INFOCOMM MEDIA DEVELOPMENT AUTHORITY

DIGITAL SKILLS for LIFE

Transact Online

Online Banking and E-Payment

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

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SMART NATION SINGAPORE

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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.

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 Page 6

The Common Features found across Digital Banking Apps Page 7

About Digital Banking Apps

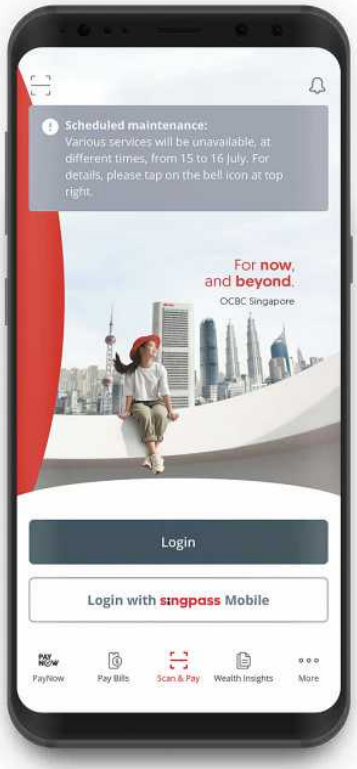
Digital banking apps allow you to view your account balances, transfer funds, pay bills, instantly apply for new accounts and credit cards, and efficiently manage your finances whenever you need.

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

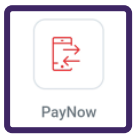
UOB TMRW App

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.

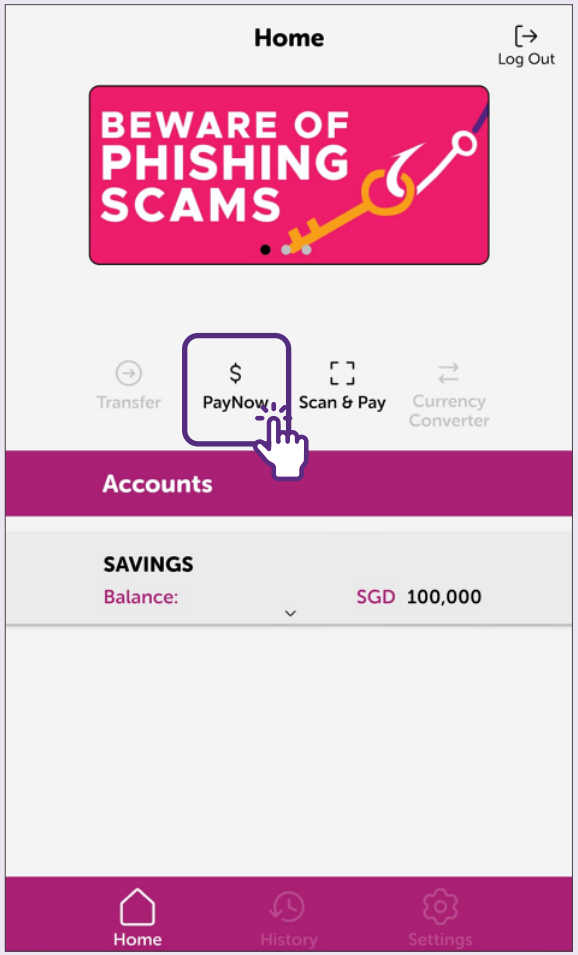
Log out Icon
Exit the application.

Navigating Common Steps to Use Digital Banking Apps:

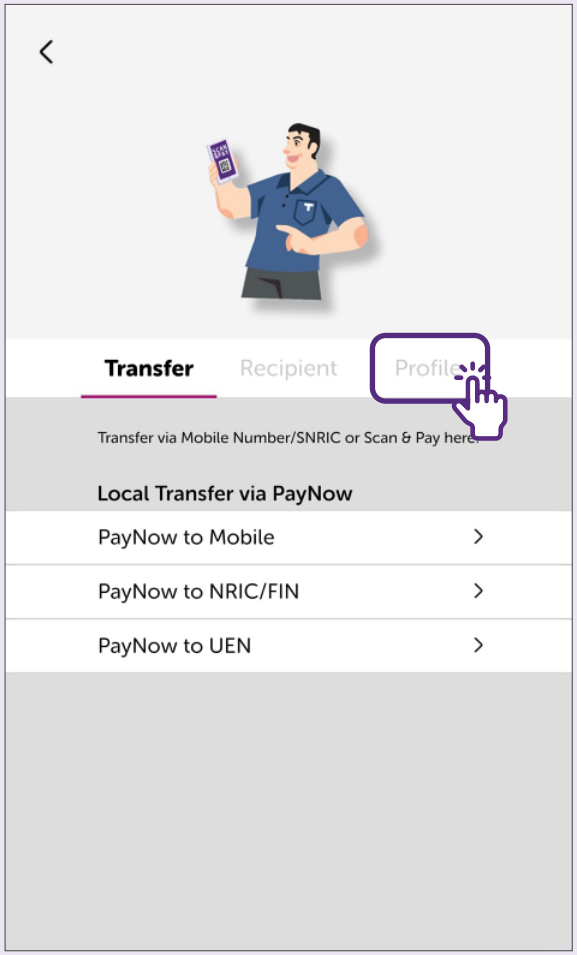
How to Set up PayNow on your Digital Banking Apps	Page 10
The Different Ways to Transfer Money using PayNow	Page 12
How to Check your Transaction History	Page 16
How to Log out of your Account	Page 17

Common Steps to Set up PayNow

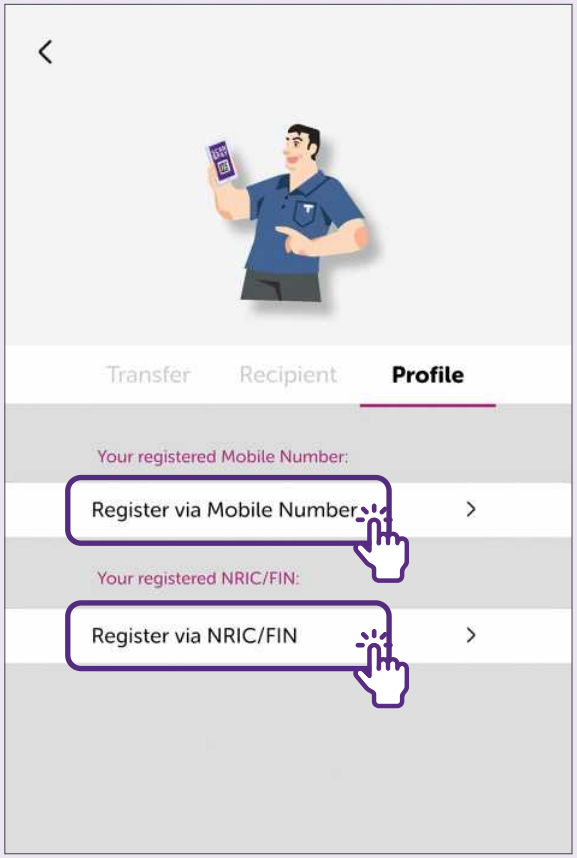
1 Tap on PayNow



2 Tap on Profile



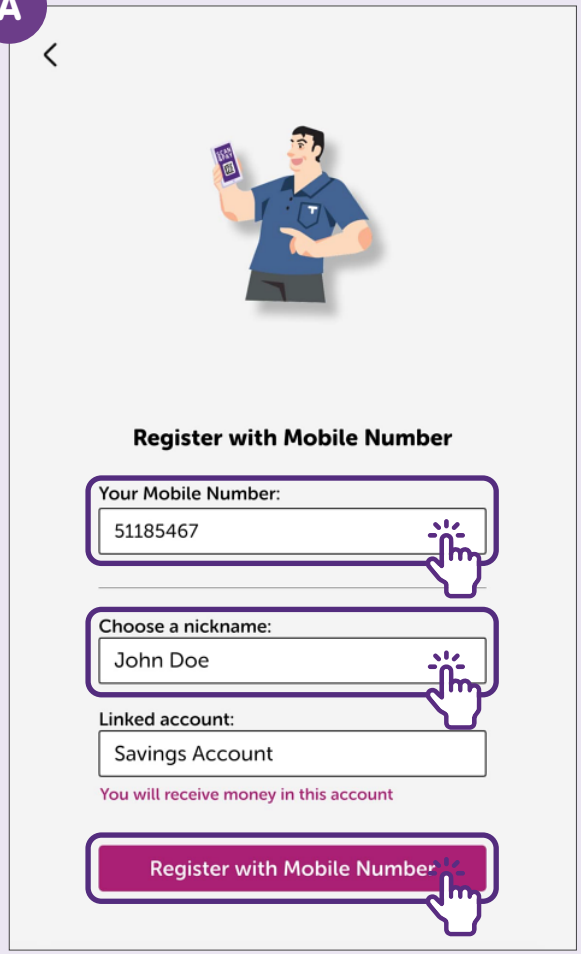
3 Select either "Register via Mobile Number" or "Register via NRIC/FIN"



The following pages on common steps for set up and use PayNow take reference from the PayNow simulator.

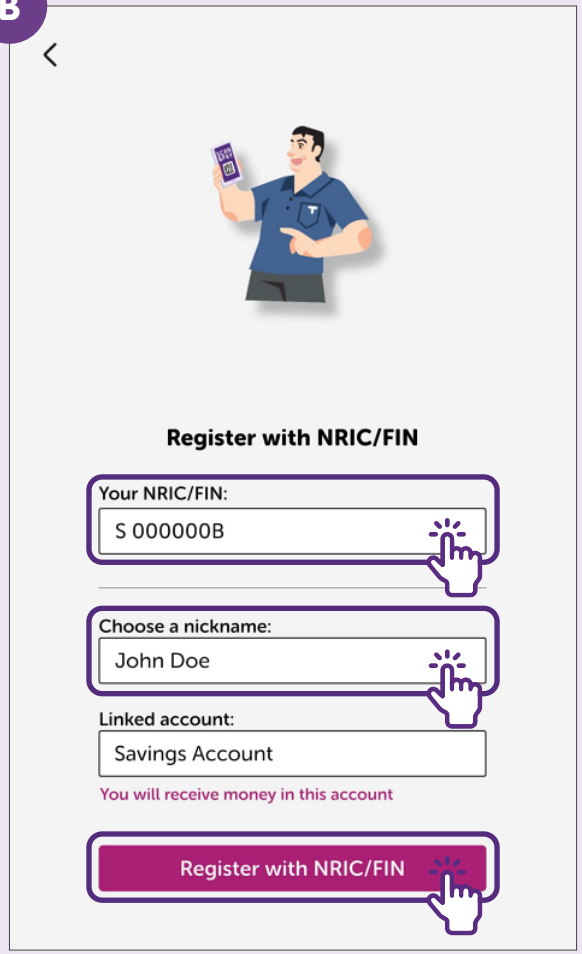
4 Register using either your mobile number or NRIC

A



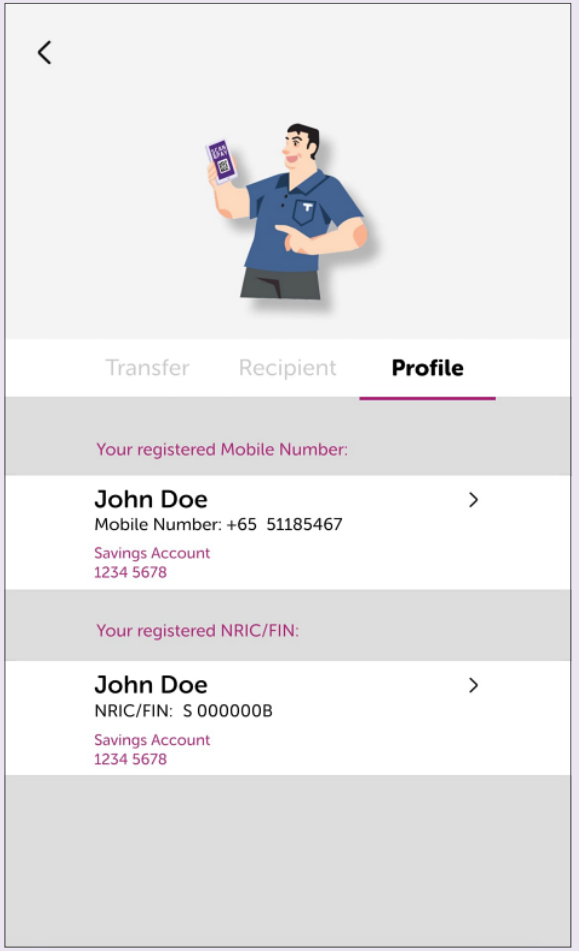
Register with mobile number.

B



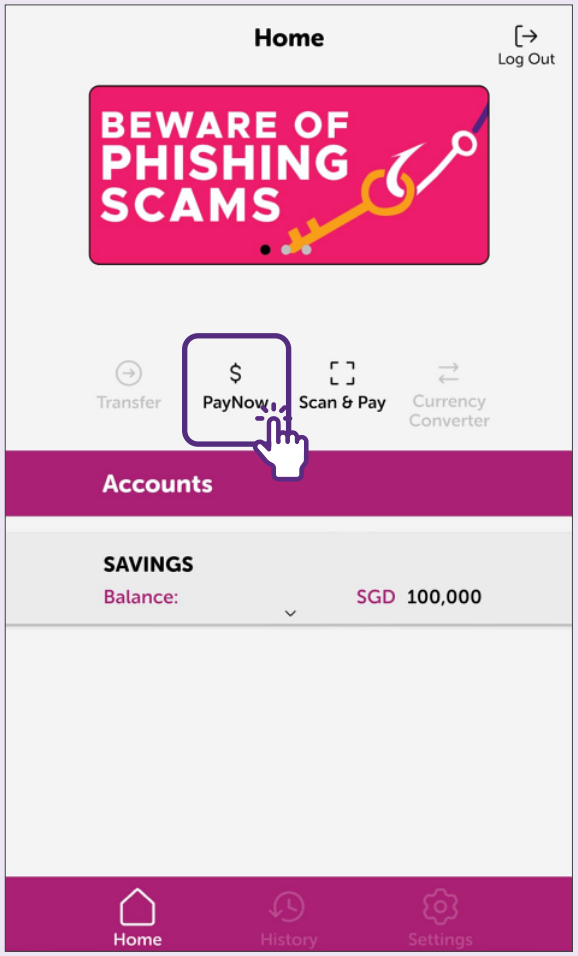
Register with NRIC.

5 Successful Registration

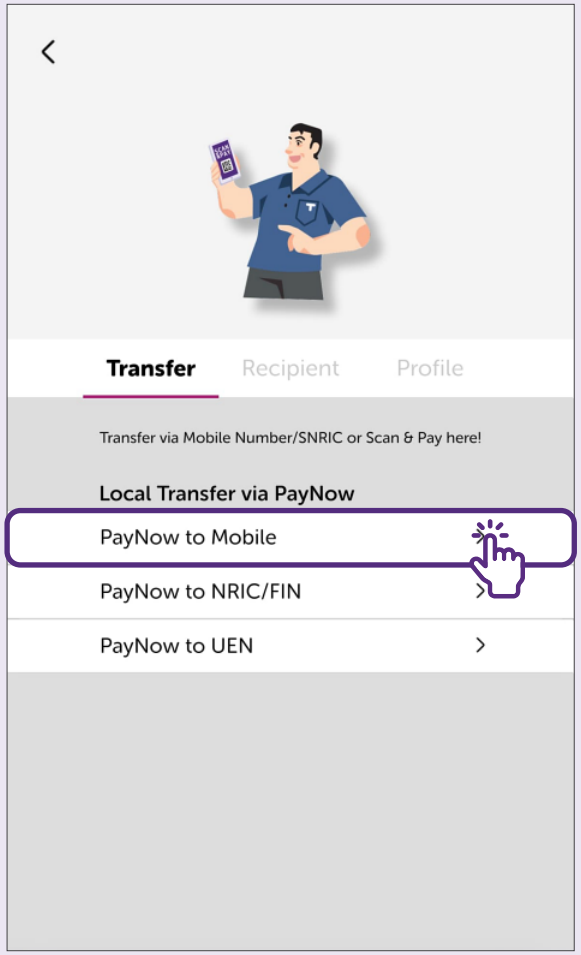


Common Steps to Use PayNow (Mobile Number/NRIC/UEN)

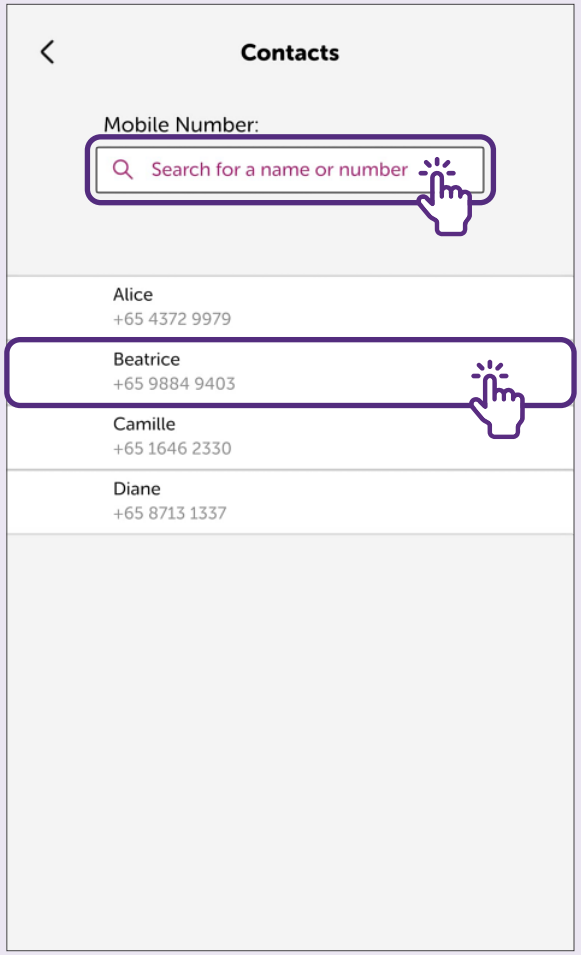
1 Tap on PayNow



2 Tap on PayNow to Mobile

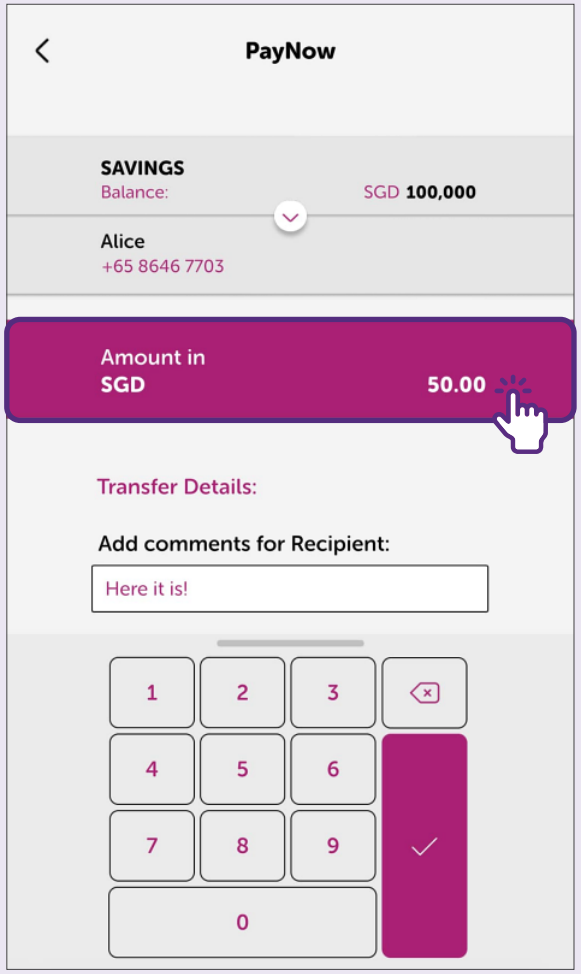


3 Select a Contact



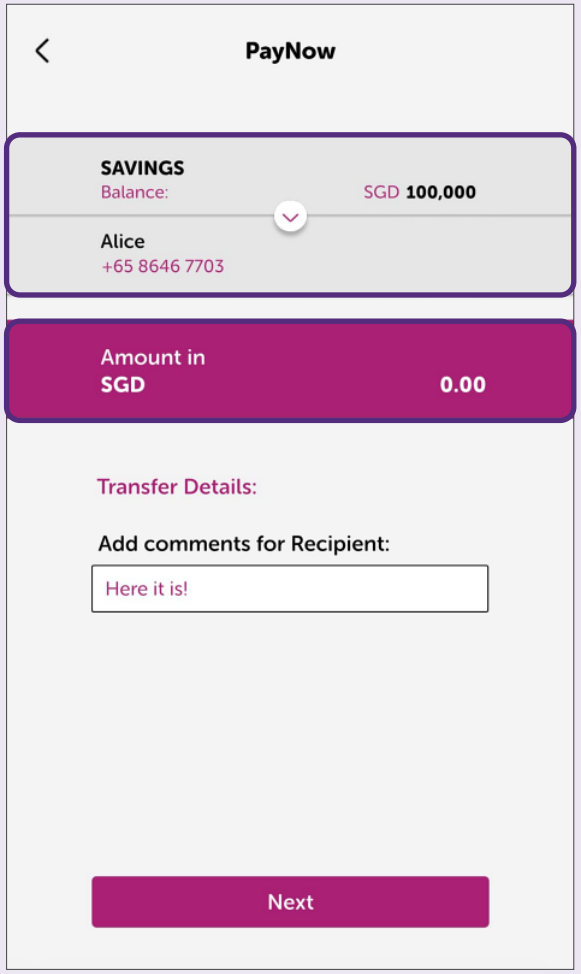
Search for a contact or select from your contact list.

4 Enter Transfer Amount



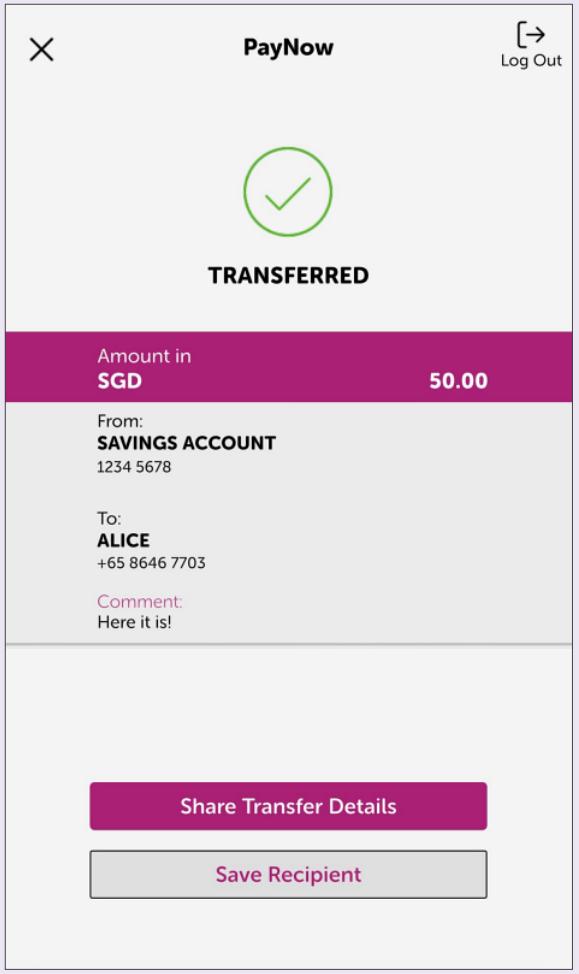
Tap to enter the amount. A number pad will appear for you to input the desired transfer amount.

