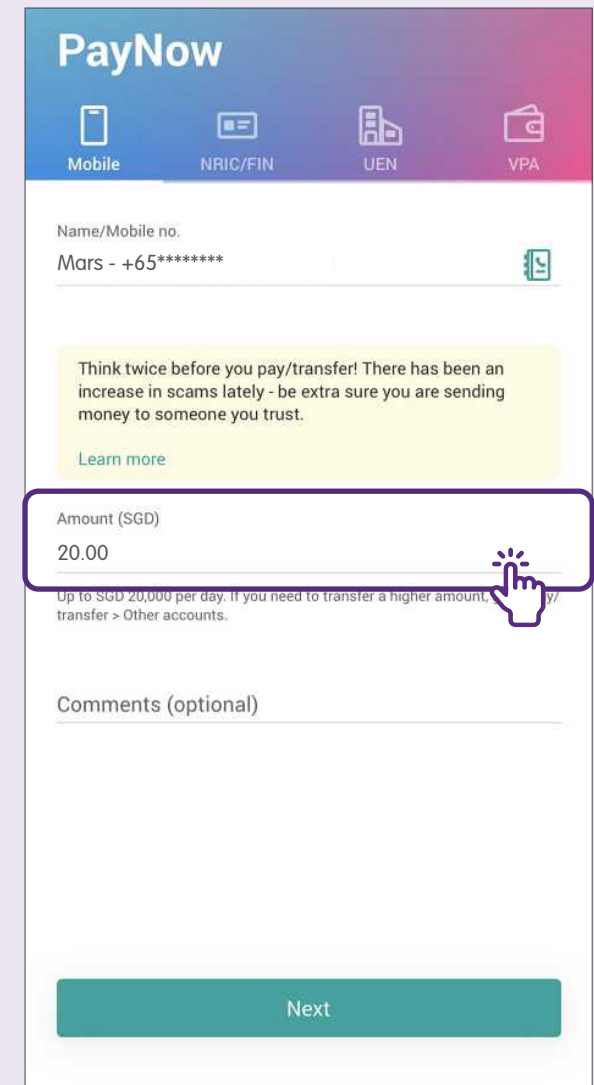
Amount (SGD)  
20.00

Up to SGD 20,000 per day. If you need to transfer a higher amount, go to Pay/transfer > Other accounts.

Comments (optional)


Next

## 7 Enter Transfer Amount



**PayNow**

Mobile NRIC/FIN UEN VPA

Name/Mobile no.  
Mars - +65\*\*\*\*\* 

Think twice before you pay/transfer! There has been an increase in scams lately - be extra sure you are sending money to someone you trust.

[Learn more](#)

Amount (SGD)  
20.00

Up to SGD 20,000 per day. If you need to transfer a higher amount, go to Pay/transfer > Other accounts.

Comments (optional)

Next

8

## Select Account



## From account



One Account

\*\*\*\_\*\*\*\_\*\*\*\_\*

Available balance

\*\*\*\*\*



CashPlus

\*\*\*\_\*\*\*\_\*\*\*\_\*

Available balance

\*\*\*\*\*

9

## Review Payment



## Review and confirm

20.00 SGD



To

Mars

+65\*\*\*\*\*



From



One Account

\*\*\*\_\*\*\*\_\*\*\*\_\*

[Change account](#)

Comments

Transfer - Mobile

By swiping to 'Confirm', you agree to perform One Time Transfer without the need for authorisation via transaction signing or adding a payee.

Confirm



10

## Slide to Pay



## Review and confirm

20.00 SGD



To

Mars

+65\*\*\*\*\*



From



One Account

\*\*\*\_\*\*\*\_\*\*\*\_\*

[Change account](#)

Comments

Transfer - Mobile

By swiping to 'Confirm', you agree to perform One Time Transfer without the need for authorisation via transaction signing or adding a payee.

Confirm



## 11 Enter SMS OTP

The background screen is titled 'Confirm details' and shows a transaction of 20.00 SGD to 'Mars' (+65\*\*\*\*\*). An overlay titled 'Enter SMS OTP' is in the foreground. It has a 'Resend' link, a progress bar with 6 dots (the first is green, others are grey), and a numeric keypad. A hand icon is pointing at the number '6' on the keypad.