5 Review Transfer Details



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

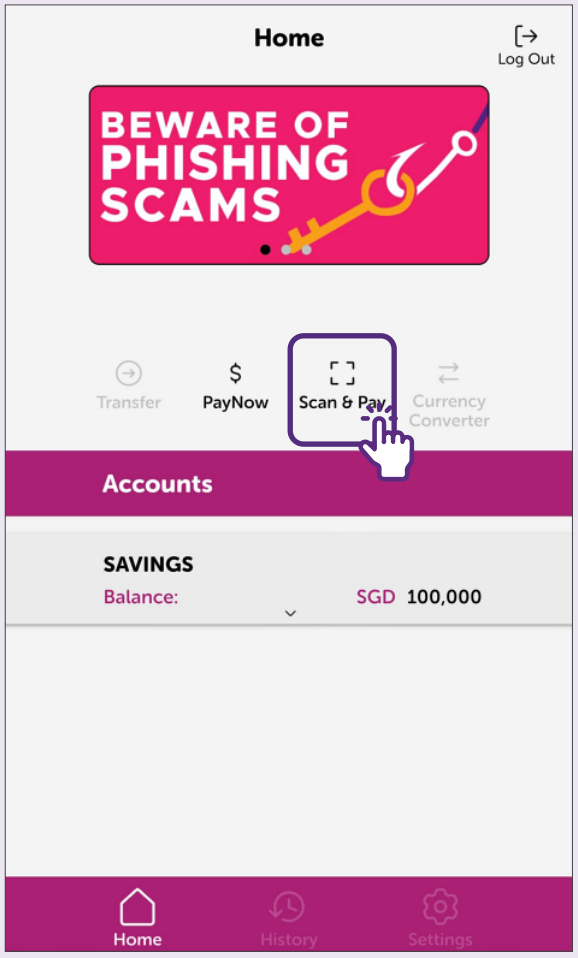
6 Successful Transfer



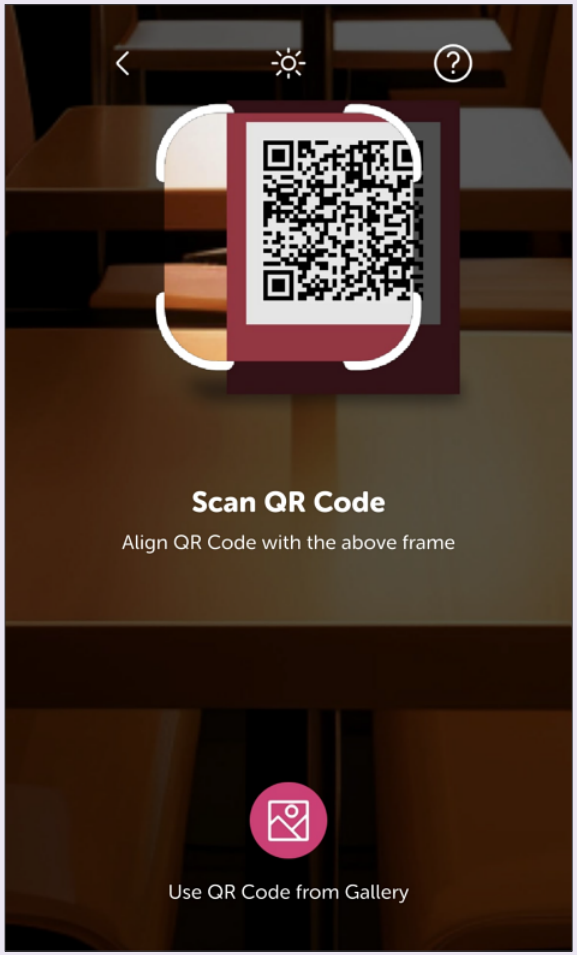
The steps for PayNow via NRIC or UEN are identical.

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

1 Tap on Scan & Pay

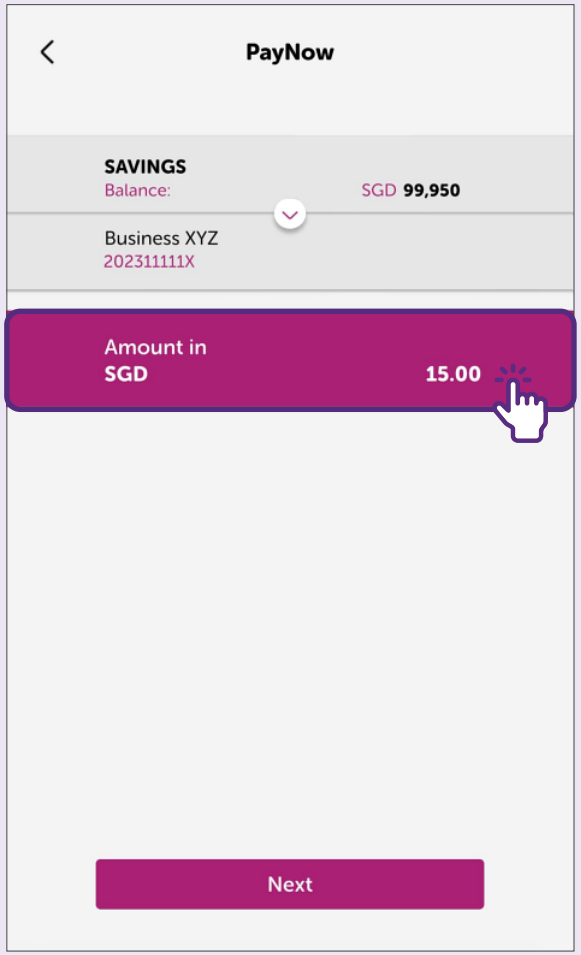


2 Scan QR Code



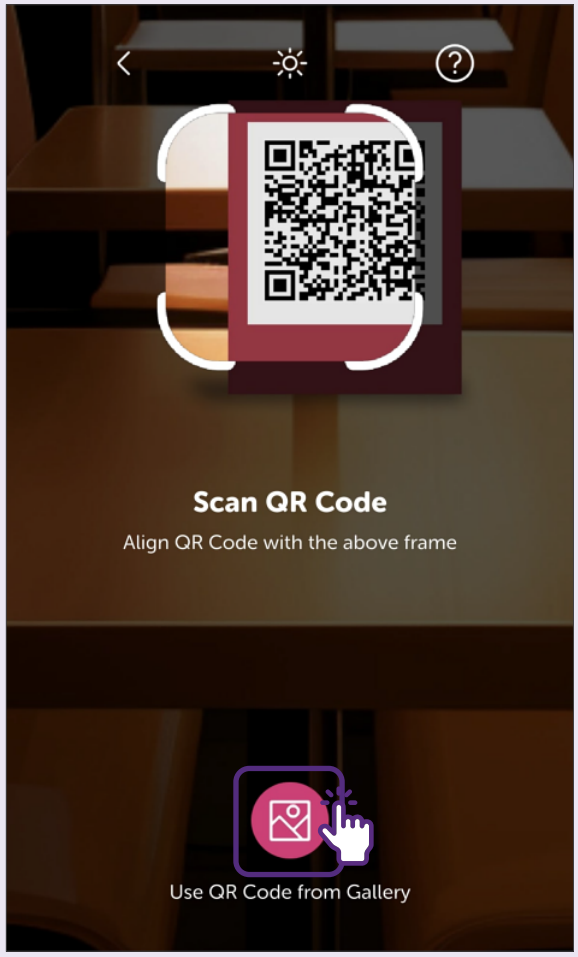
Point your phone's camera at the SGQR code.

3 Enter Transfer Amount



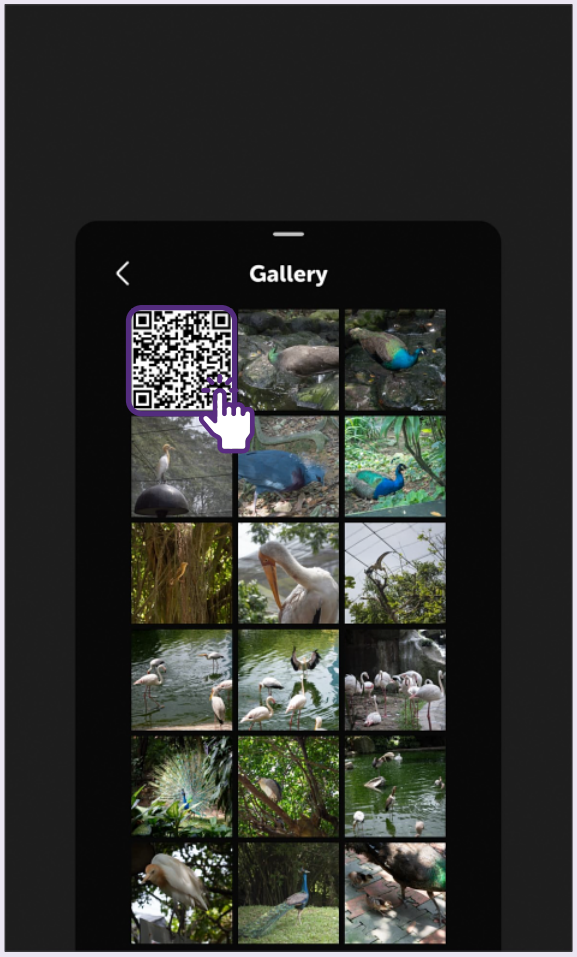
Common Steps to Use PayNow (Upload PayNow QR)

1 Tap on Use QR Code from Gallery

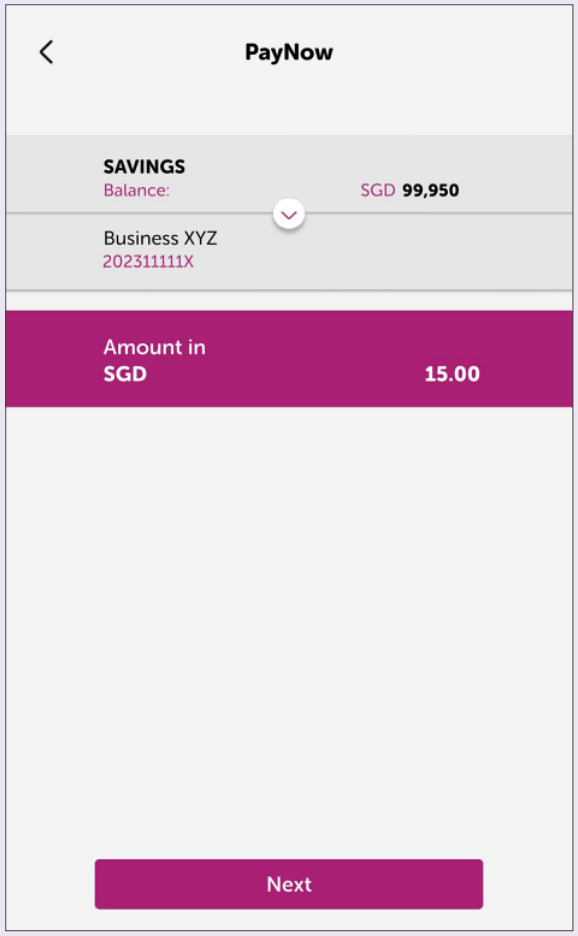


Tap to access phone gallery.

2 Select QR Code



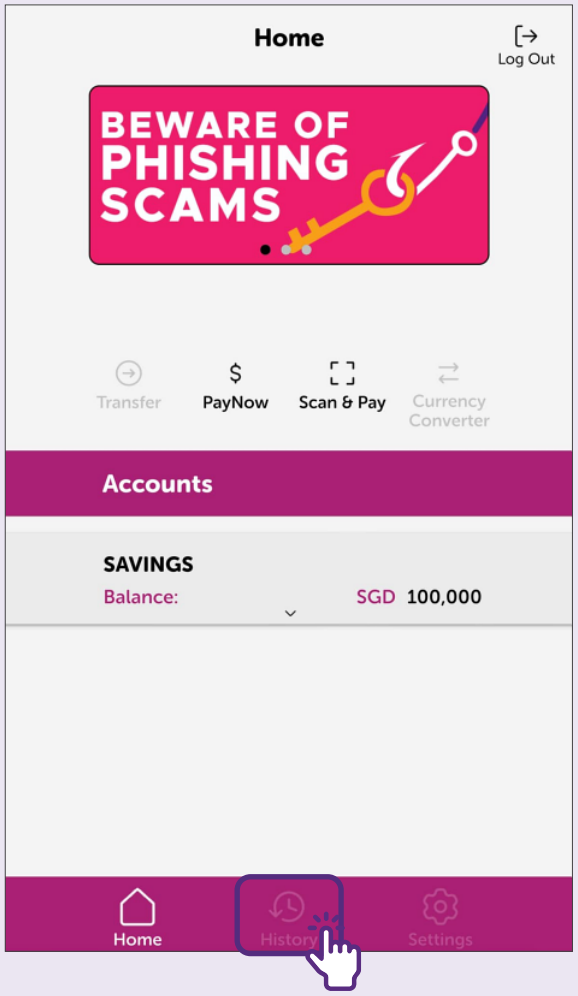
3 Check Payment Details



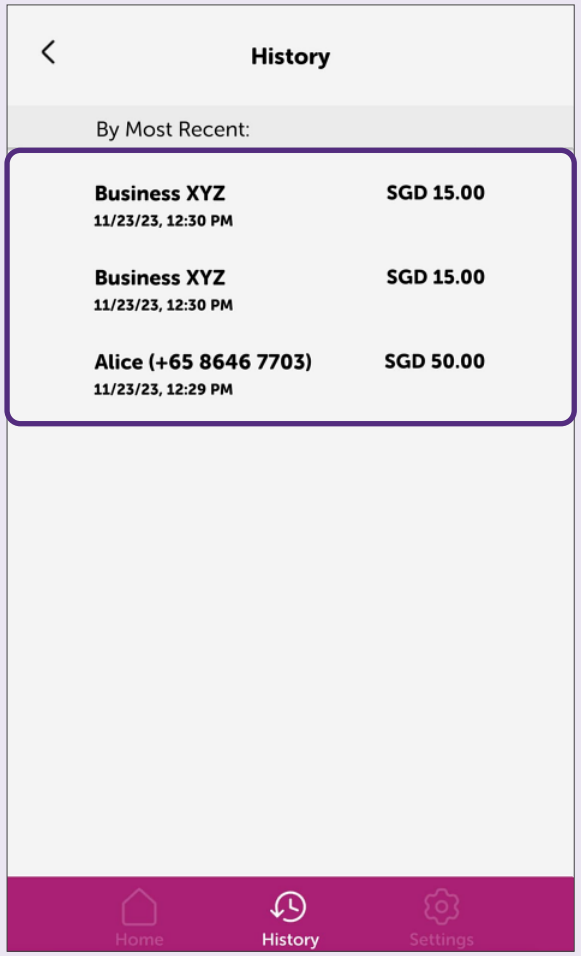
Ensure that you are transferring the correct amount to the intended recipient.

Common Steps to View Transaction History

1 Tap on History

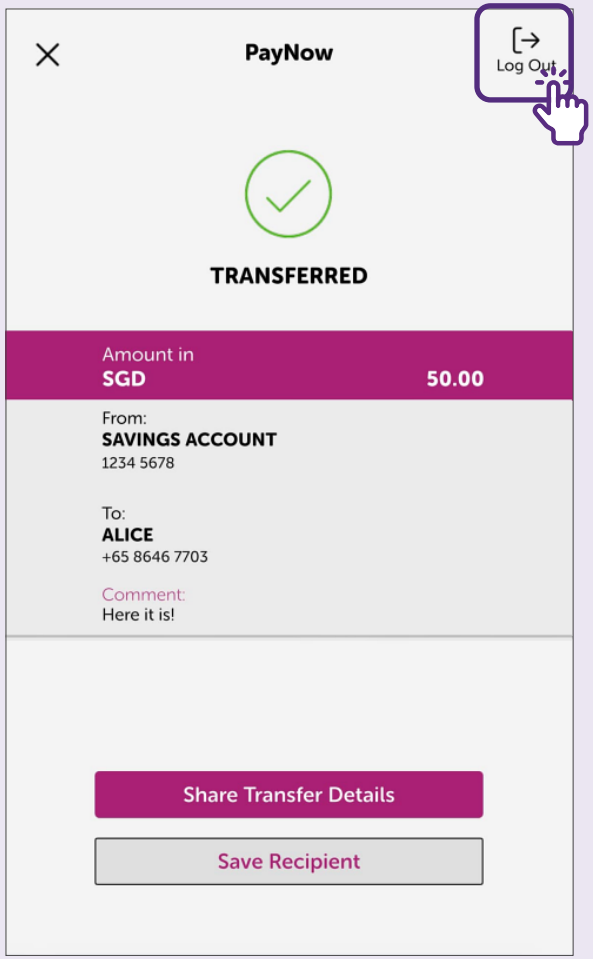


2 View Transaction History

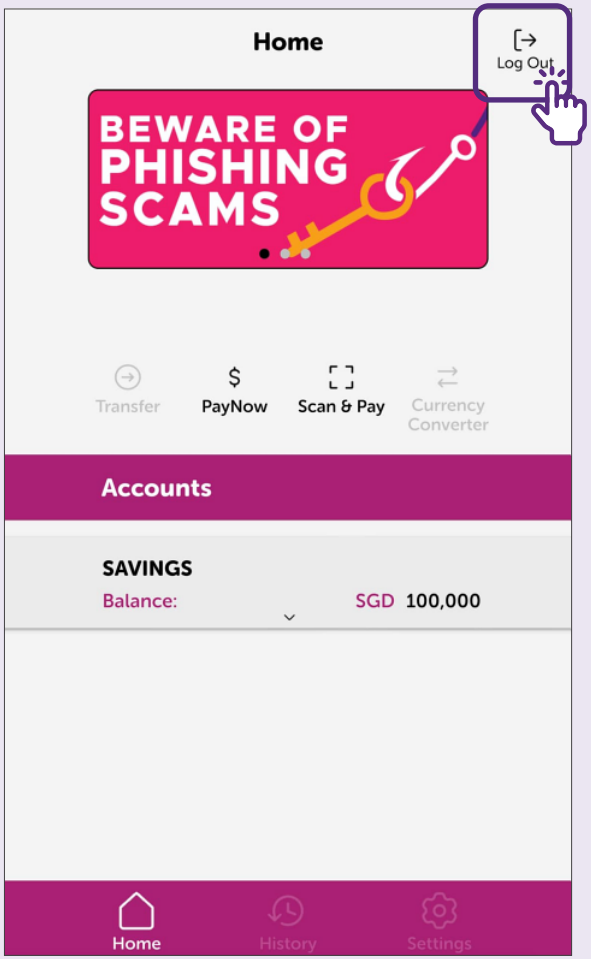


Common Steps to Log out from Digital Banking Apps

1 Log out after Each Transaction



2 Log out from Homepage



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

DBS digibank App	**Page 19**
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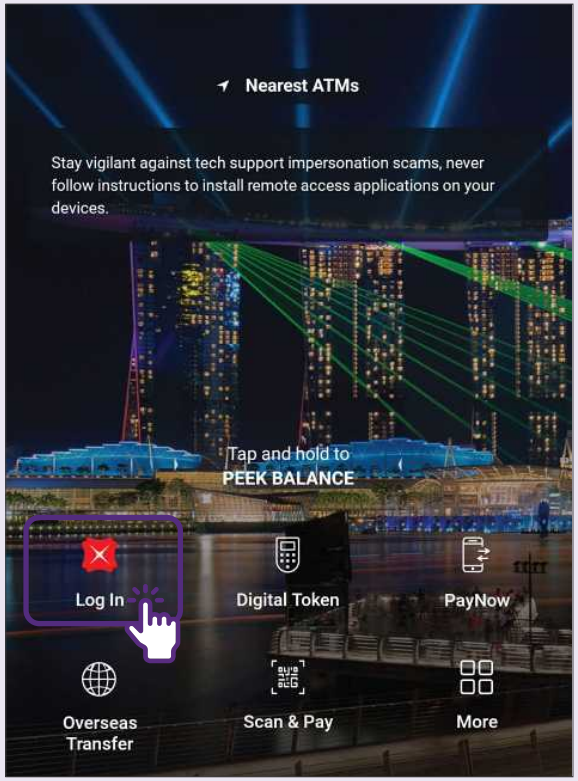
Log in to DBS digibank

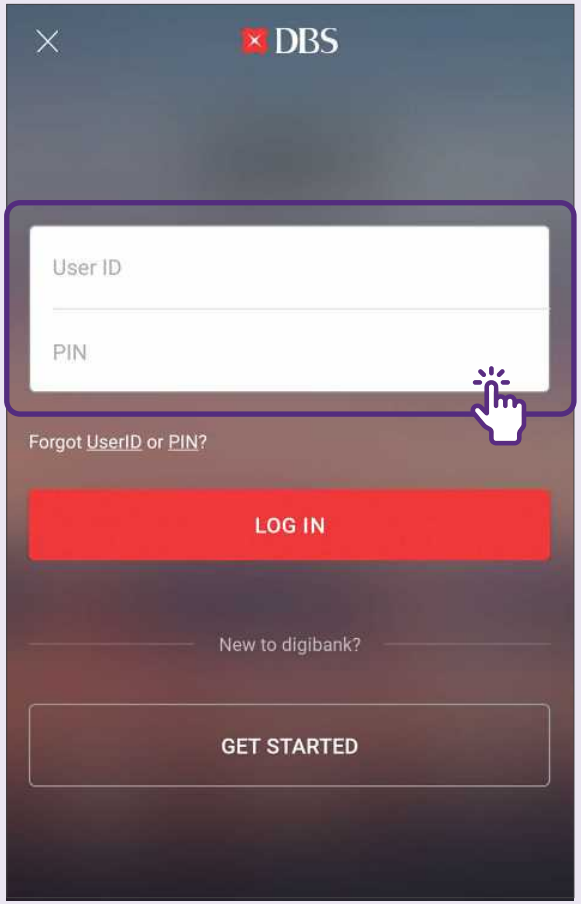
1 Launch DBS digibank

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

2 Tap on Log In



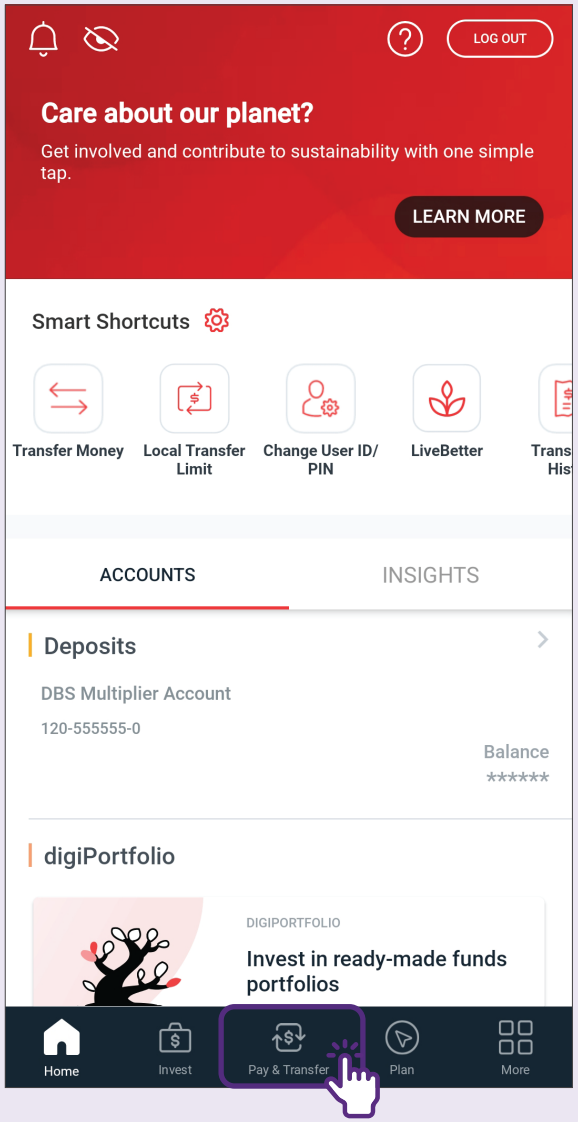
3 Enter User ID & PIN



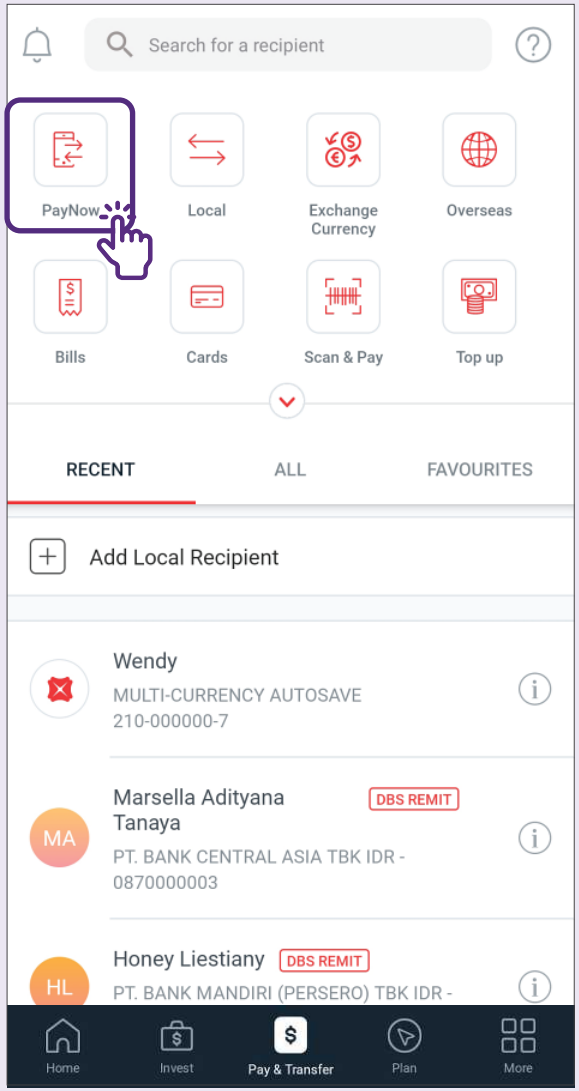
Note: If you have not registered and wish to do so on your own, you will need your DBS/POSB Card number and PIN for verification purposes.