Confirm details

20.00 SGD

To  
Mars  
+65\*\*\*\*\*

From

Enter SMS OTP [Resend](#)

YXPQ - ● ● ● ● ● ●

1 2 3  
ABC DEF

4 5 6  
GHI JKL MN

7 8 9  
PQRS TUV WXYZ

0

## 12 Successful Transaction

The screen has a green header with a checkmark icon and the word 'Successful'. It shows a transaction of 20.00 SGD. The recipient is 'Mars' (+65\*\*\*\*\*). The source is 'UniPlus Account' (\*\*\*\_\*\_\*\_\*\_\*\_\*). The comment is 'Transfer - Mobile'. The reference number is '123456789'. The timestamp is '01 Jul 2021, 11:55 AM'. There is a 'Log out' link in the top right and a 'Back to Home' button at the bottom.

Log out

Successful

20.00 SGD

To  
Mars  
+65\*\*\*\*\*

From  
UniPlus Account  
\*\*\*\_\*\_\*\_\*\_\*\_\*

Comments  
Transfer - Mobile

Reference no.  
123456789

01 Jul 2021, 11:55 AM

[Back to Home](#)

**Note:** The steps for PayNow via NRIC or UEN are identical.

# Transfer Money Using PayNow - Scan & Pay (SGQR)

## 1 Launch UOB TMRW



Download “UOB TMRW” app from Apple App Store or Google Play Store and launch it.

## 2 Enter Username and Password

The login screen shows fields for Username and Password. A hand icon is pointing to the Log in button. Below the fields is a link: "Don't have a username? [Set it up now](#)".

## 3 Enter SMS OTP

The screen displays "Good morning" and "Enter SMS OTP". A hand icon is pointing to the number 6 on the numeric keypad. The keypad also includes letters for each number (e.g., ABC for 2, DEF for 3, etc.).

## 4 Tap on Scan to pay

The home screen shows the UOB TMRW logo, "Inbox | Log out", and a balance overview. A hand icon is pointing to the "Scan to pay" button. Below this are icons for eStatements, Transaction limits, Apply, and App and security. A merchant spend increase notification is visible, along with a bottom navigation bar with icons for Home, Accounts, Wealth, Rewards+, and Services.



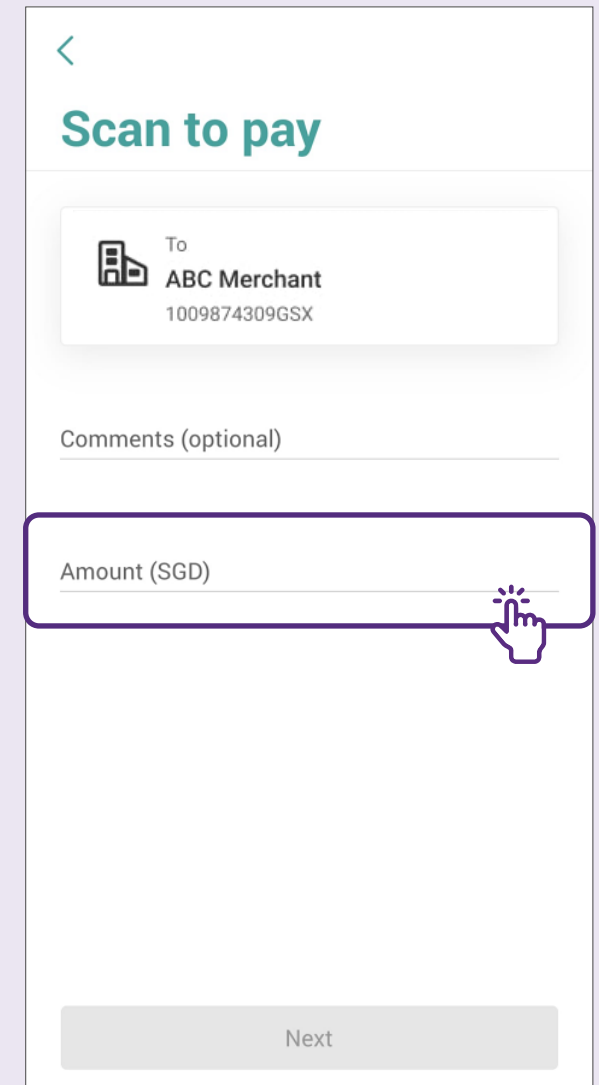
## 5 Scan QR Code



## 6 Scan SGQR



## 7 Enter Transfer Amount



8

## Review Payment Details



## Review and confirm

20.00 SGD



To

ABC Merchant

1009874309GSX



From

UniPlus Account

321-123-092-1

[Change account](#)