Set up PayNow

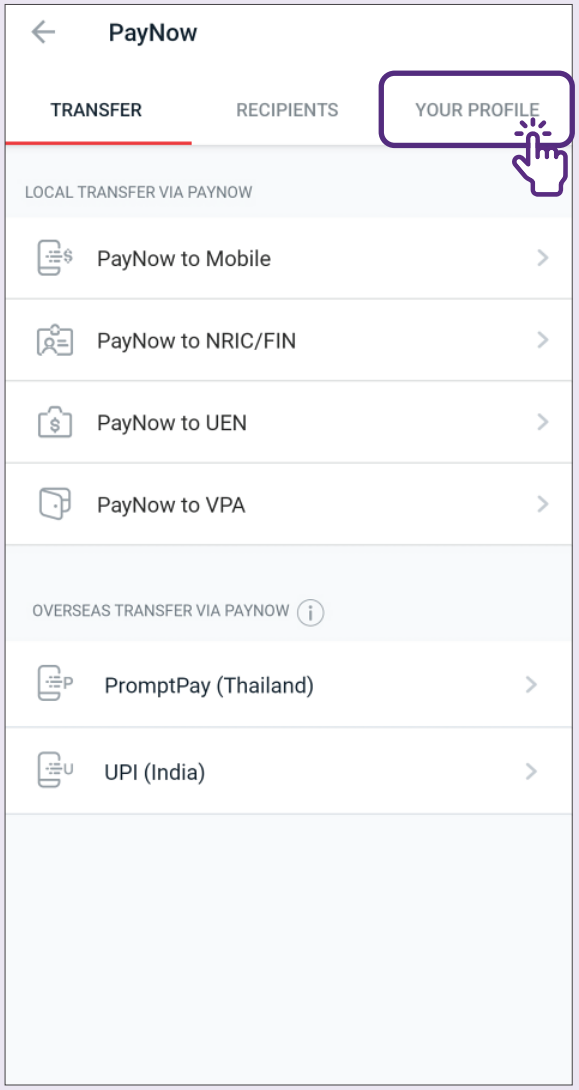
1 Tap on Pay & Transfer



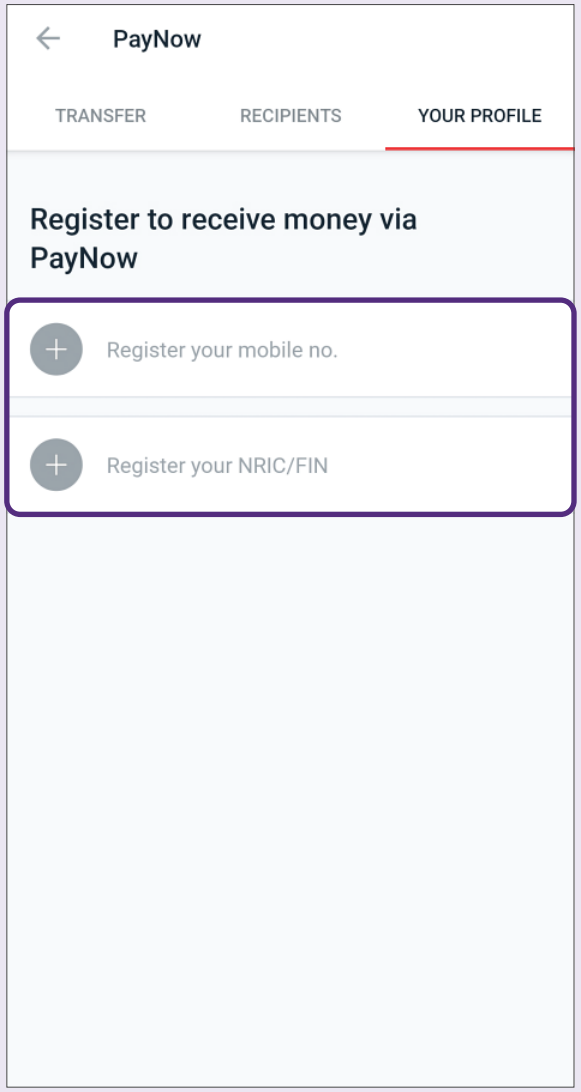
2 Tap on PayNow



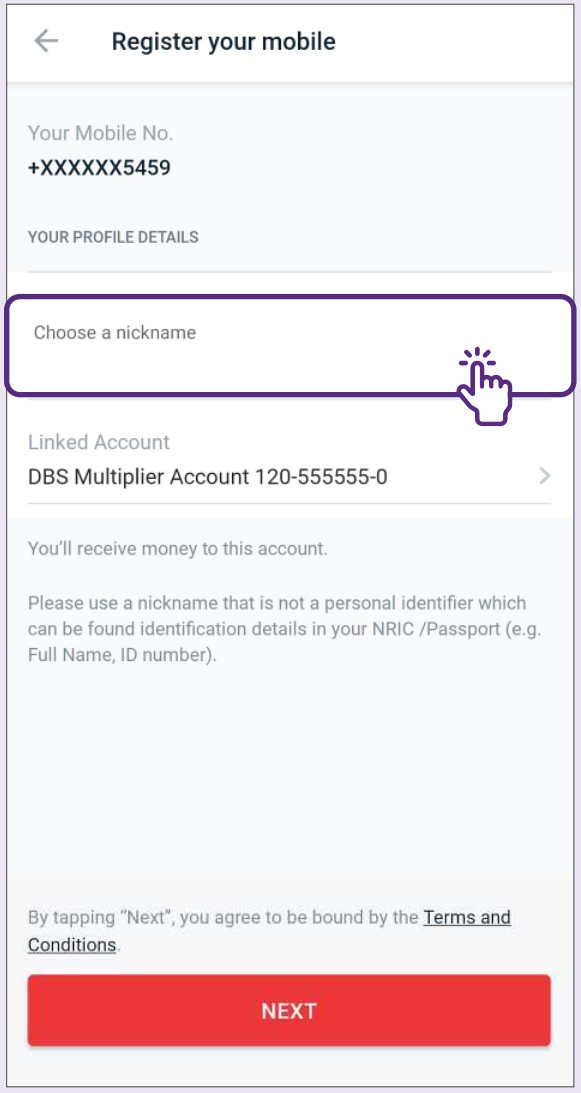
3 Tap on Your Profile



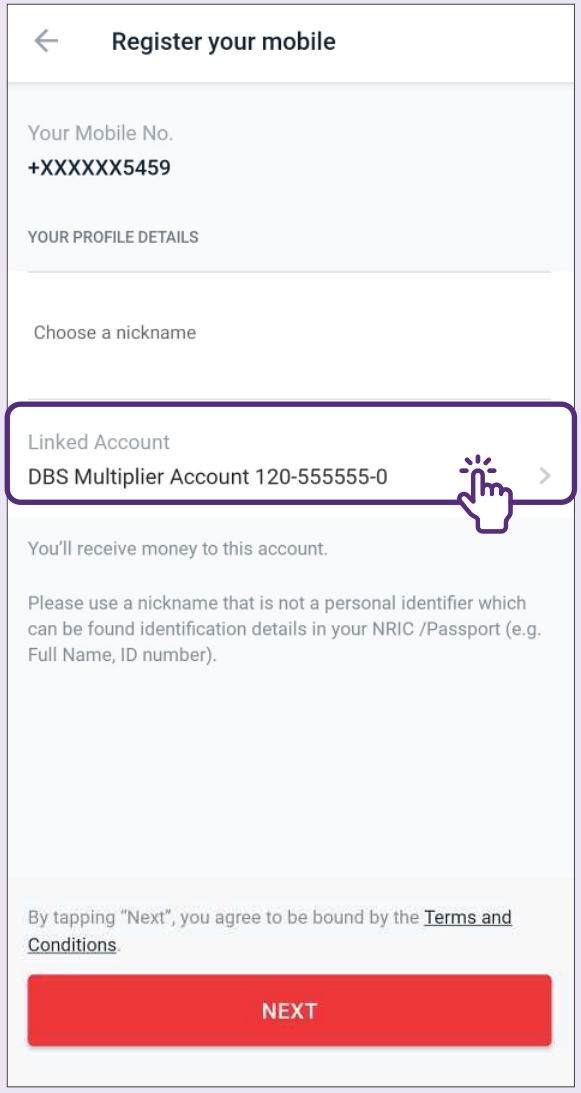
4 Register for PayNow



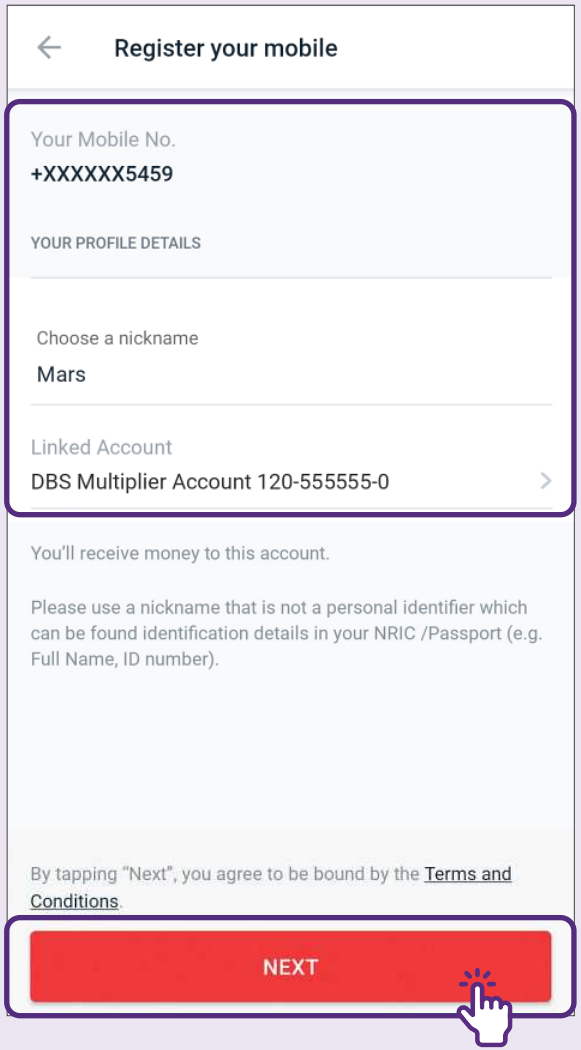
5 Enter a Nickname



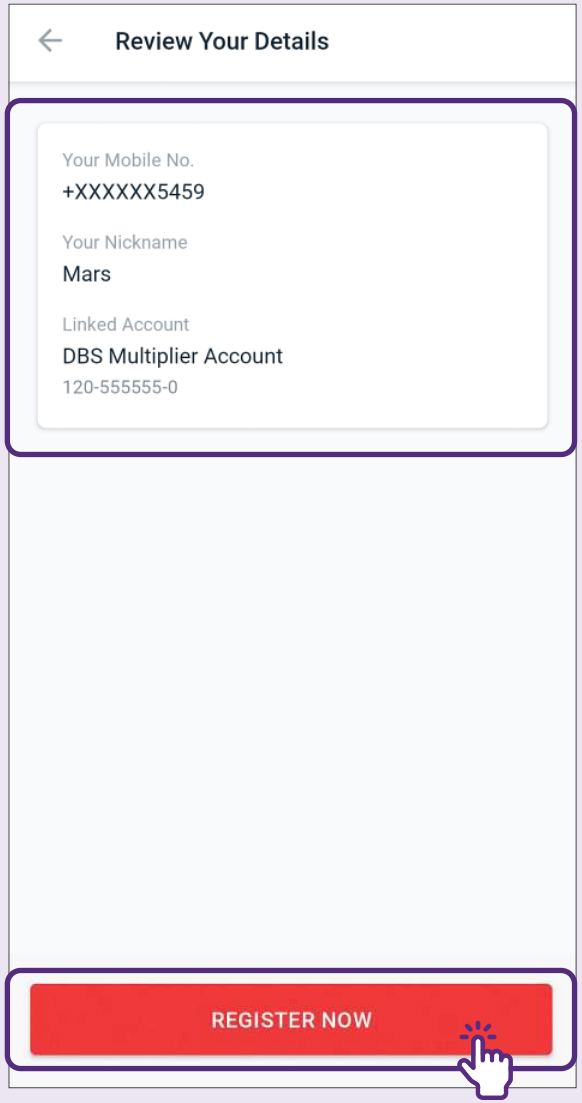
6 Select Bank Account



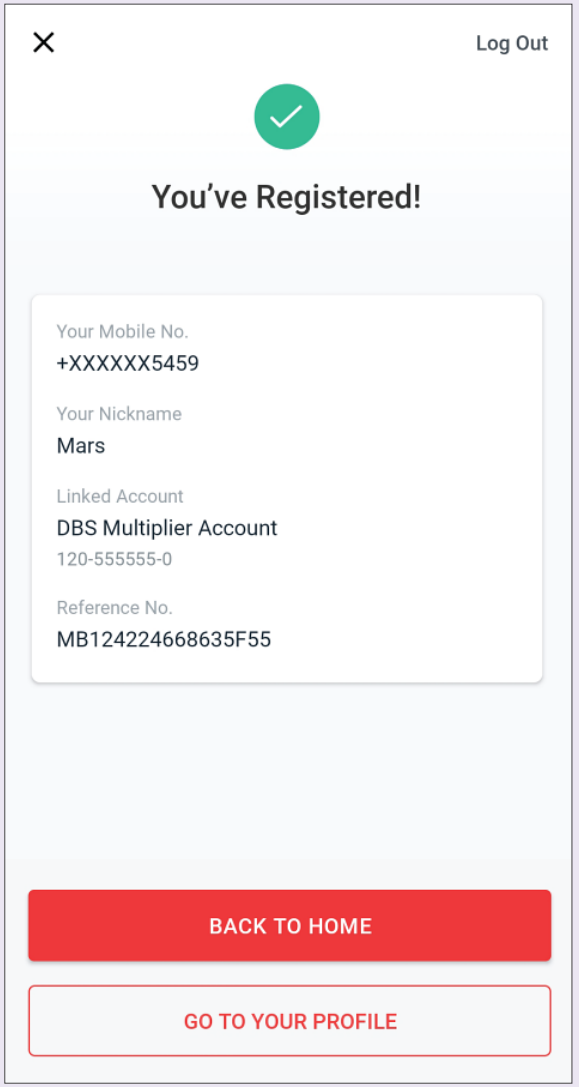
7 Register Your Mobile Number



8 Review Your Details



9 Successful Registration

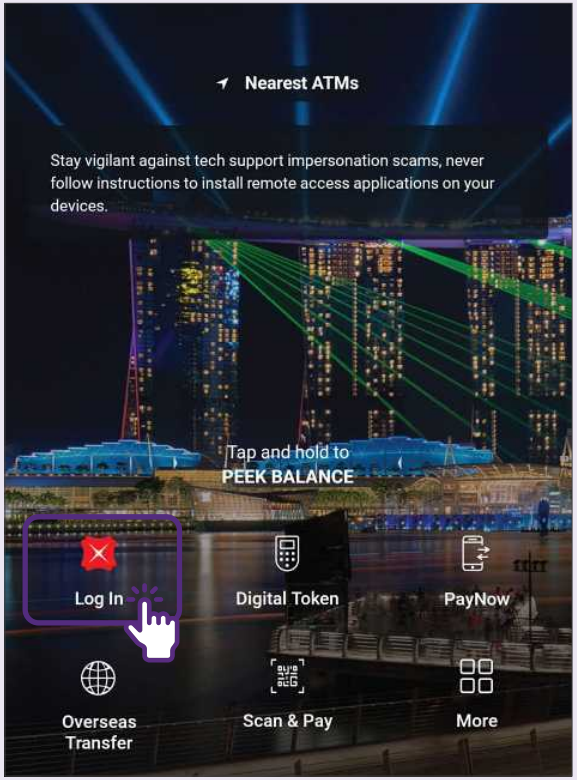


Transfer Money Using PayNow - Mobile Number/NRIC/UEN

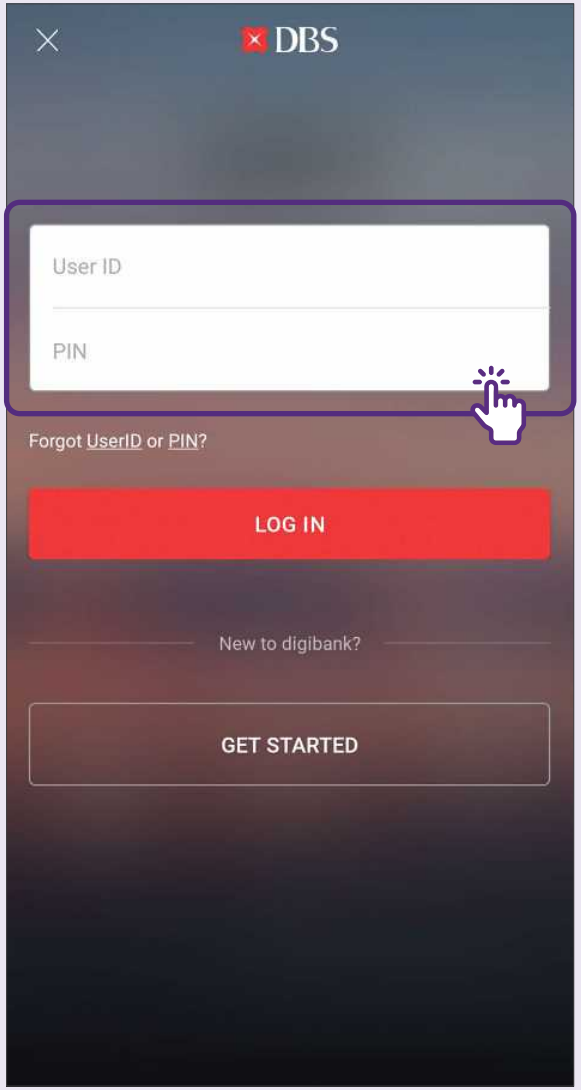
1 Launch DBS digibank

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

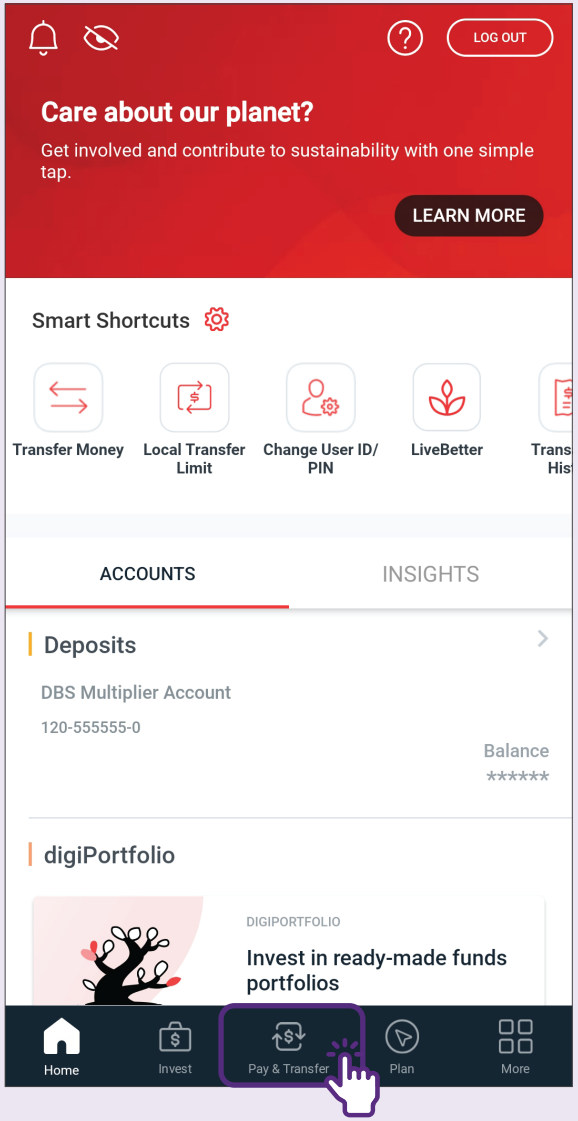
2 Tap on Log In



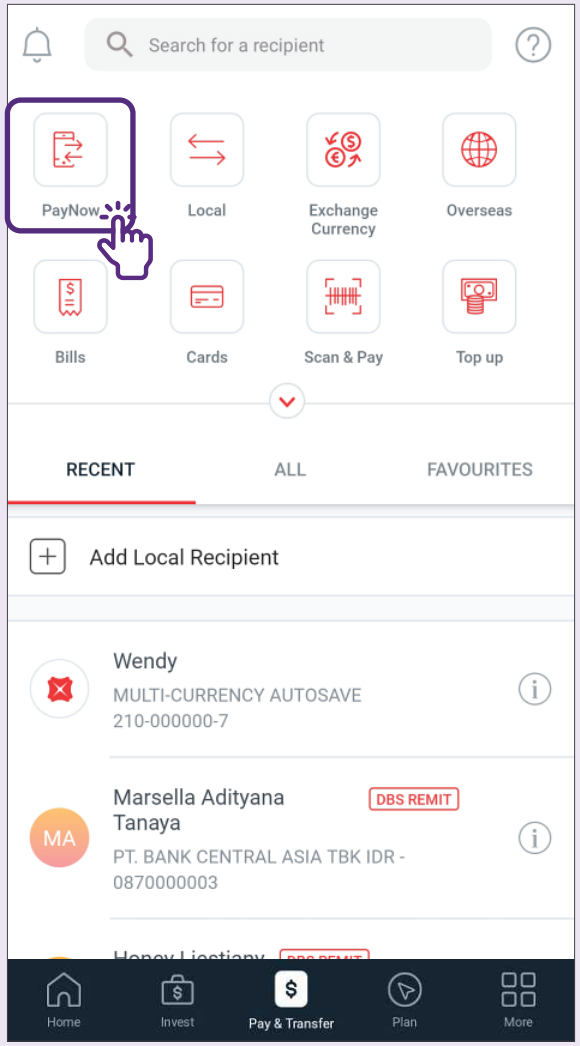
3 Enter User ID & PIN



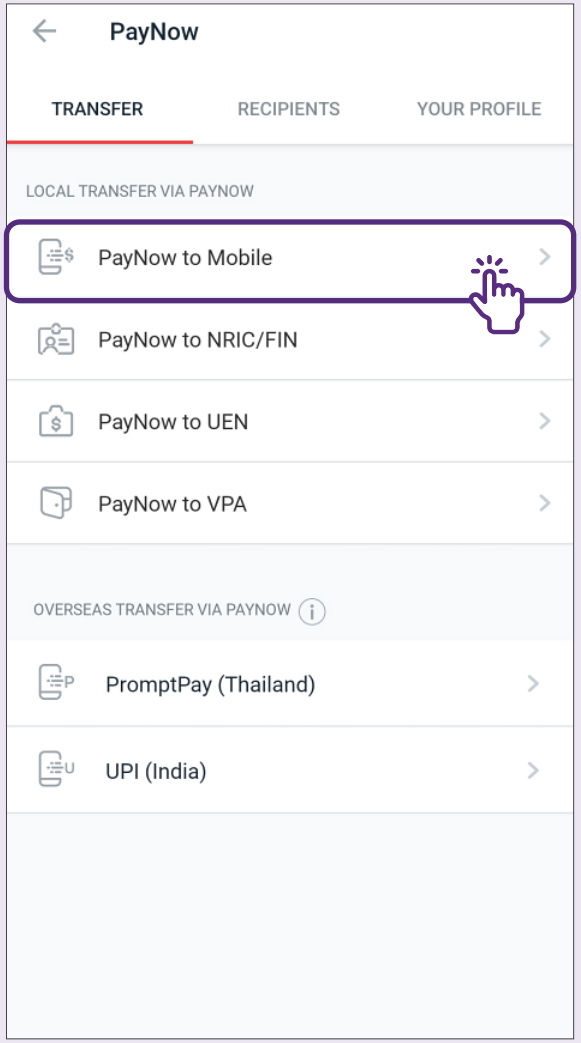
4 Tap on Pay & Transfer



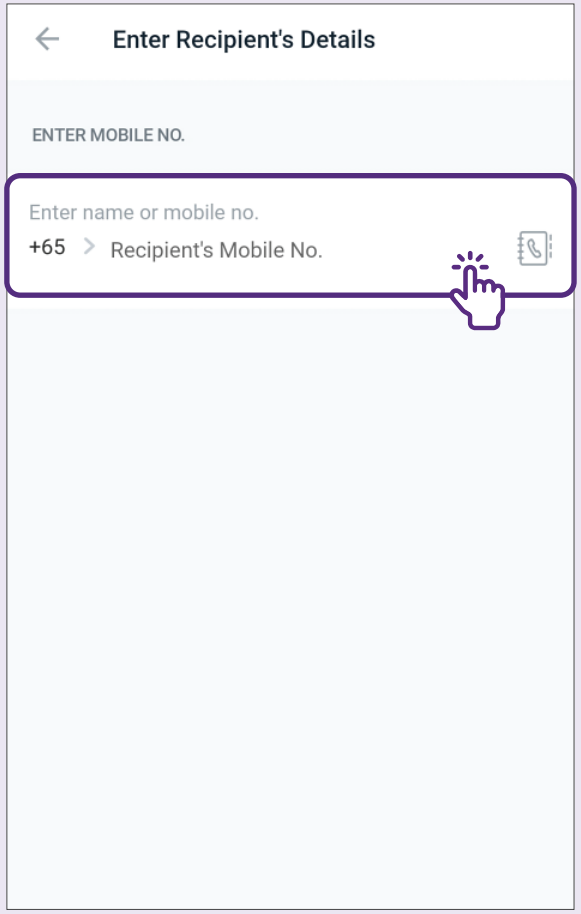
5 Tap on PayNow



6 Select PayNow to Mobile

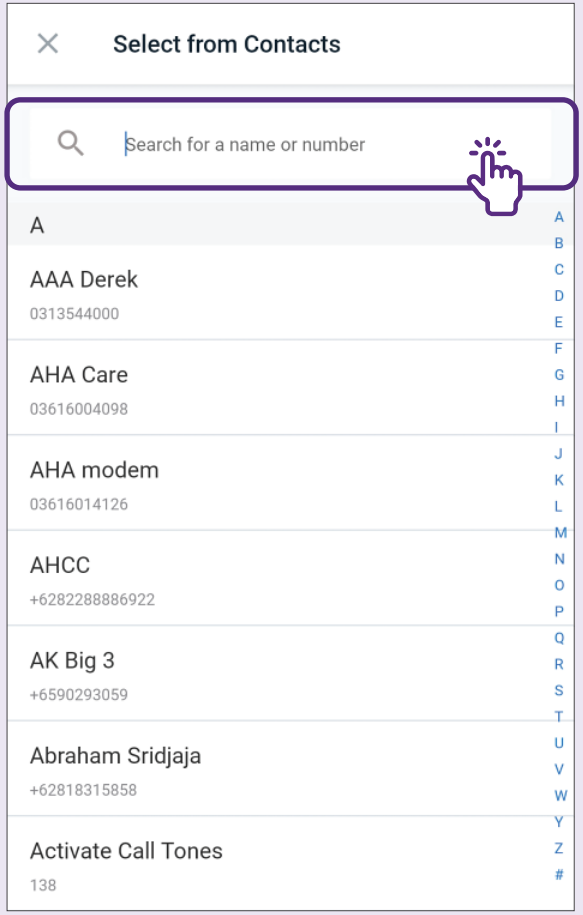


7 Tap on Recipient's Mobile No.



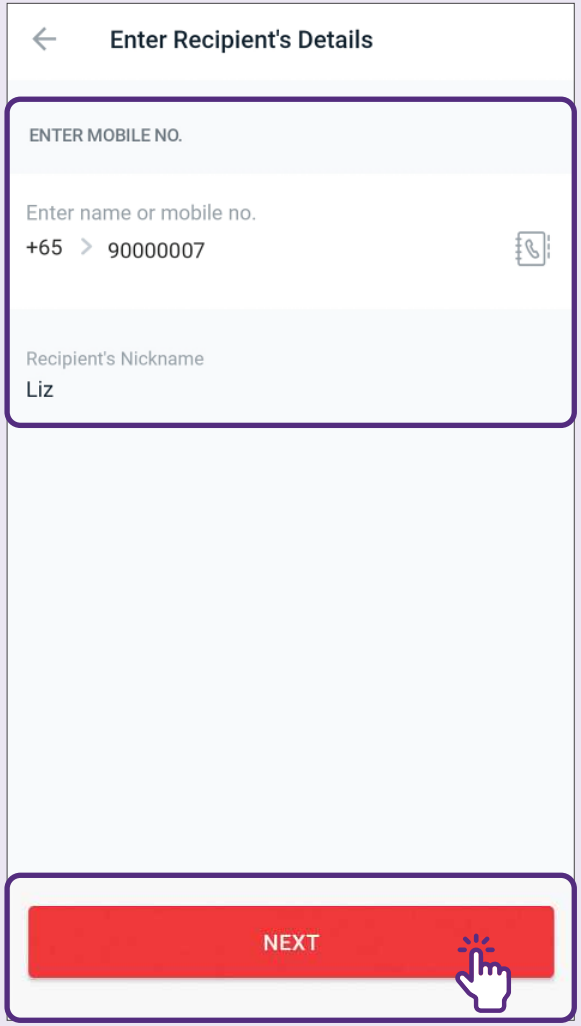
Note: If you are using PayNow via NRIC or UEN, proceed to step 9.