Confirm



9

## Slide to Pay



## Review and confirm

20.00 SGD



To

ABC Merchant

1009874309GSX



From

UniPlus Account

321-123-092-1

[Change account](#)

Confirm



# Transfer Money Using PayNow - Upload PayNow QR Code

## 1 Launch UOB TMRW



Download “**UOB TMRW**” app from Apple App Store or Google Play Store and launch it.

## 2 Enter Username and Password

The login screen of the UOB TMRW app. It features a dark background with a blurred image of a person. A white login box is centered, containing fields for 'Username' and 'Password'. A 'Forgot?' link is next to the password field. A 'Log in' button is at the bottom of the box. Below the box, there is a link that says 'Don't have a username? Set it up now'. A hand icon is pointing at the 'Log in' button.

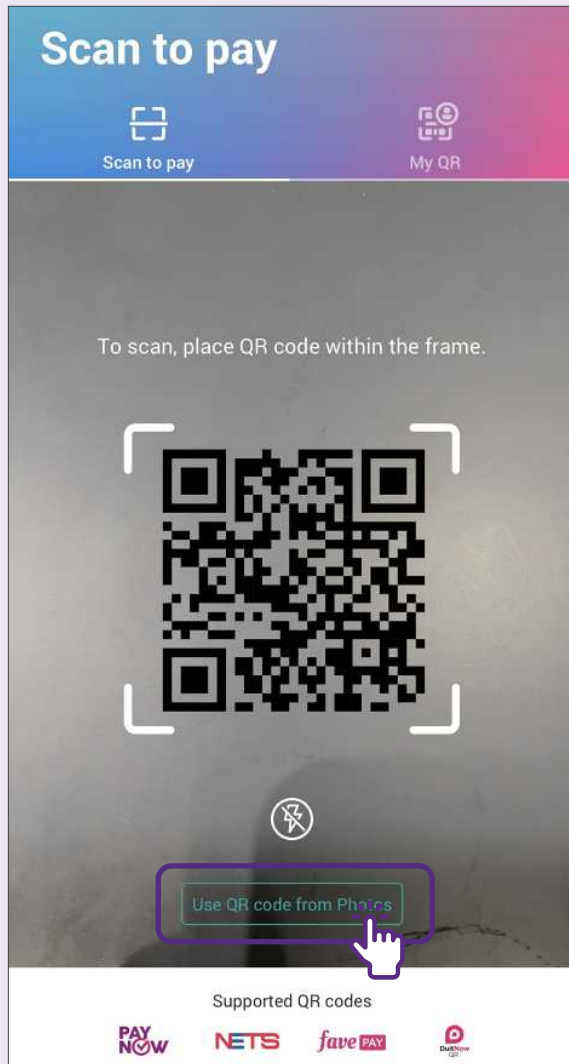
## 3 Enter SMS OTP

The SMS OTP screen of the UOB TMRW app. It has a dark background with the UOB TMRW logo and the text 'Good morning'. Below this is a white box for entering the OTP. It shows a lock icon, the text 'Enter SMS OTP', and a 'Resend' link. There are six green dots representing the OTP digits, with the first one containing 'YXPQ'. Below the dots is a numeric keypad with letters assigned to each number (e.g., 1 has no letters, 2 has ABC, etc.). A hand icon is pointing at the number '6'.