8 Select From Contacts

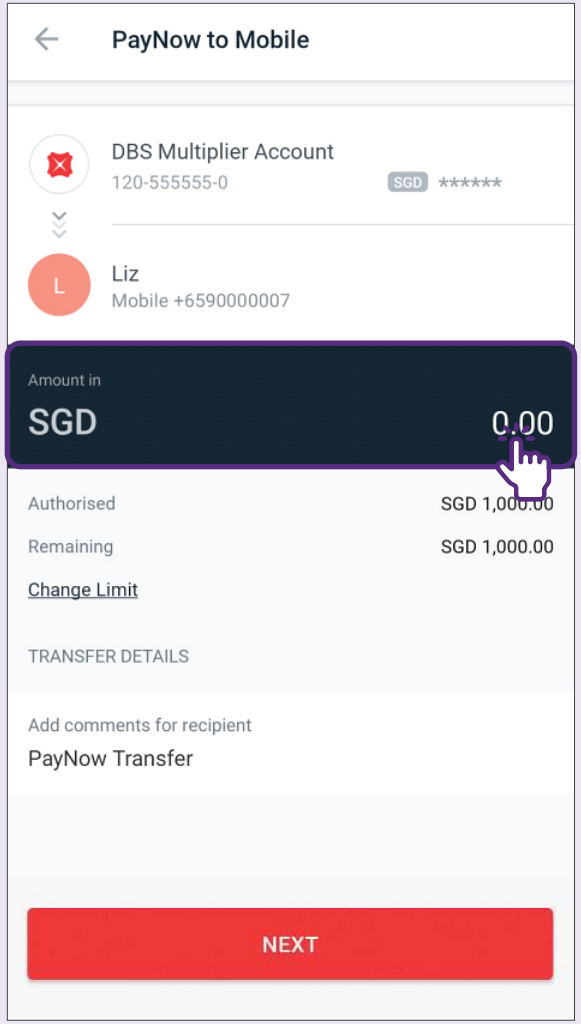


Enter a phone number or search from your contact list.

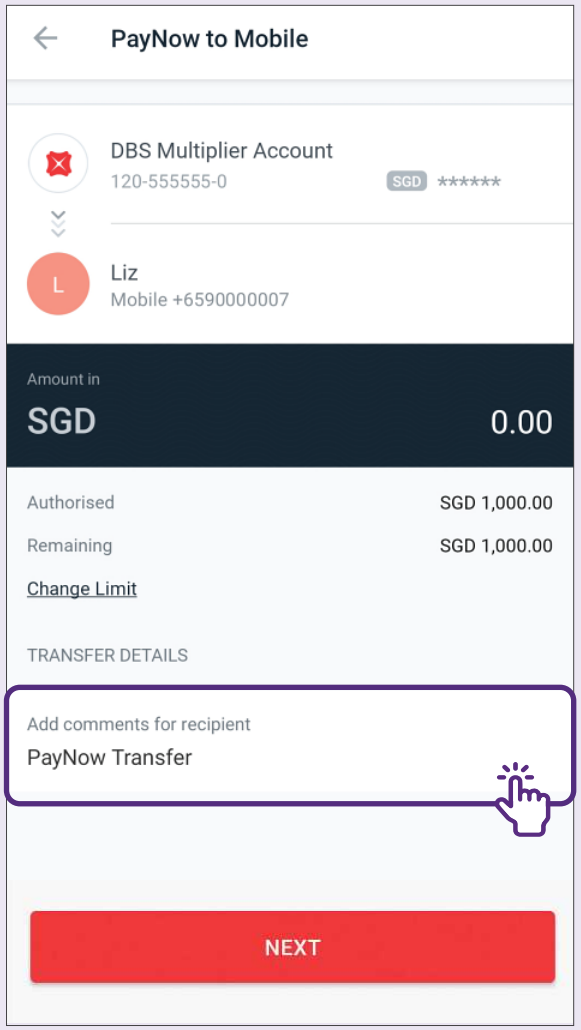
9 Review Recipient's Details and Tap on Next



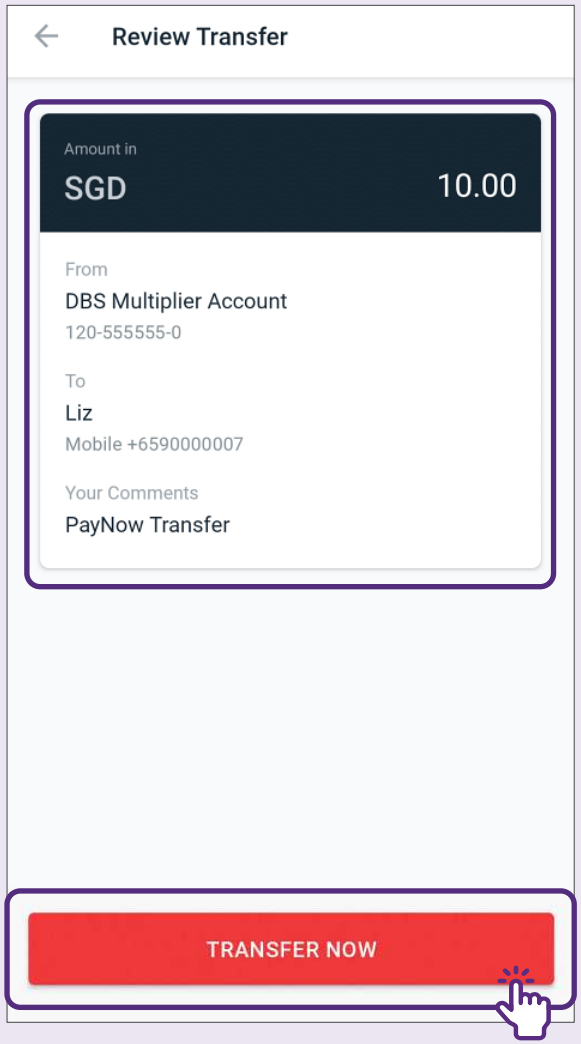
10 Enter Transfer Amount



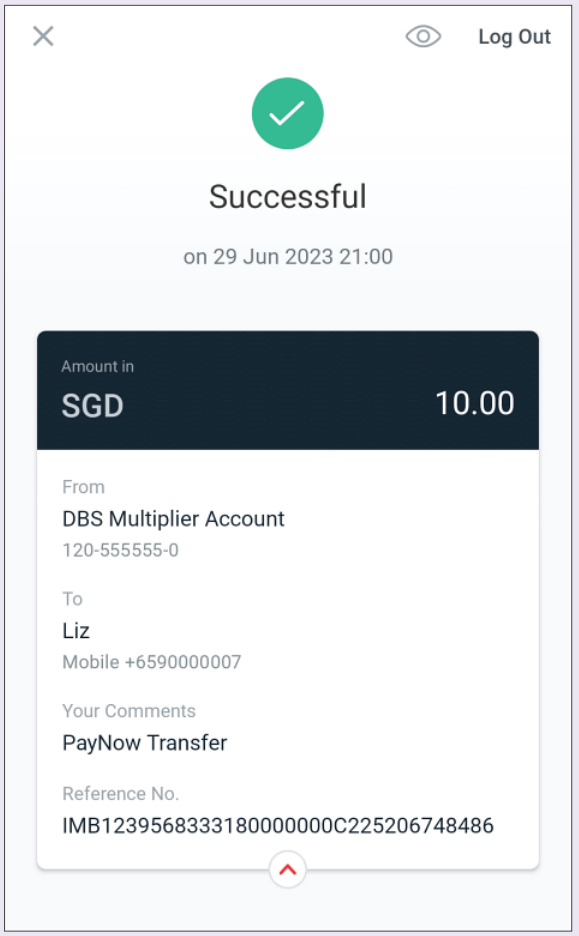
11 Add a Comment



12 Review Payment Details and Tap on Transfer Now



13 Successful Transfer



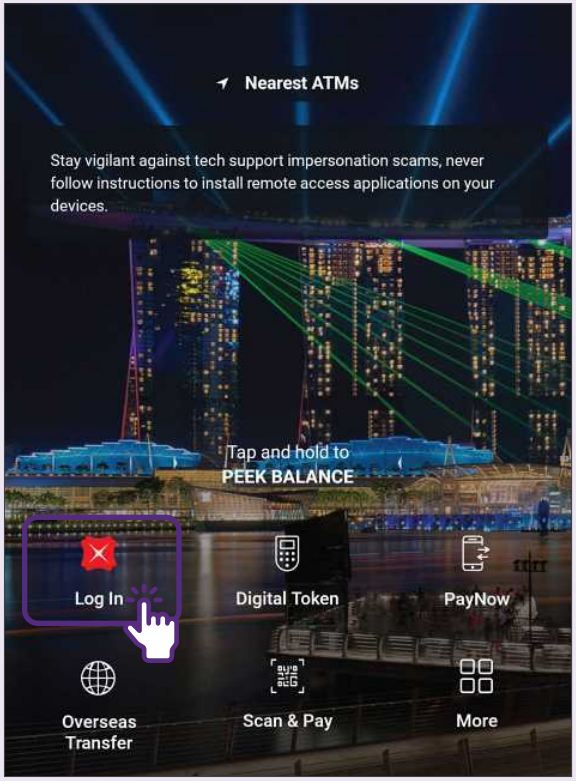
Note: The steps for PayNow via NRIC, UEN, or VPA are identical.

Transfer Money Using PayNow - Scan & Pay (SGQR)

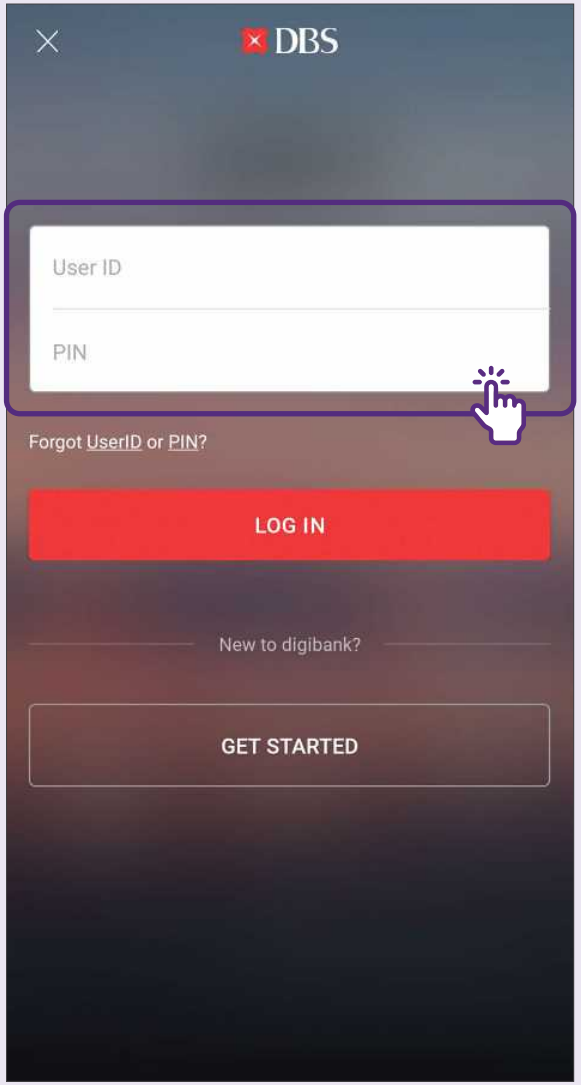
1 Launch DBS digibank

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

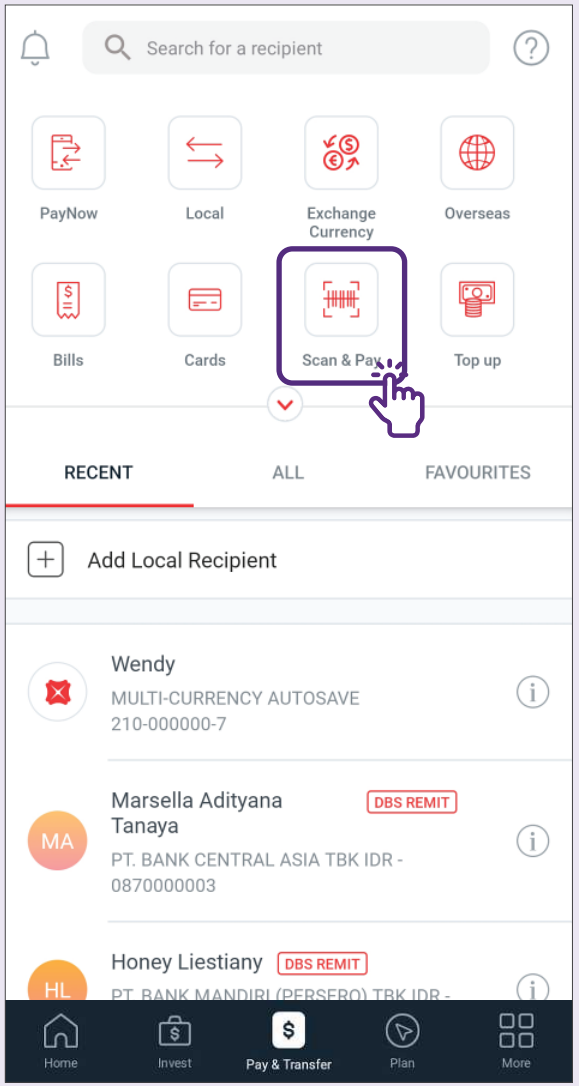
2 Tap on Log In



3 Enter User ID & PIN



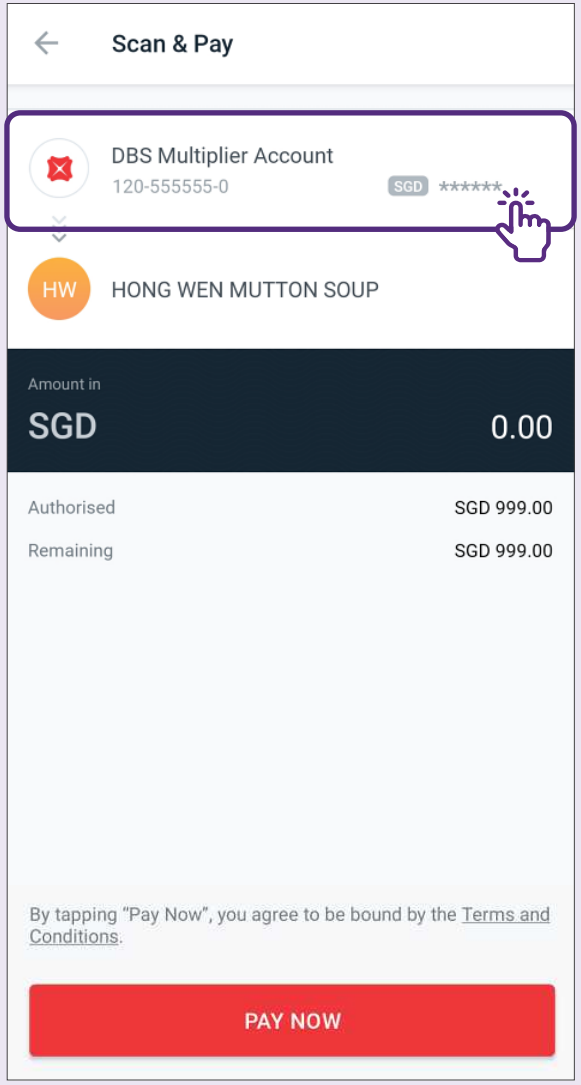
4 Select Scan & Pay



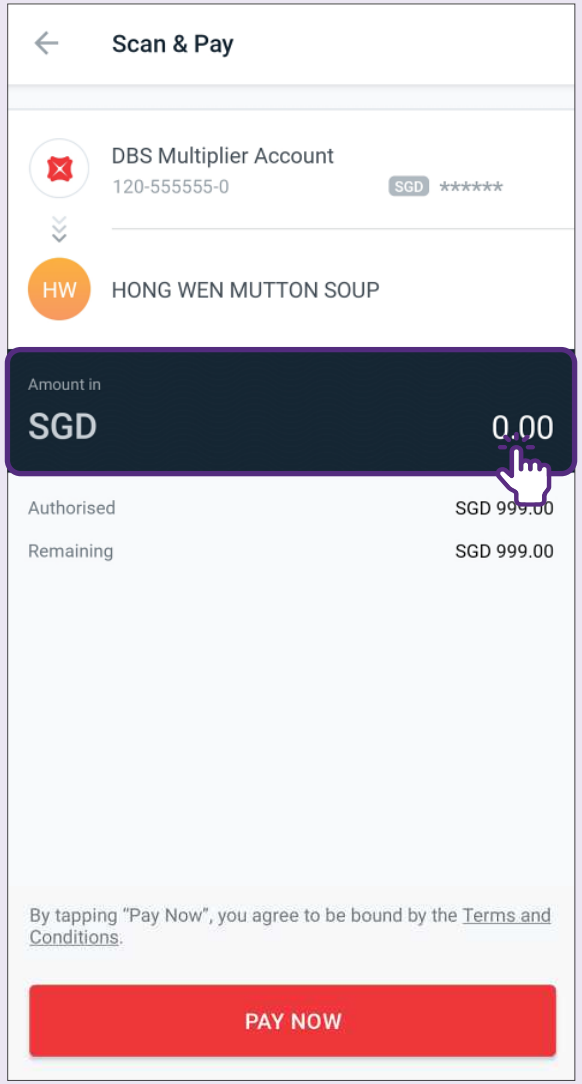
5 Scan QR Code

6 Scan SGQR

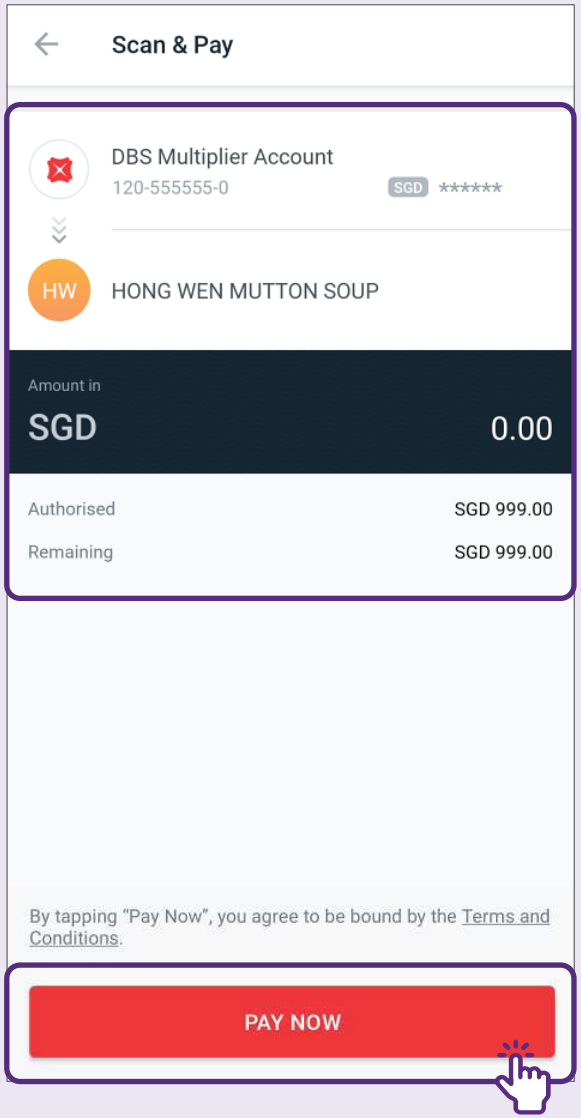
7 Select Account



8 Enter Transfer Amount



9 Review Payment Details and Tap on Pay Now



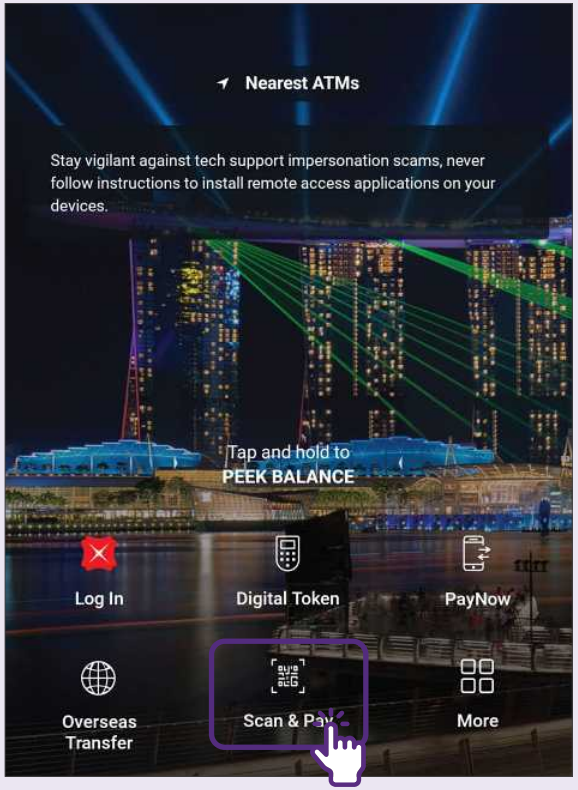
Once you tap on **"Pay Now,"** the payment will be instantly transferred to the recipient.