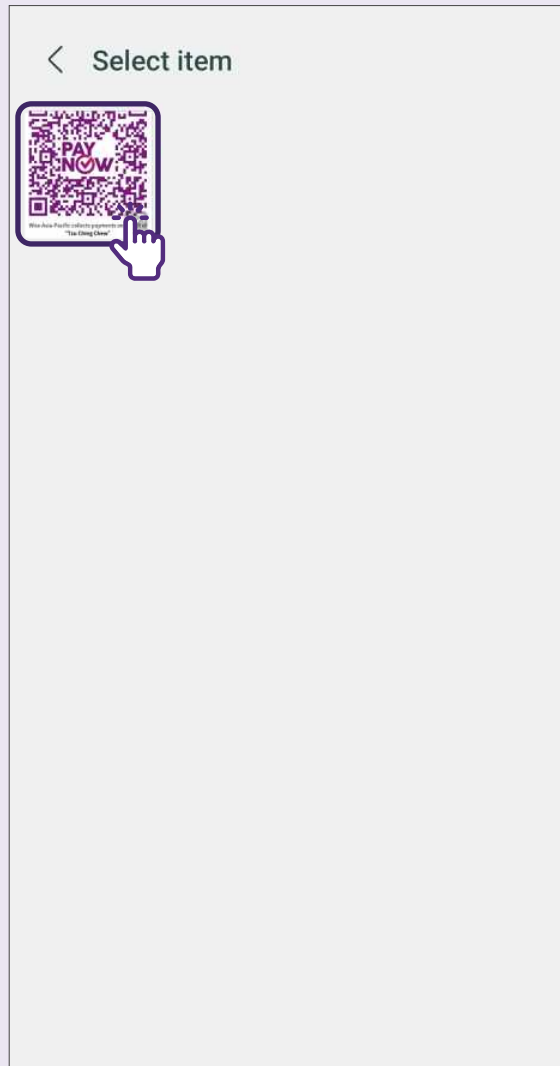
## 4 Tap on Scan to pay

The home screen of the UOB TMRW app. It has a colorful gradient background. At the top, there's a header with the UOB TMRW logo, 'Inbox', and 'Log out'. Below the header, there's a section for 'Get a quick view of your balance' with a 'Select account' button. The main area features a grid of icons: 'PayNow', 'Pay & transfer', 'Scan to pay' (highlighted with a hand icon), 'eStatements', 'Transaction limits', 'Apply', and 'App and security'. At the bottom, there's a section for '05 Jul 2023' with a 'Merchant spend increased' notification and a pie chart. The bottom navigation bar has icons for 'Home', 'Accounts', 'Wealth', 'Rewards+', and 'Services'.