Transfer Money Using PayNow - Upload PayNow QR Code

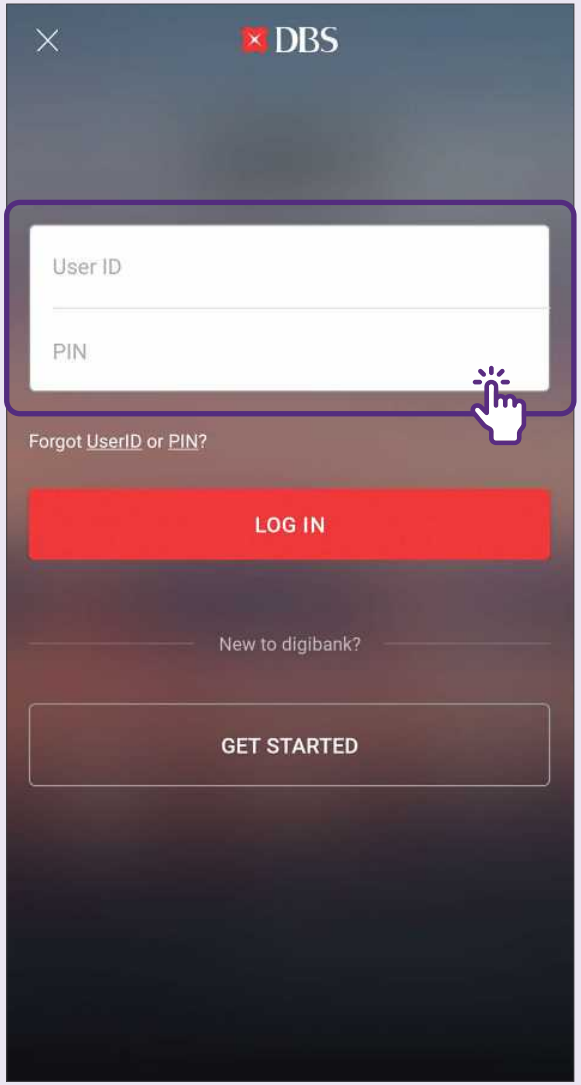
1 Launch DBS digibank

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

2 Tap on Scan & Pay

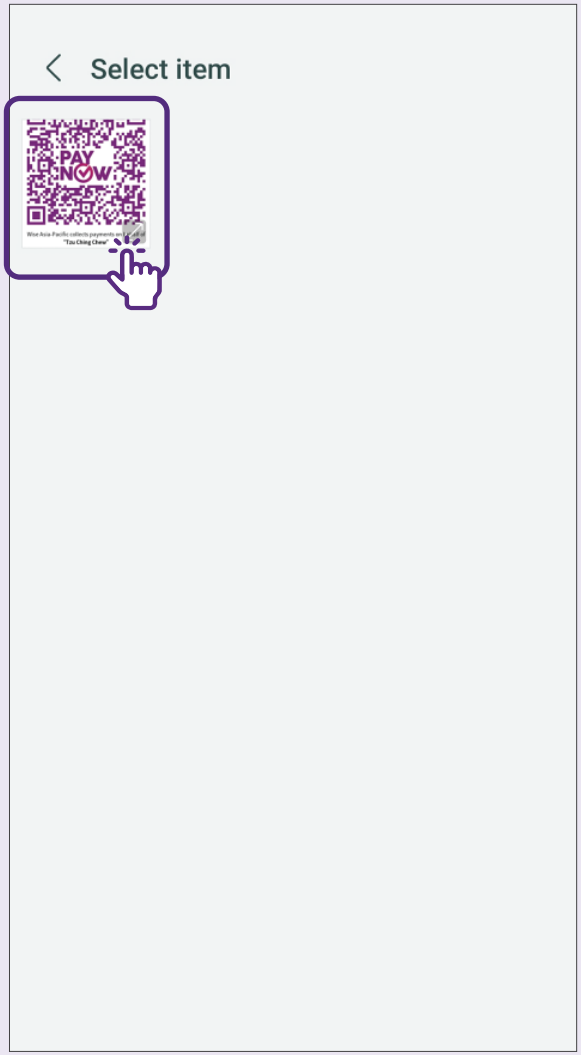


3 Enter User ID & PIN

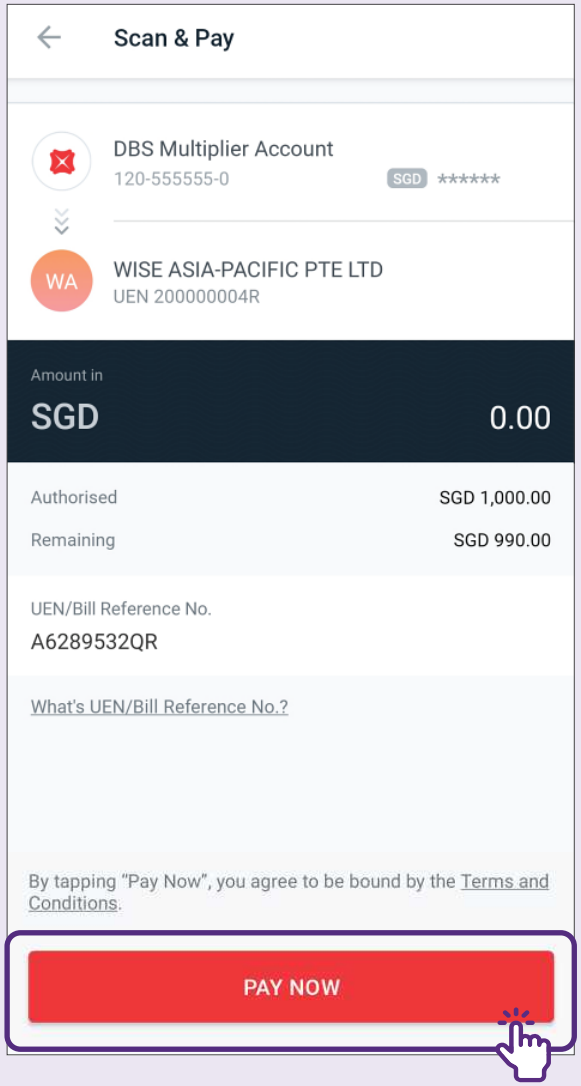


4 Tap on Photo Library

5 Tap on QR code



6 Review Payment Details and Tap on Pay Now



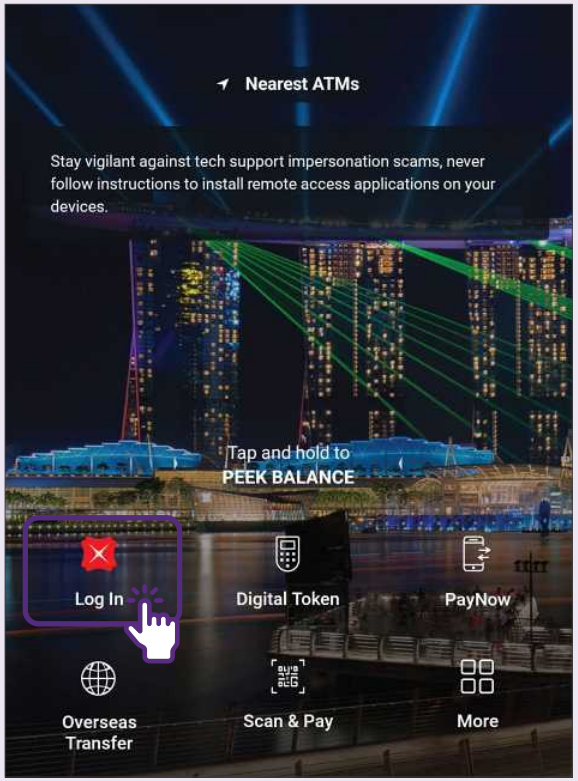
Once you tap on **"Pay Now,"** the payment will be instantly transferred to the recipient.

View Transaction History

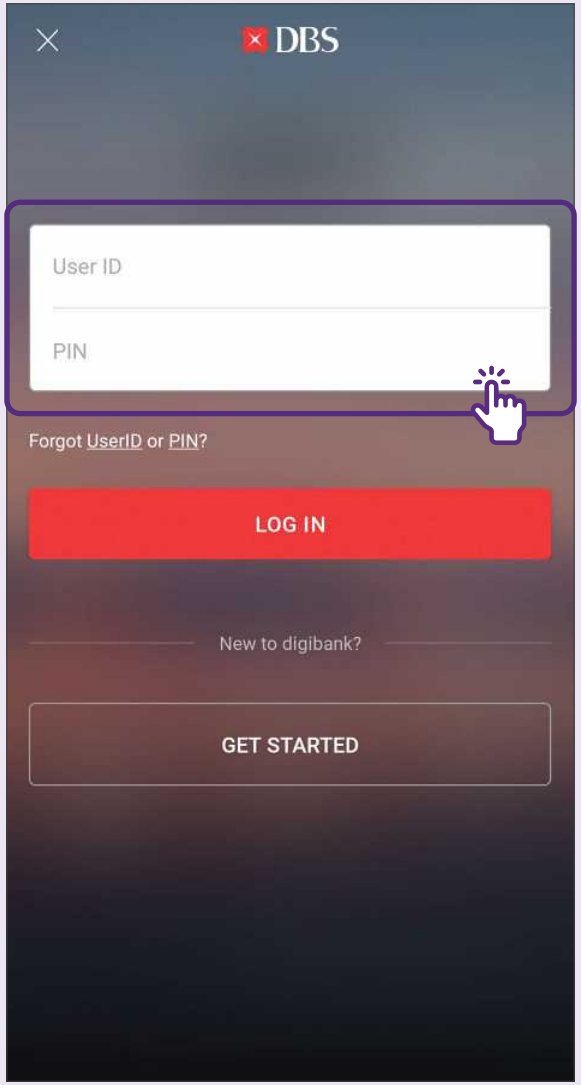
1 Launch DBS digibank

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

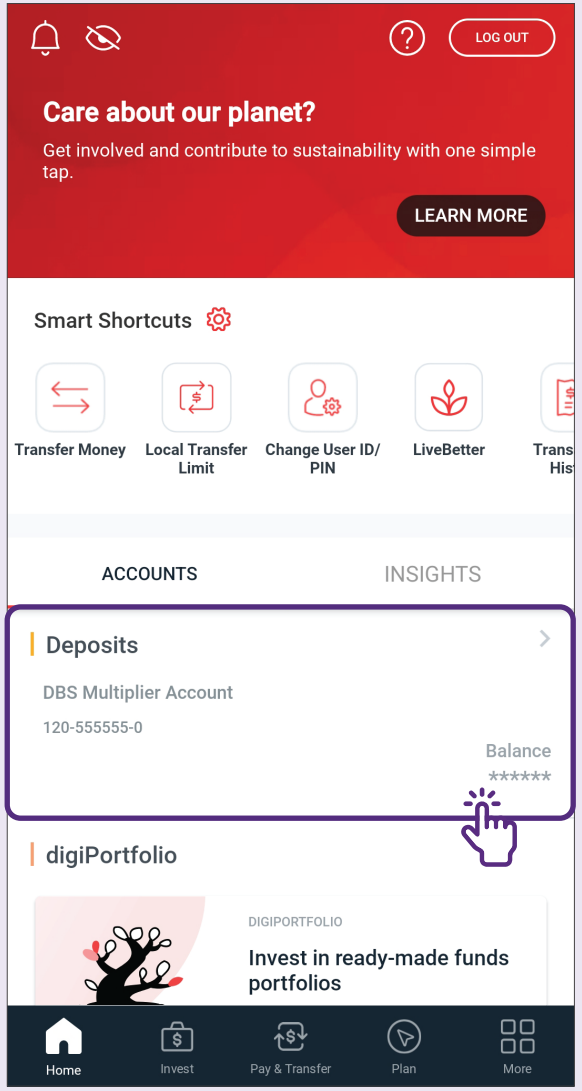
2 Tap on Log In



3 Enter User ID & PIN

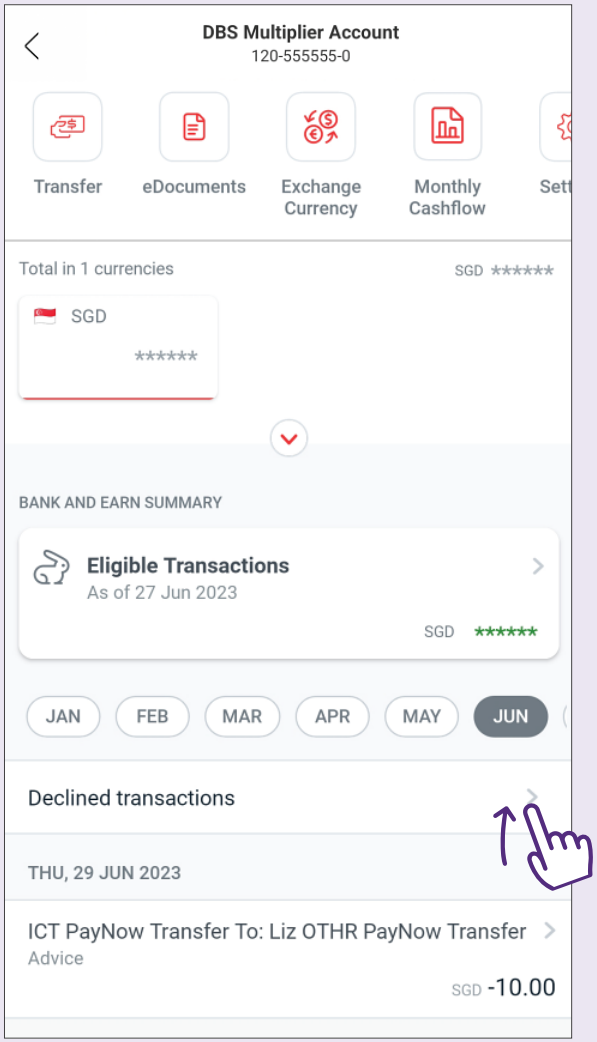


4 Select an Account



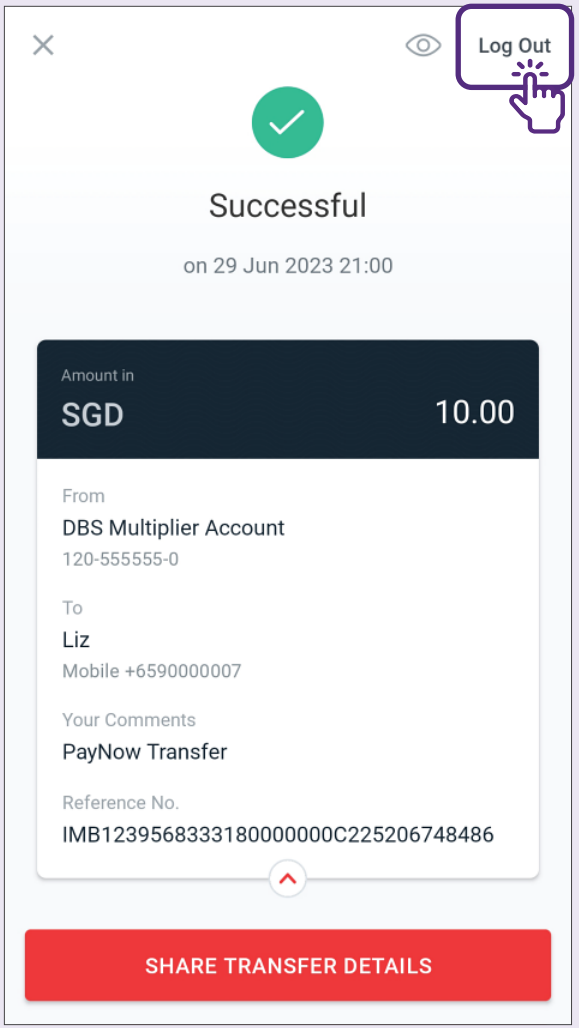
Notes

5 View Transaction History

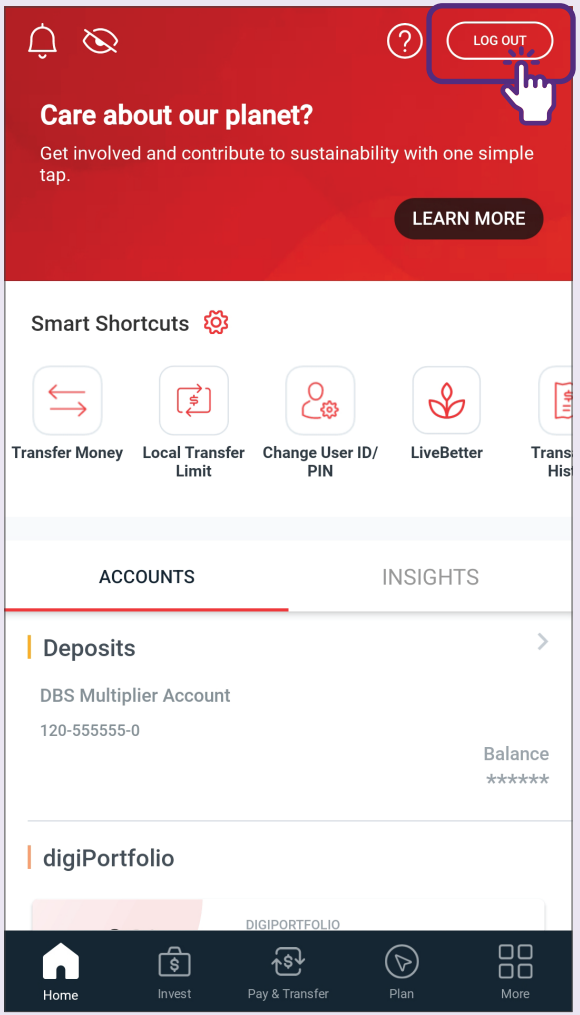


Log out from DBS digibank

1 Log out after Each Transaction



2 Log out from Homepage



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

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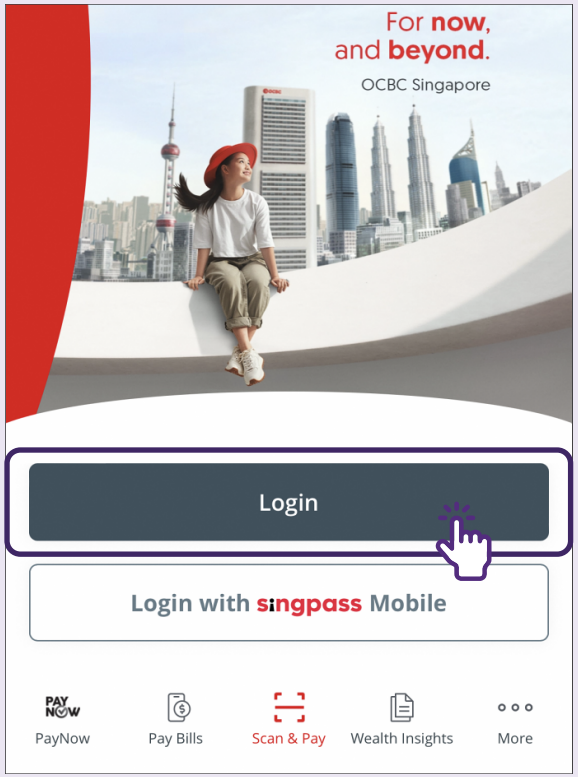
OCBC Digital App	**Page 36**
UOB TMRW App	Page 51

Log in to OCBC Digital

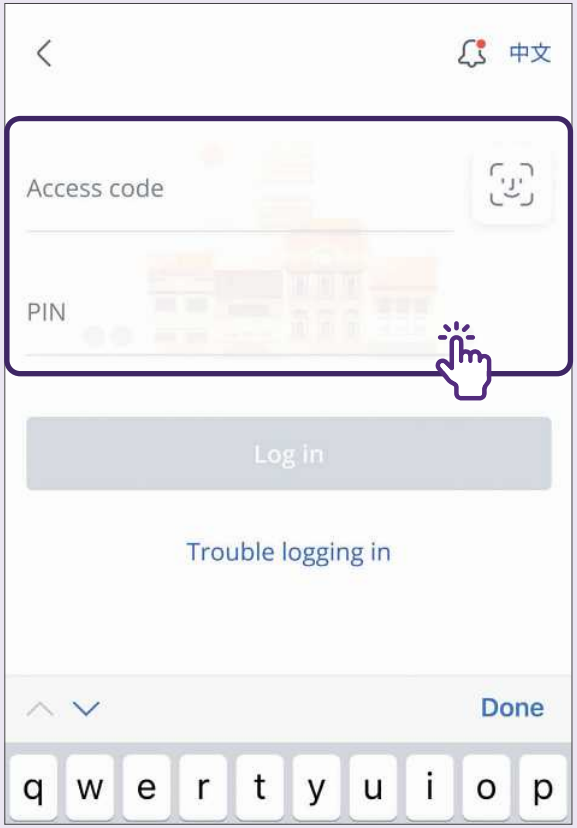
1 Launch OCBC Digital

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

2 Tap on Login



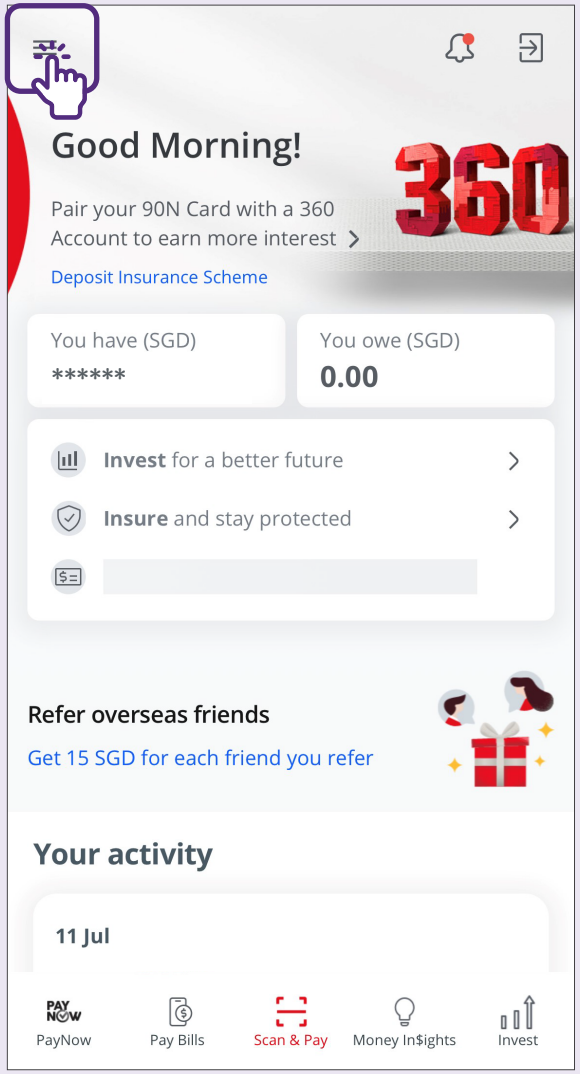
3 Enter Access code & PIN



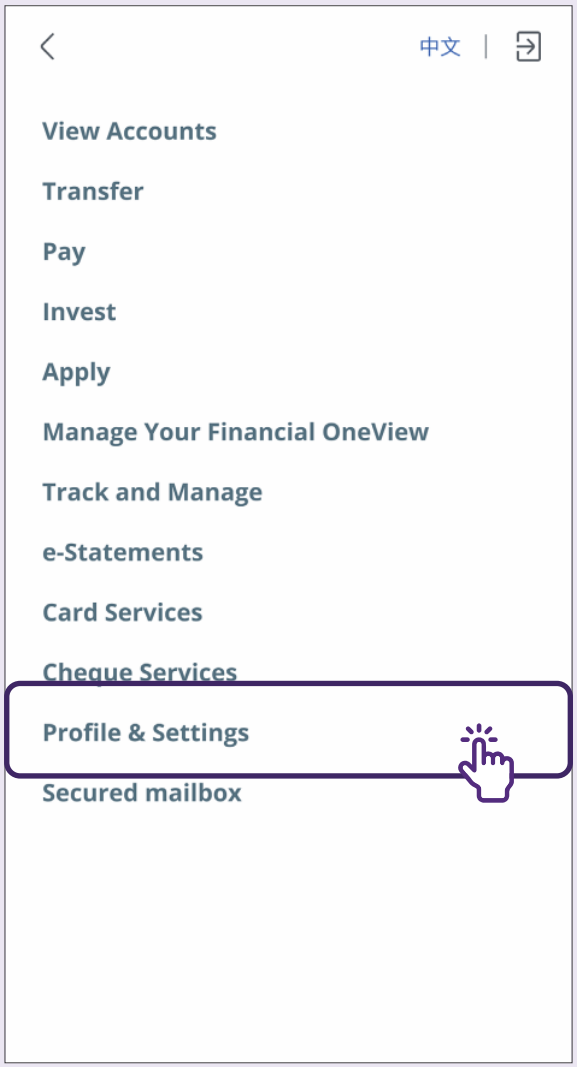
Note: If you have not registered and wish to do so on your own, you will need your OCBC Card number and PIN for verification purposes.