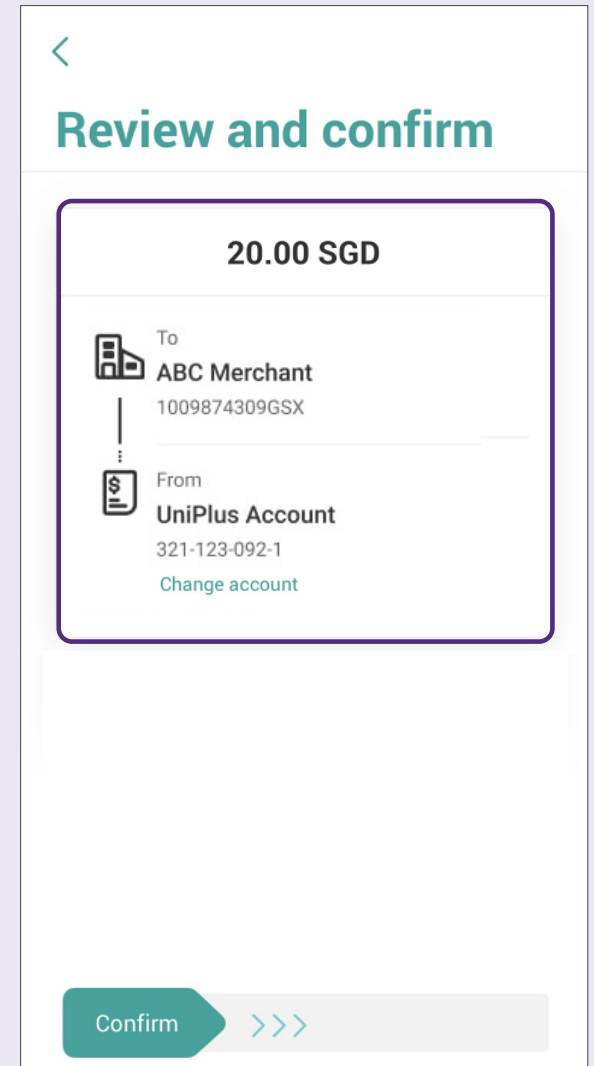
**5 Tap on Use QR code from Photos**



**6 Select QR Code**

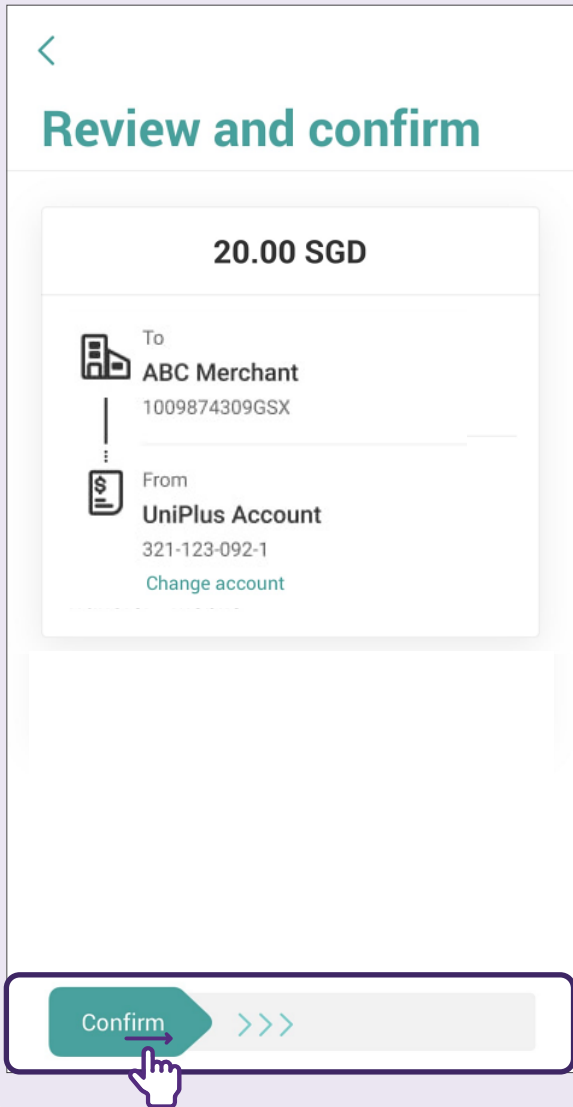


**7 Review Payment Details**



## Notes

## 8 Slide to Pay

[illegible]

# View Transaction History

## 1 Launch UOB TMRW



Download “**UOB TMRW**” app from Apple App Store or Google Play Store and launch it.

## 2 Enter Username and Password

The login screen of the UOB TMRW app. It features a dark background with a blurred image of a person. There are two input fields: 'Username' and 'Password'. To the right of the password field is a 'Forgot?' link. Below the fields is a 'Log in' button. At the bottom, there is a link that says 'Don't have a username? Set it up now'. A hand icon is pointing at the 'Log in' button.

## 3 Enter SMS OTP

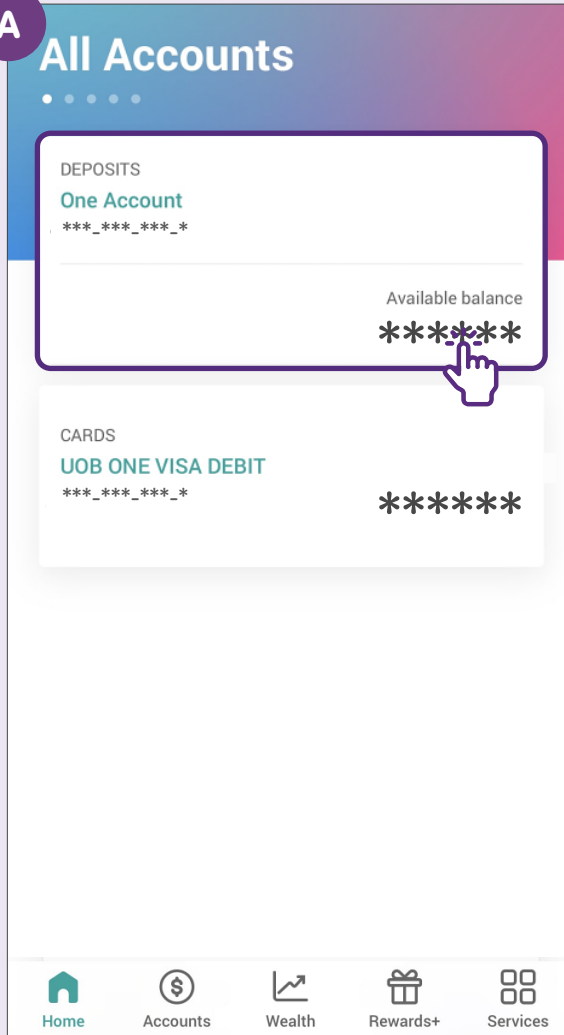
The SMS OTP screen of the UOB TMRW app. It has a dark background with the UOB TMRW logo and the text 'Good morning'. Below this is a white box with the text 'Enter SMS OTP' and a 'Resend' link. There are six dots for the OTP code, with the first one containing 'YXPQ'. Below the dots is a numeric keypad with numbers 1-9, 0, and a backspace icon. A hand icon is pointing at the number '6'.