Set up PayNow

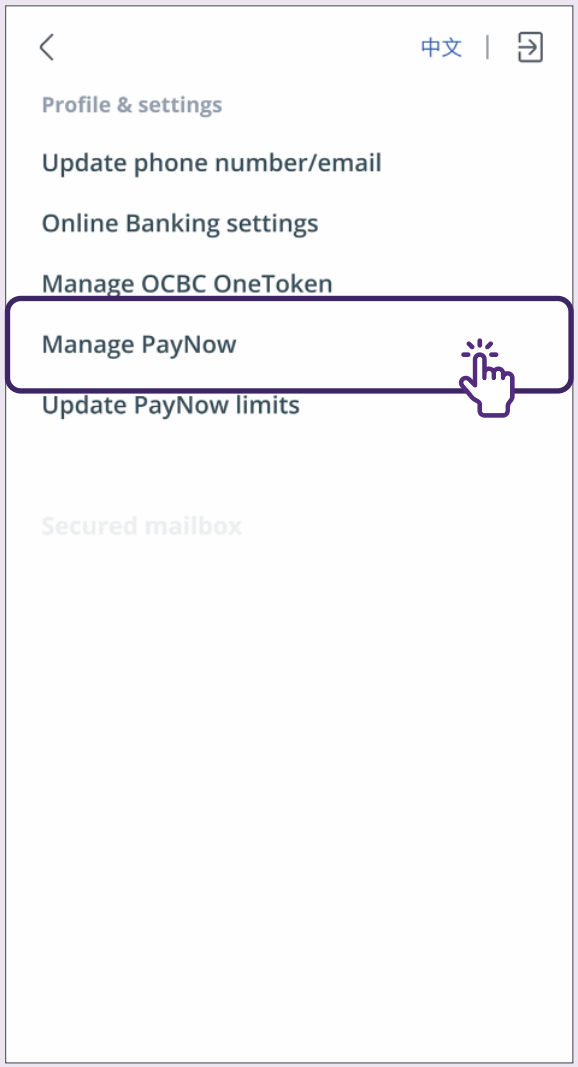
1 Tap on Menu



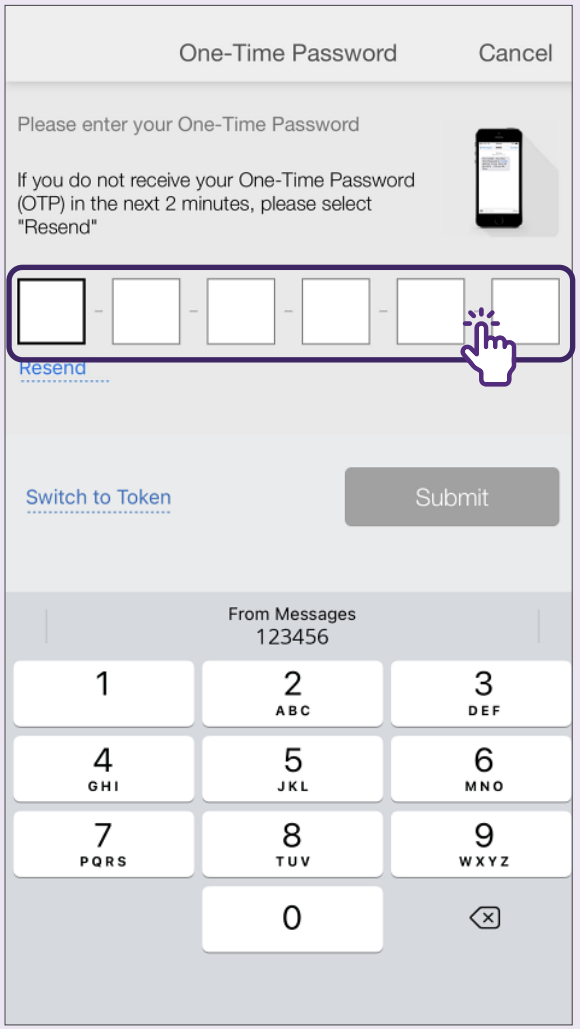
2 Select Profile & Settings



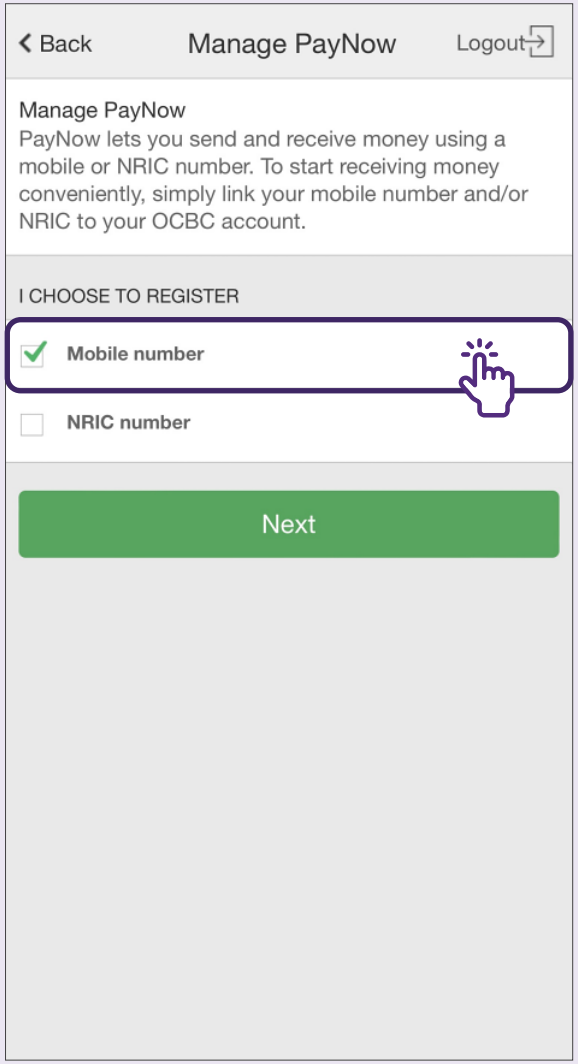
3 Select Manage PayNow



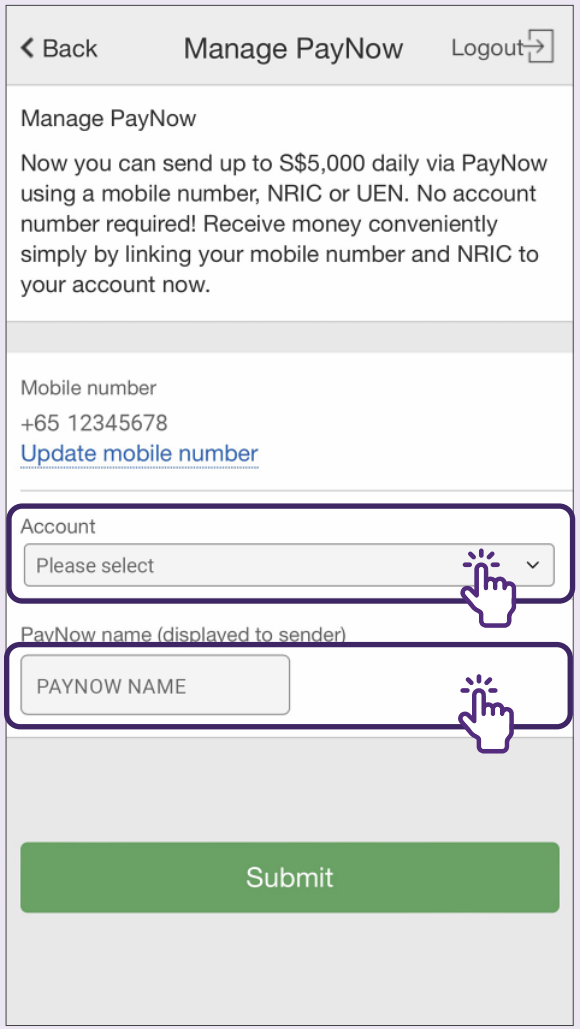
4 Enter One-Time Password



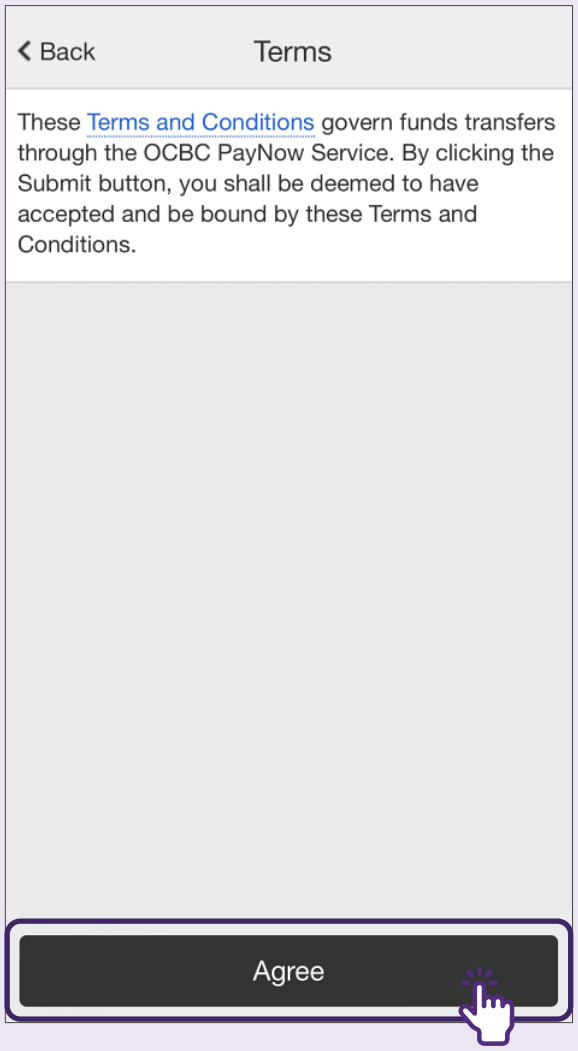
5 Select Mobile Number



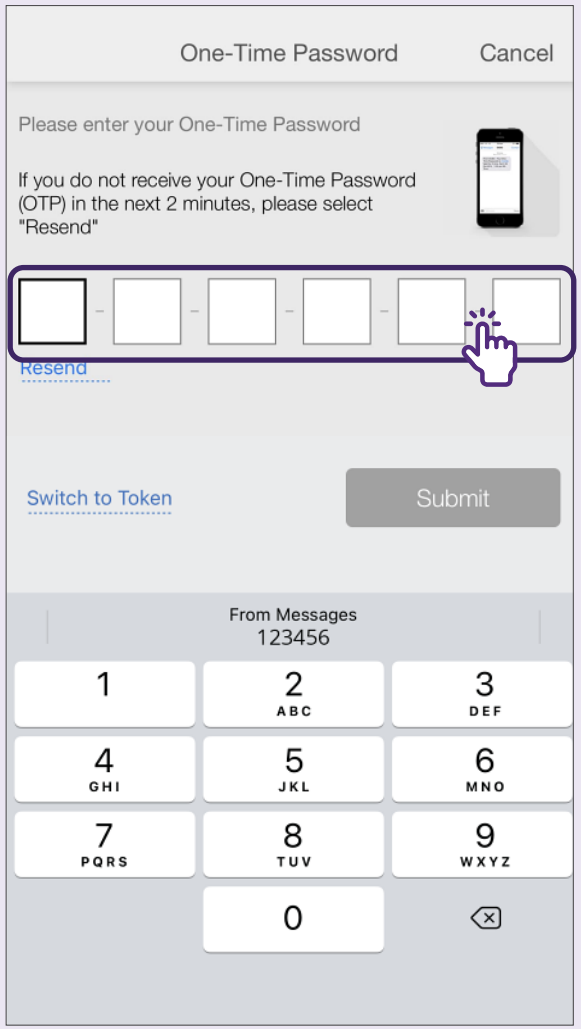
6 Select Bank Account & Enter PayNow Name