## 4 Tap on Accounts

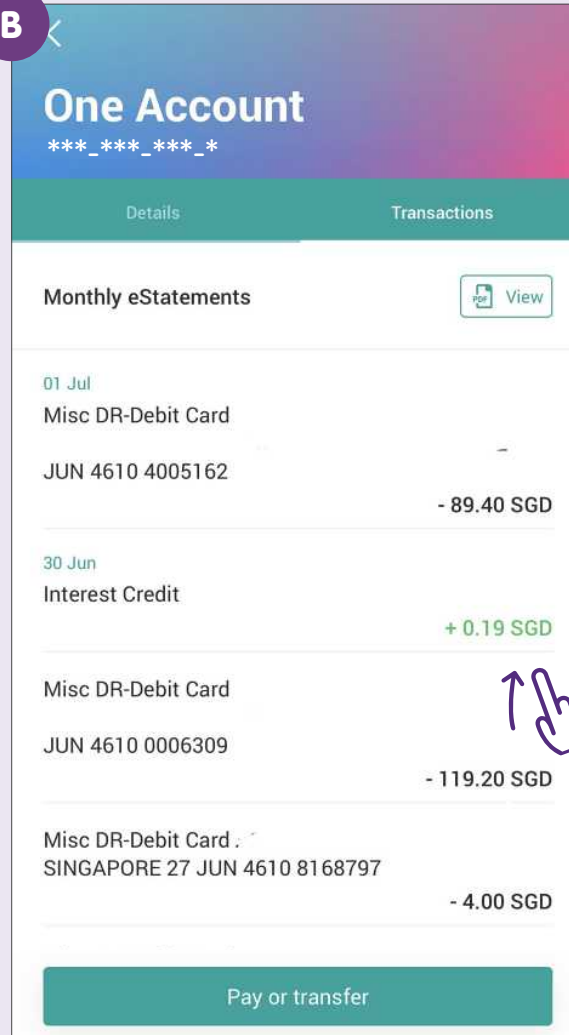
The home screen of the UOB TMRW app. It features a colorful gradient background. At the top, there is the UOB TMRW logo, 'Inbox', and 'Log out' links. Below this is a section titled 'Get a quick view of your balance' with a 'Select account' button. There are three main action buttons: 'PAY NOW', 'Pay & transfer', and 'Scan to pay'. Below these are four more buttons: 'eStatements', 'Transaction limits', 'Apply', and 'App and security'. A large card shows a date '05 Jul 2023' and a headline 'Merchant spend increased' with a subtext 'You spent more at this merchant in June, Tap to see more.' and a 3D pie chart. At the bottom is a navigation bar with icons for 'Home', 'Accounts', 'Wealth', 'Rewards+', and 'Services'. A hand icon is pointing at the 'Accounts' icon.