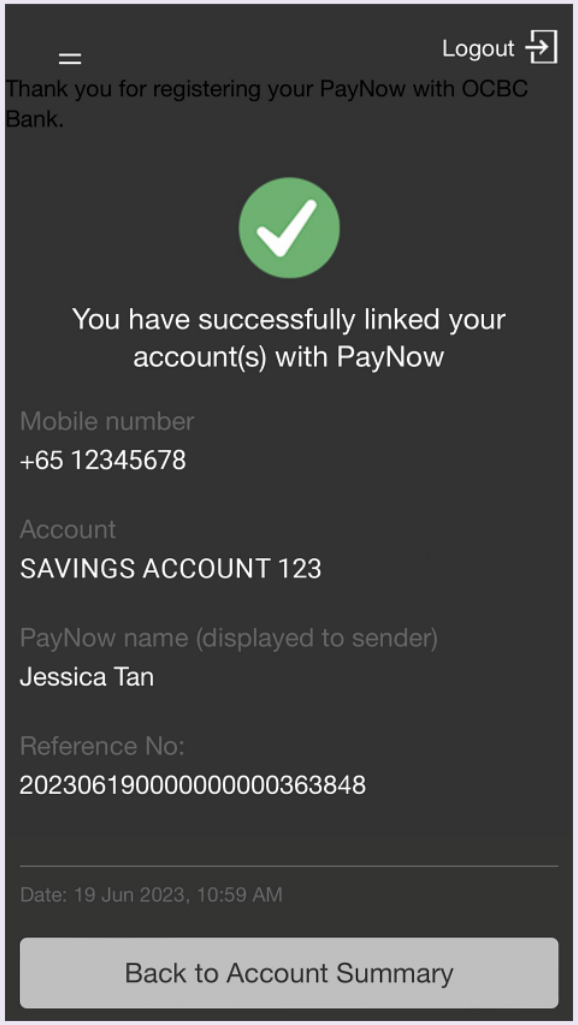
7 Agree to Terms and Conditions



8 Enter One-Time Password



9 Successful Registration

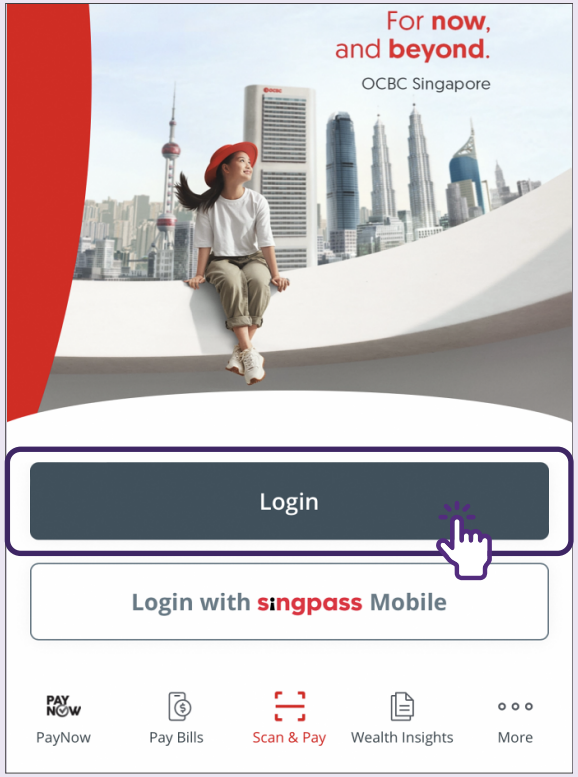


Transfer Money Using PayNow - Mobile Number/NRIC/UEN

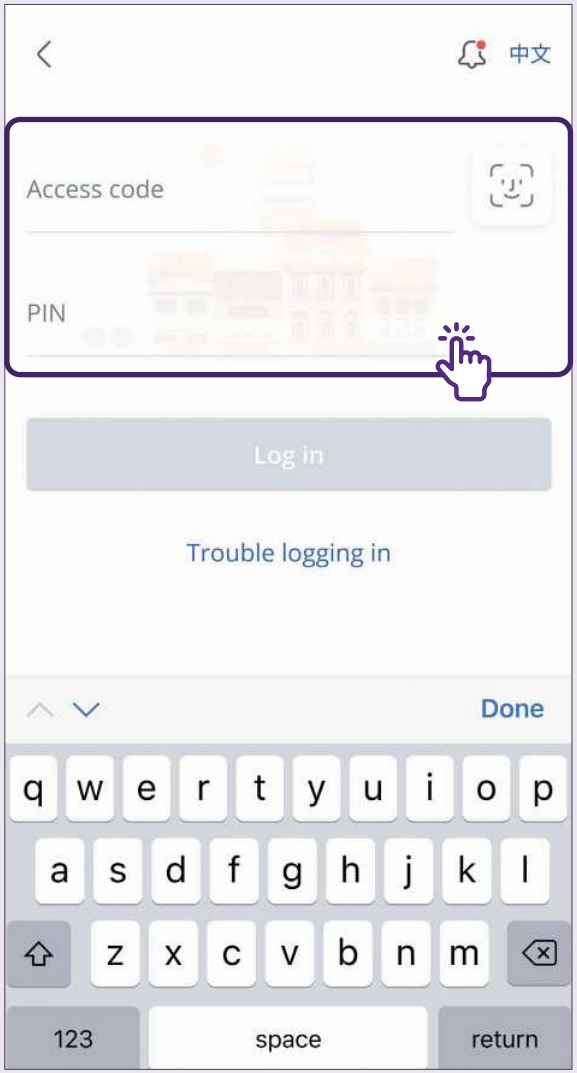
1 Launch OCBC Digital

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

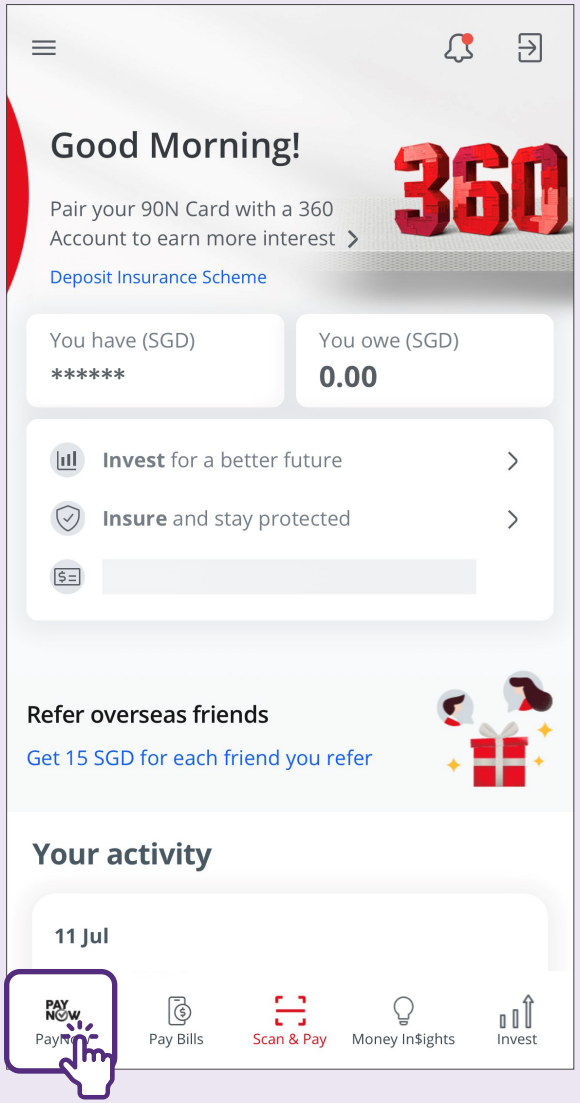
2 Tap on Login



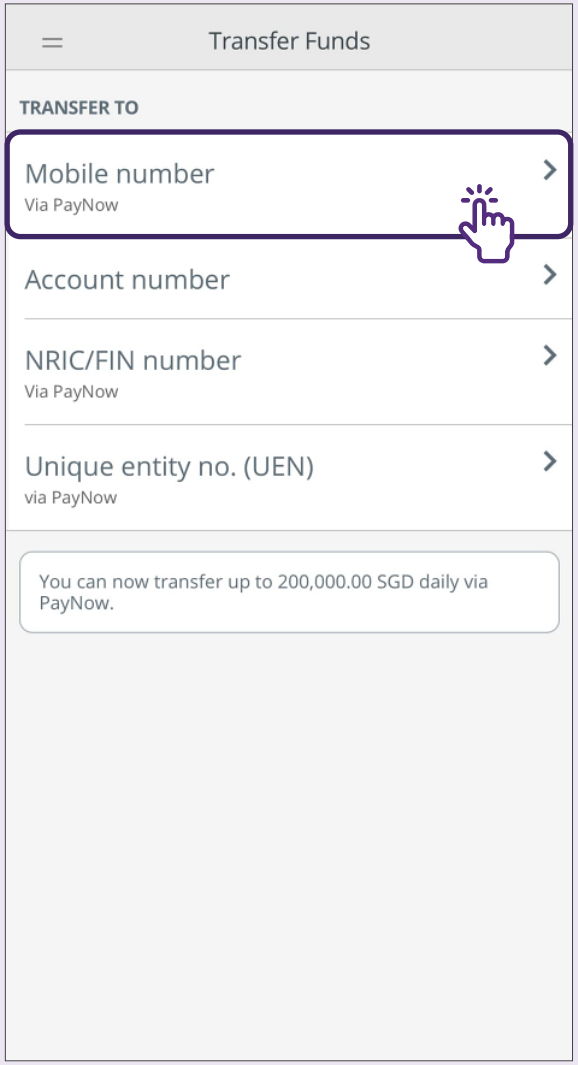
3 Enter Access code & PIN



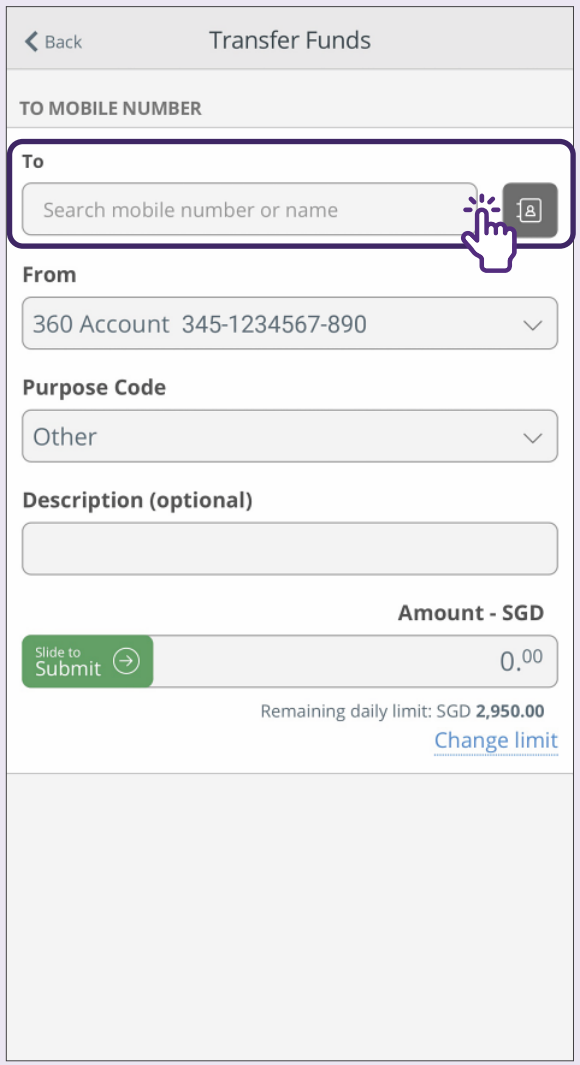
4 Tap on PayNow



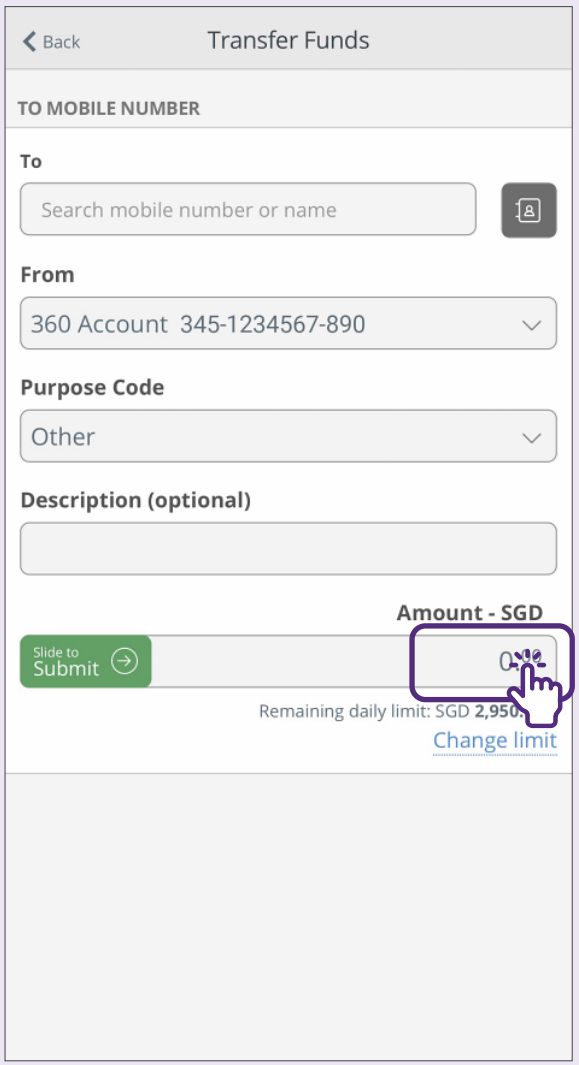
5 Select Mobile Number



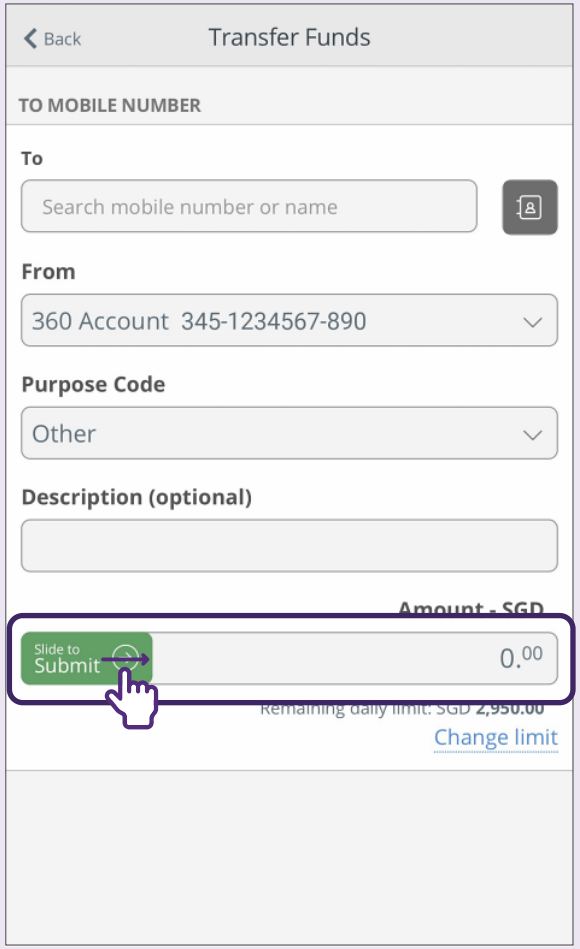
6 Enter Mobile Number



7 Enter Transfer Amount

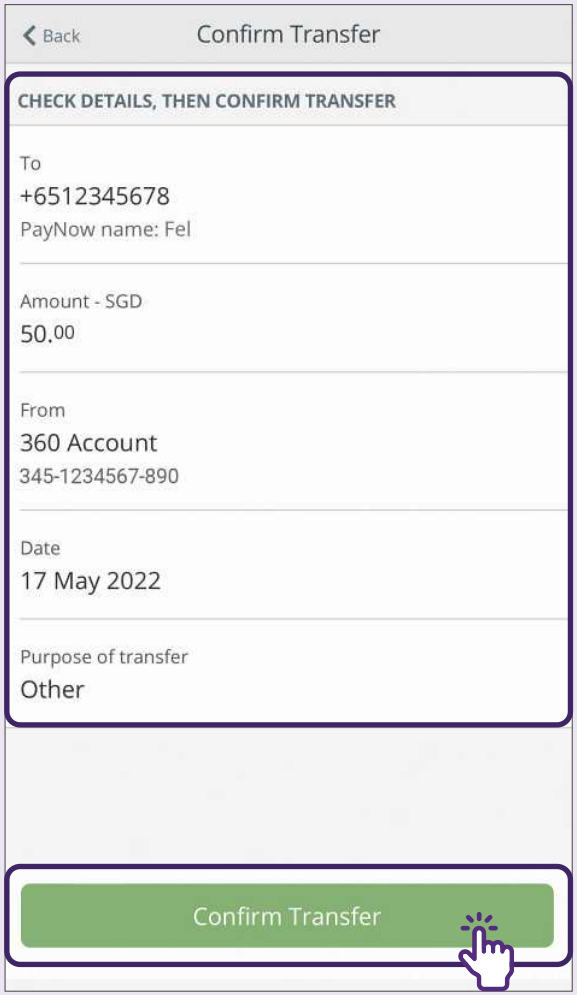


8 Transfer Funds

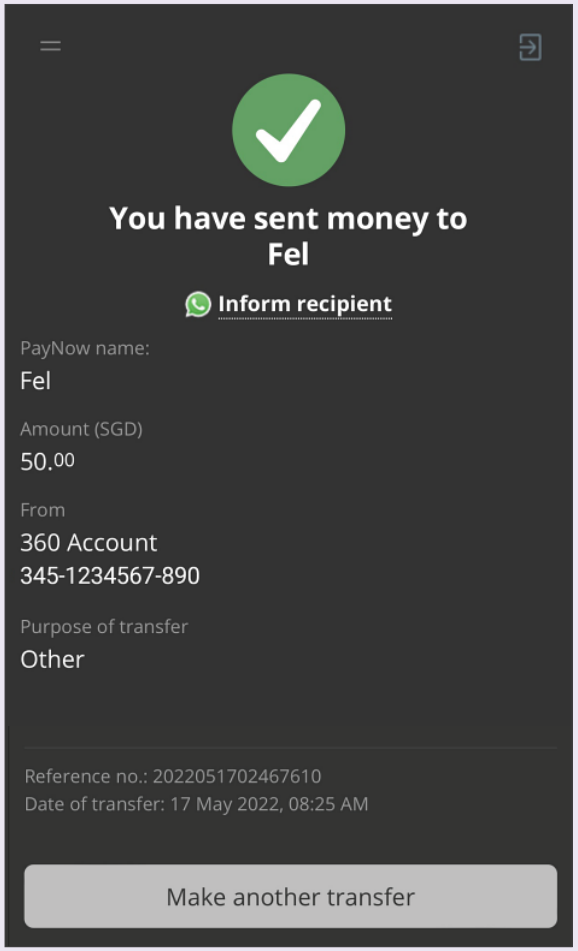


Slide the green bar to submit payment details.

9 Review Payment Details and Tap on Confirm Transfer



10 Successful Transfer



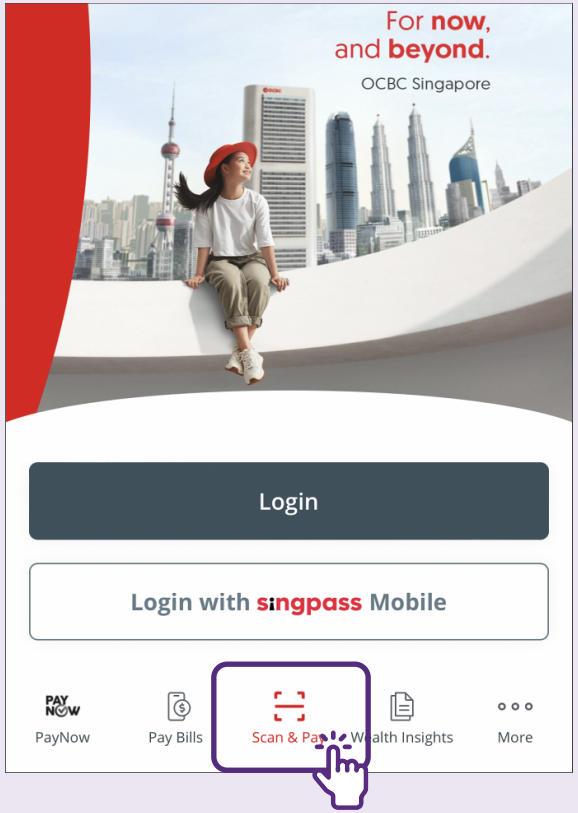
Note: The steps for PayNow via NRIC or UEN are identical.

Transfer Money Using PayNow - Scan & Pay (SGQR)