## 5 View Transaction History

### A All Accounts

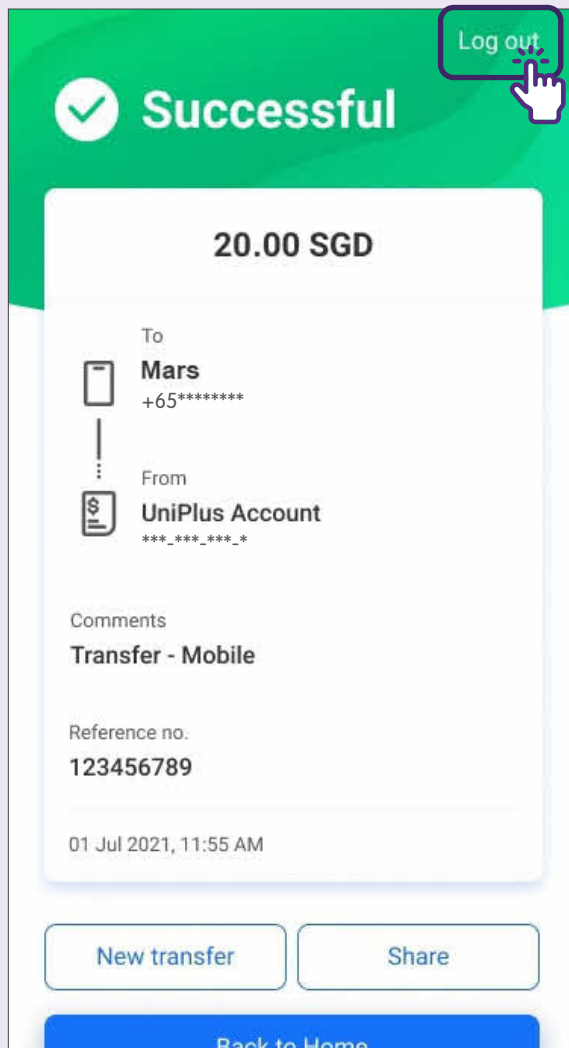


### B

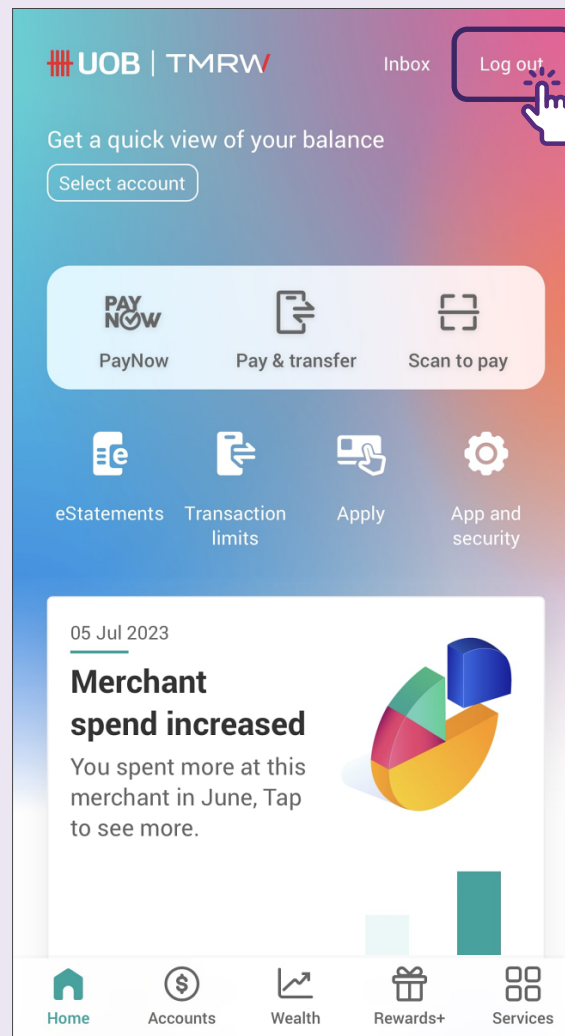


# Log out from UOB TMRW

## 1 Log out after Each Transaction



## 2 Log out from Homepage





## Notes

Log out from UOB TMRW

## Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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**For more information and  
to find your nearest SG  
Digital community hubs:**

**IMDA Contact Centre**

**Hotline:** +65 6377 3800

**Email:** [info@imda.gov.sg](mailto:info@imda.gov.sg)

**Website:** [digitalforlife.gov.sg](https://digitalforlife.gov.sg)



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*These resources take reference from PayNow simulator, DBS Bank Limited (DBS), OCBC Bank Ltd (OCBC),  
and United Overseas Bank Limited (UOB).*