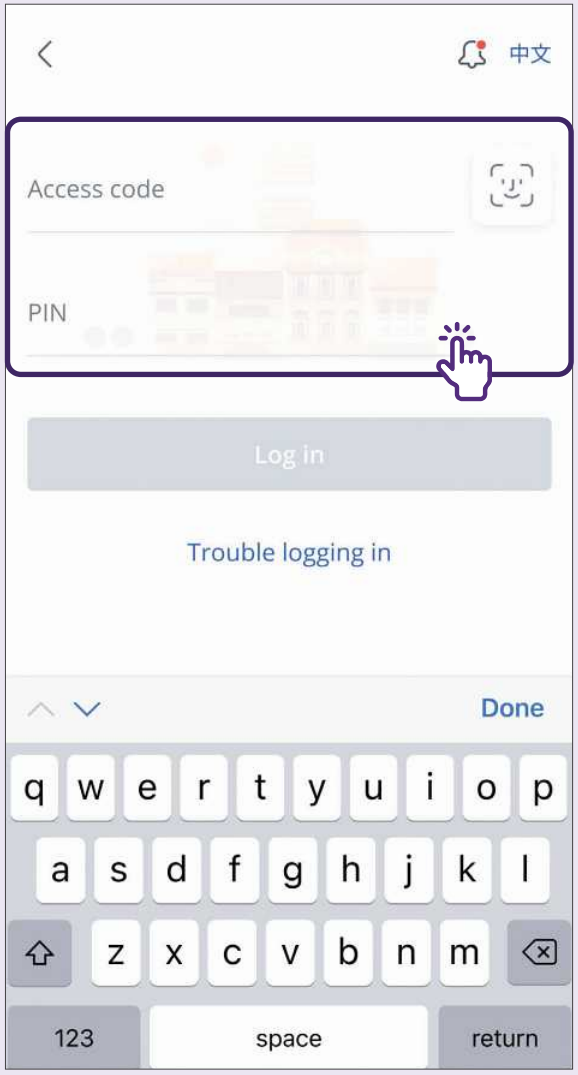
1 Launch OCBC Digital

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

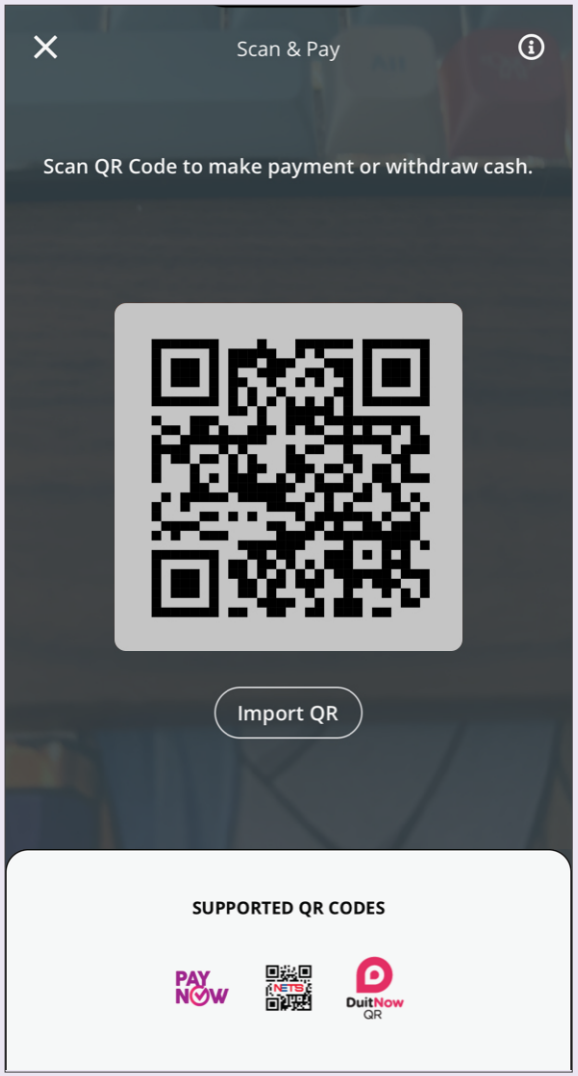
2 Tap on Scan & Pay



3 Enter Access code & PIN

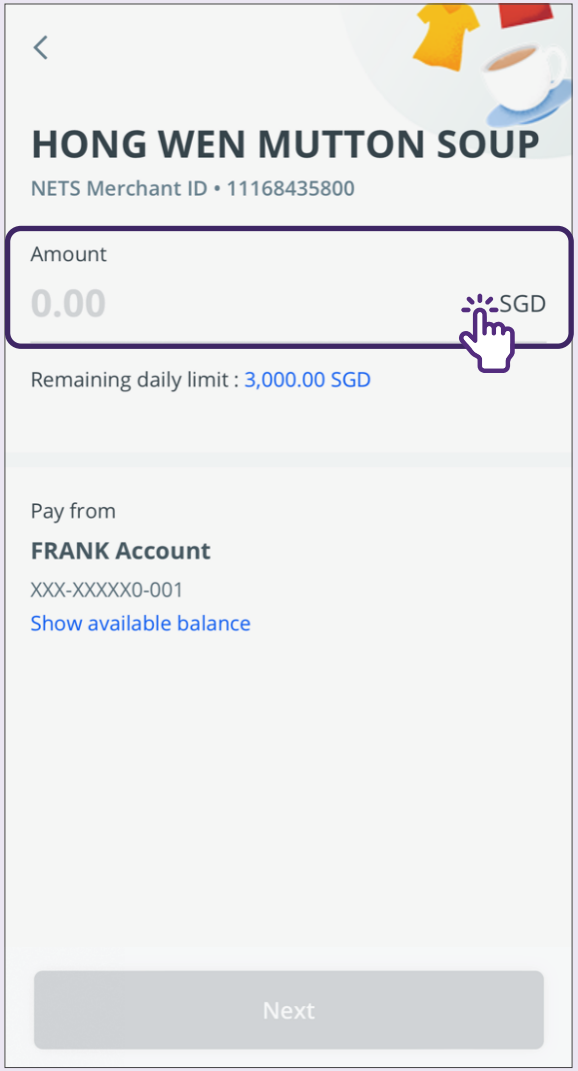


4 Scan QR Code

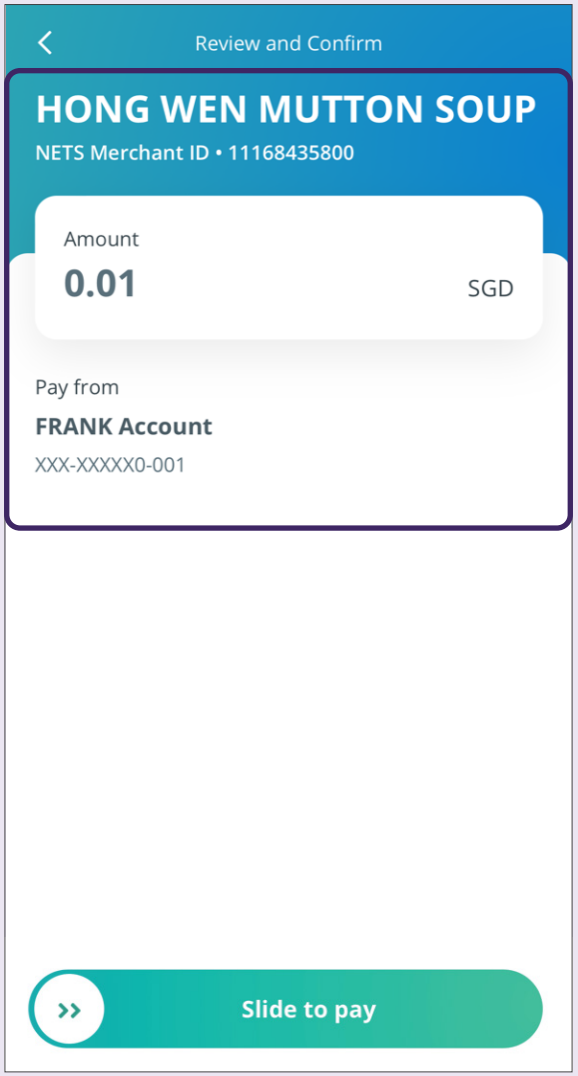


5 Scan SGQR

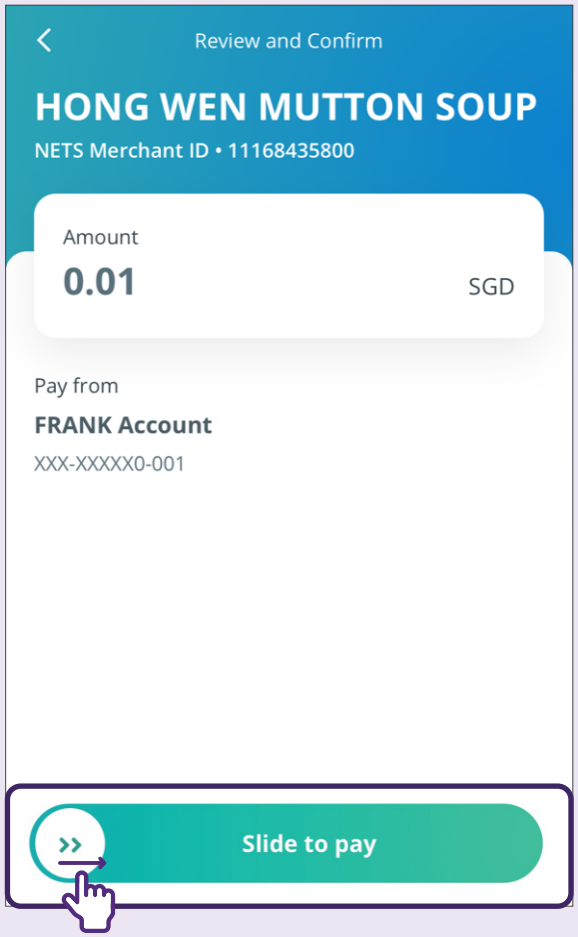
6 Enter Transfer Amount



7 Review Payment Details



8 Slide to Pay



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

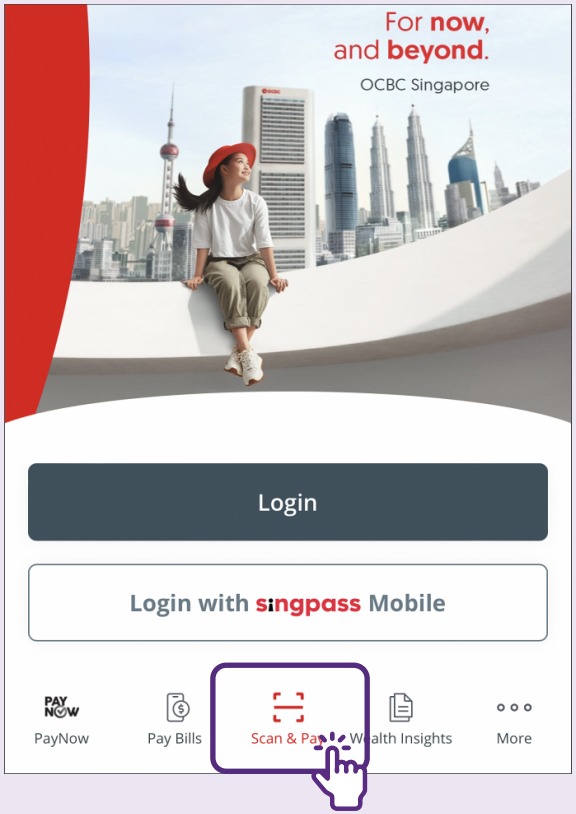
Notes

Transfer Money Using PayNow - Upload PayNow QR Code

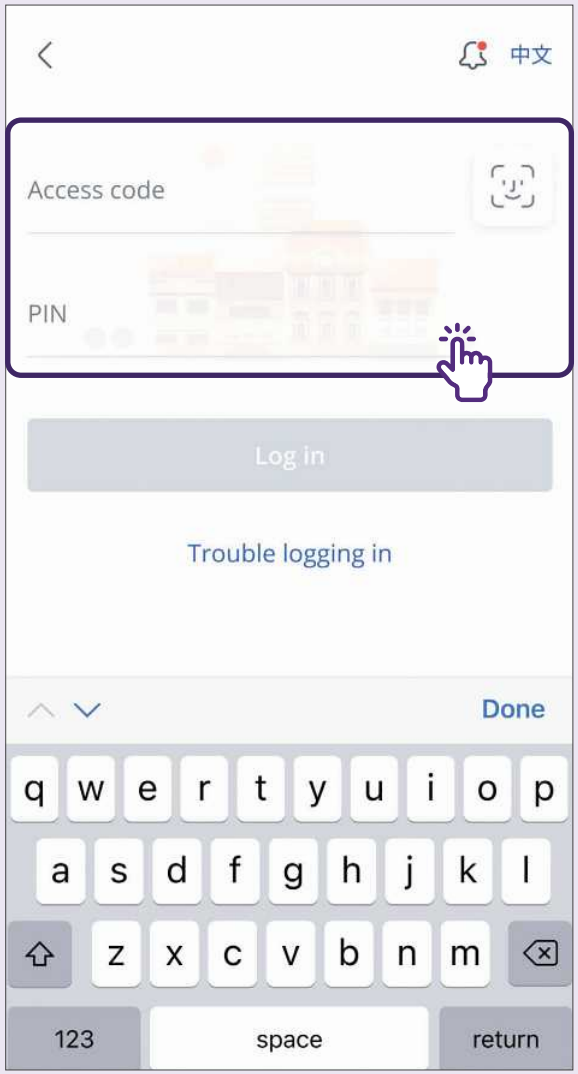
1 Launch OCBC Digital

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

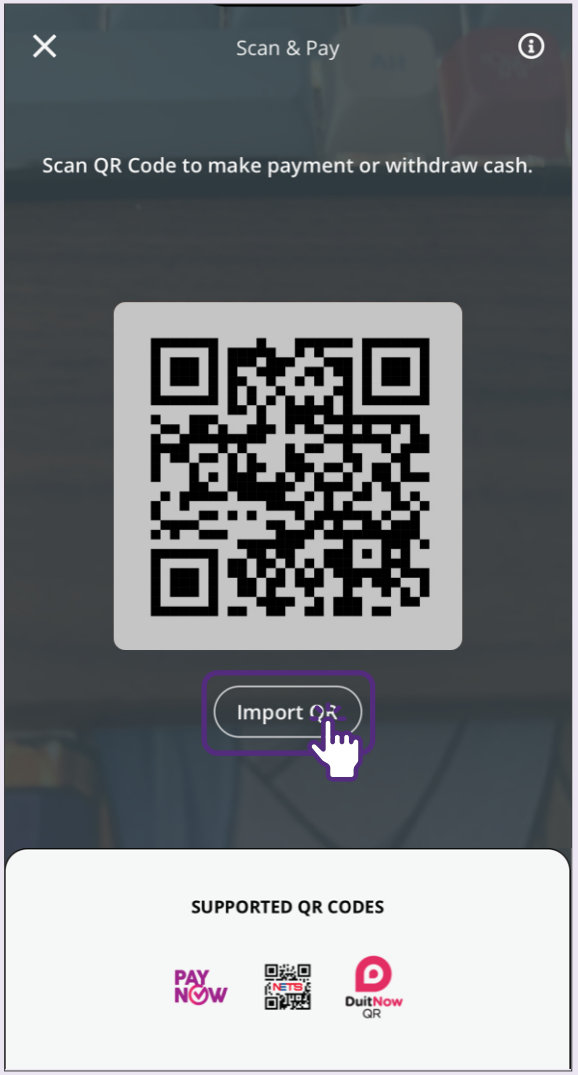
2 Tap on Scan & Pay



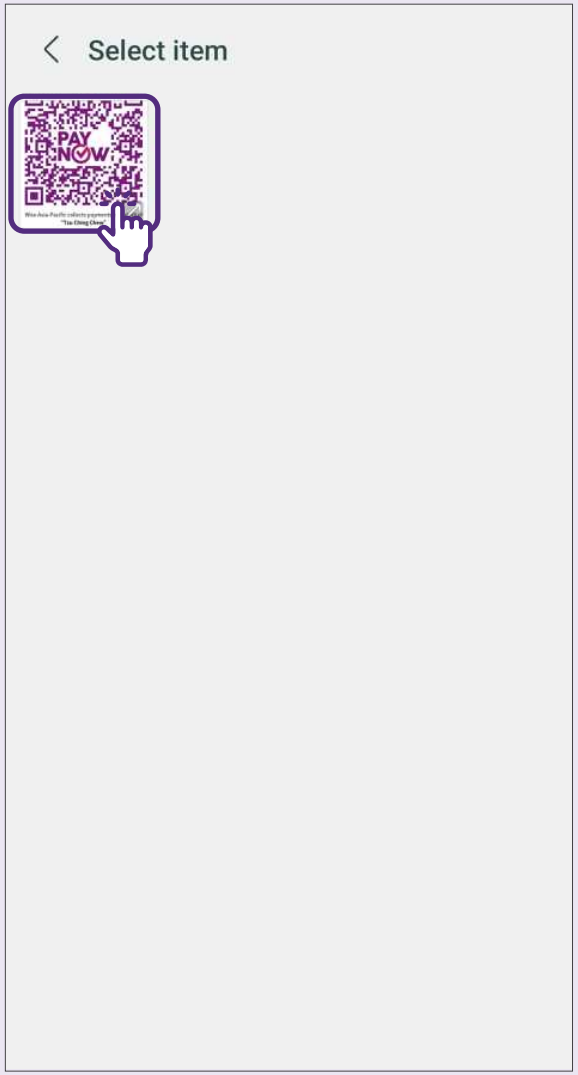
3 Enter Access code & PIN



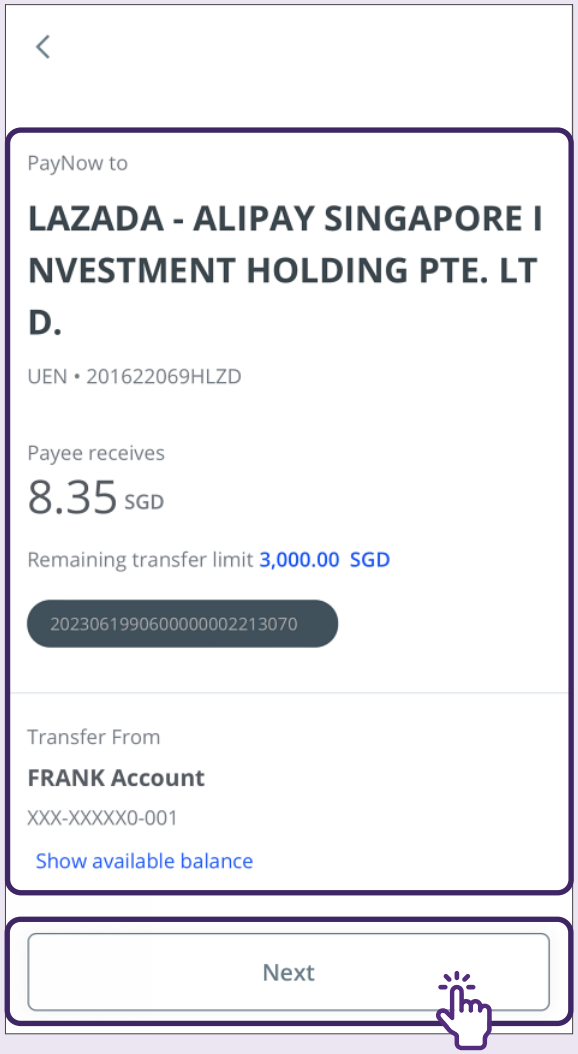
4 Tap on Import QR



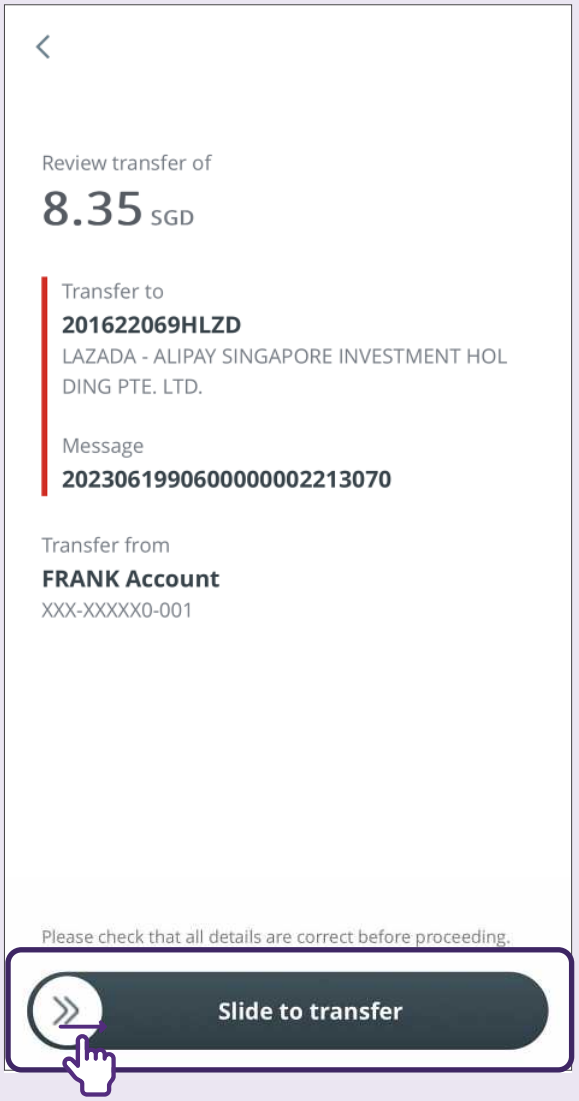
5 Select QR Code



6 Review Payment Details and Tap on Next



7 Slide to Transfer

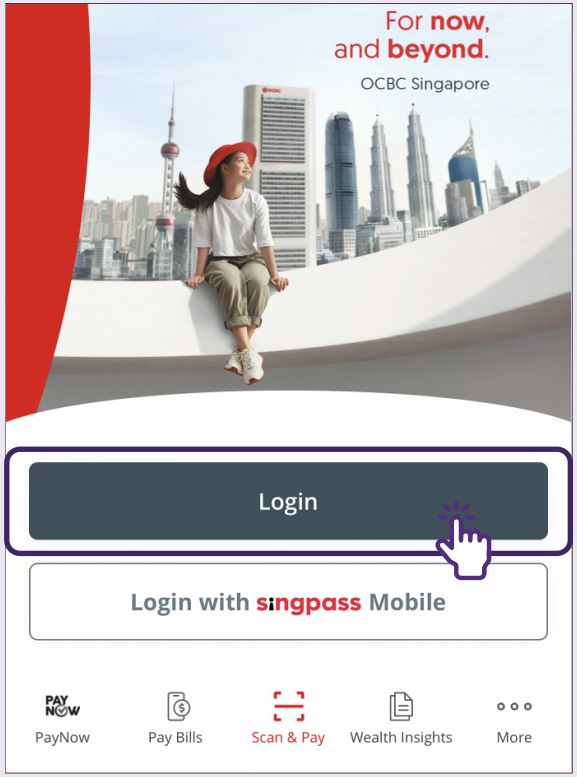


View Transaction History

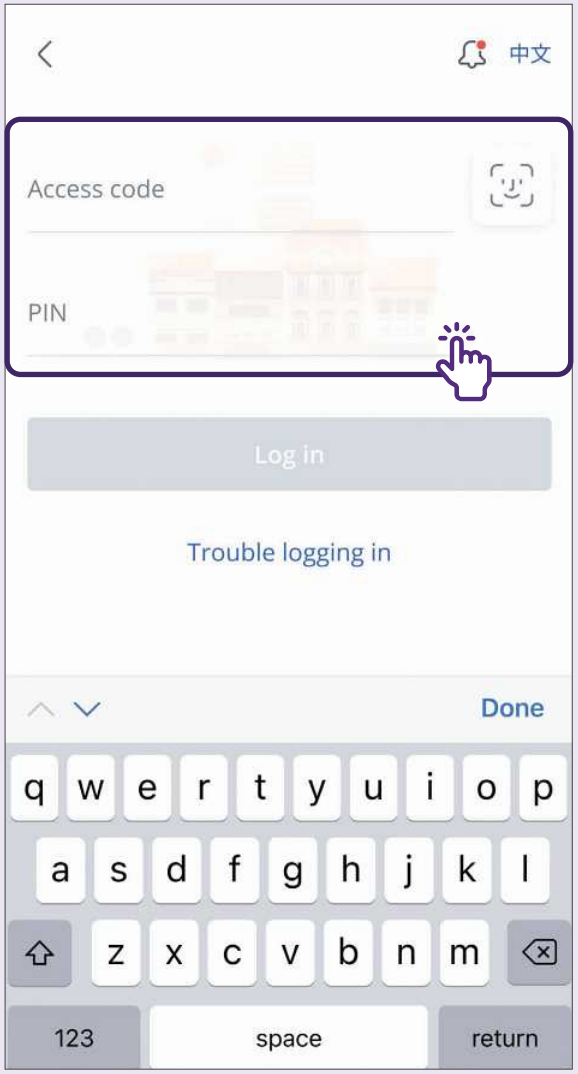
1 Launch OCBC Digital

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

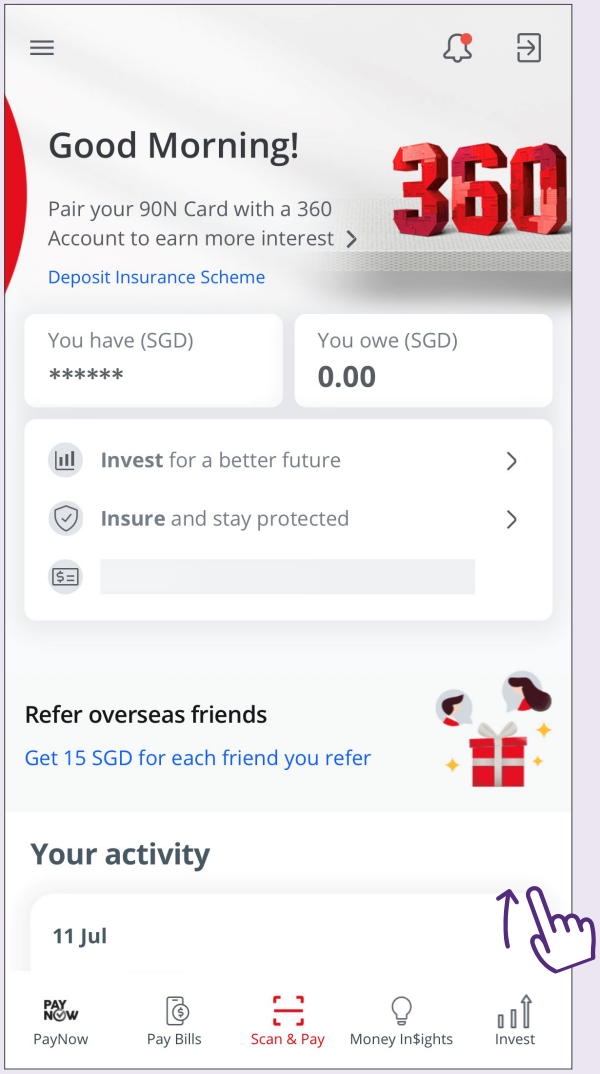
2 Tap on Login



3 Enter Access code & PIN

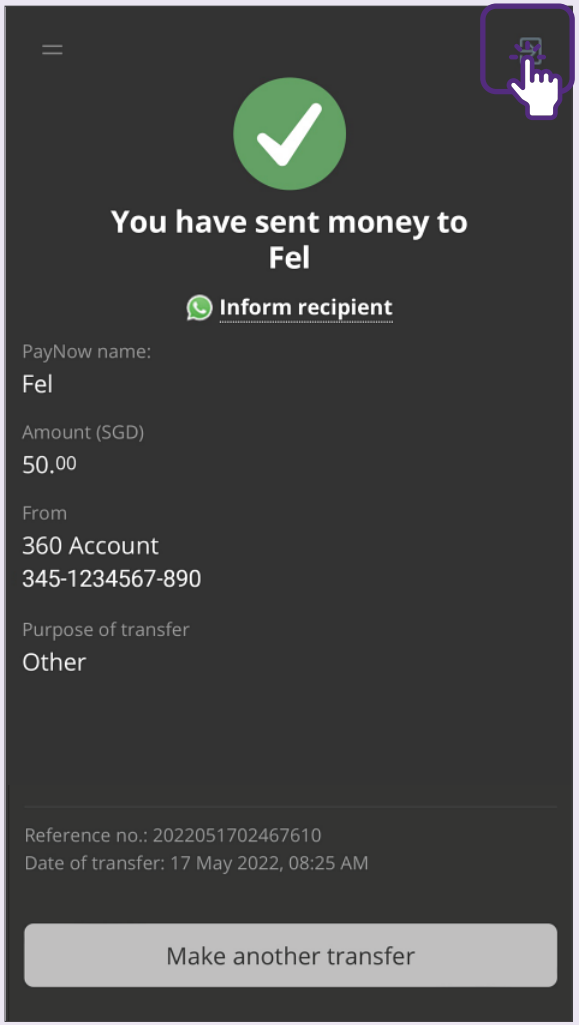


4 View Transaction History

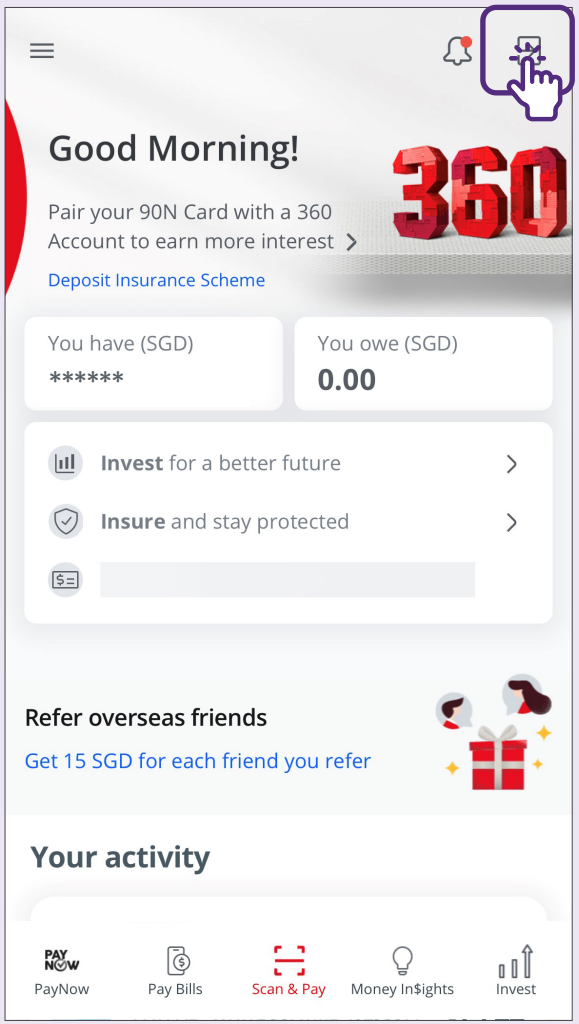


Log out from OCBC Digital

1 Log out after Each Transaction



2 Log out from Homepage



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

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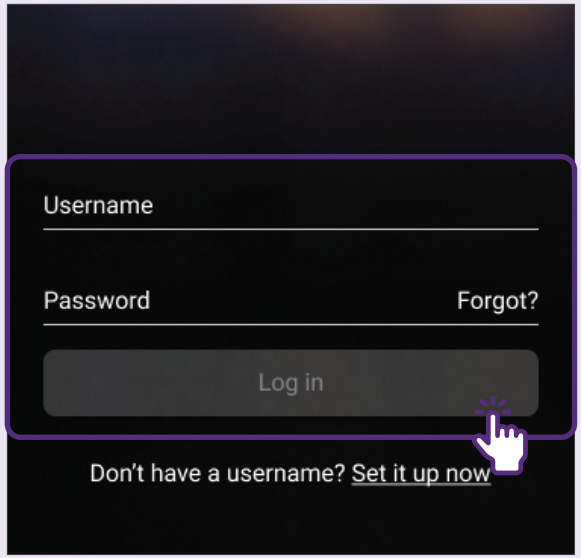
UOB TMRW App **Page 51**

Log in to UOB TMRW

1 Launch UOB TMRW

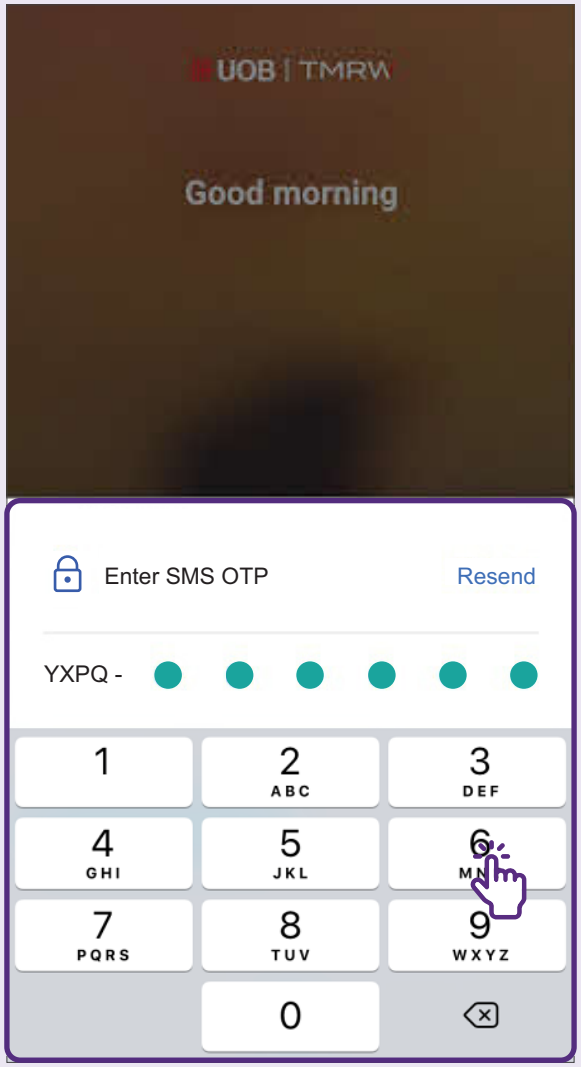
Download **"UOB TMRW"** app from Apple App Store or Google Play Store and launch it.

2 Enter Username and Password



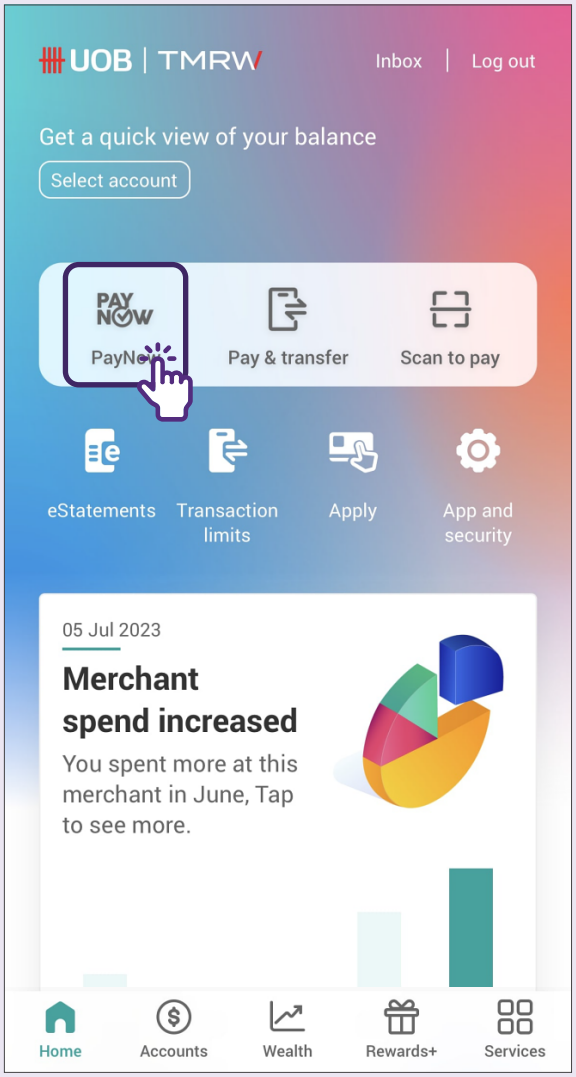
Note: If you have not registered and wish to do so on your own, you will need your UOB Card number and PIN for verification purposes.

3 Enter SMS OTP

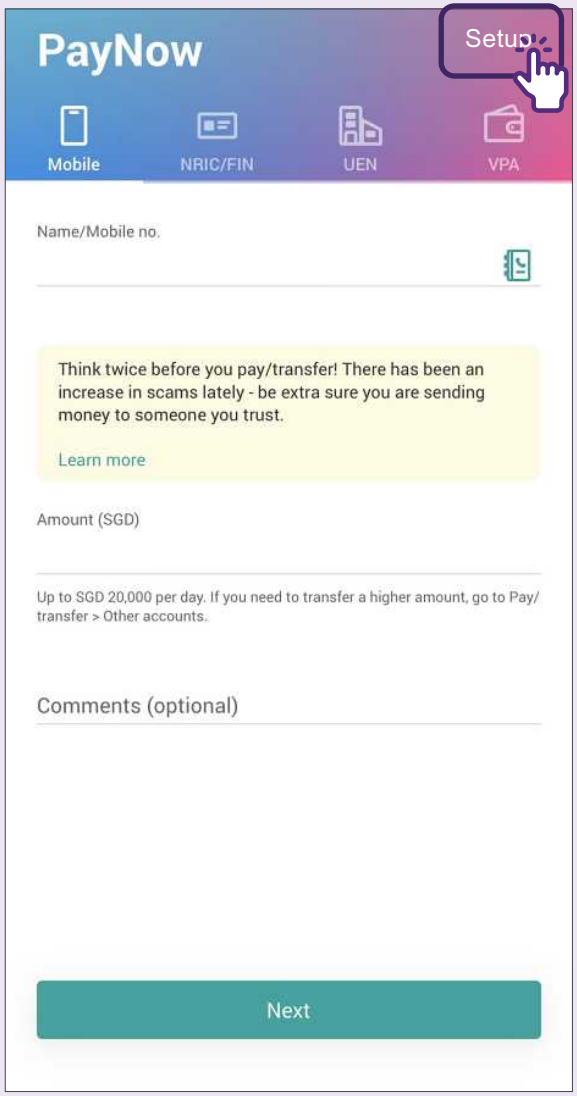


Set up PayNow

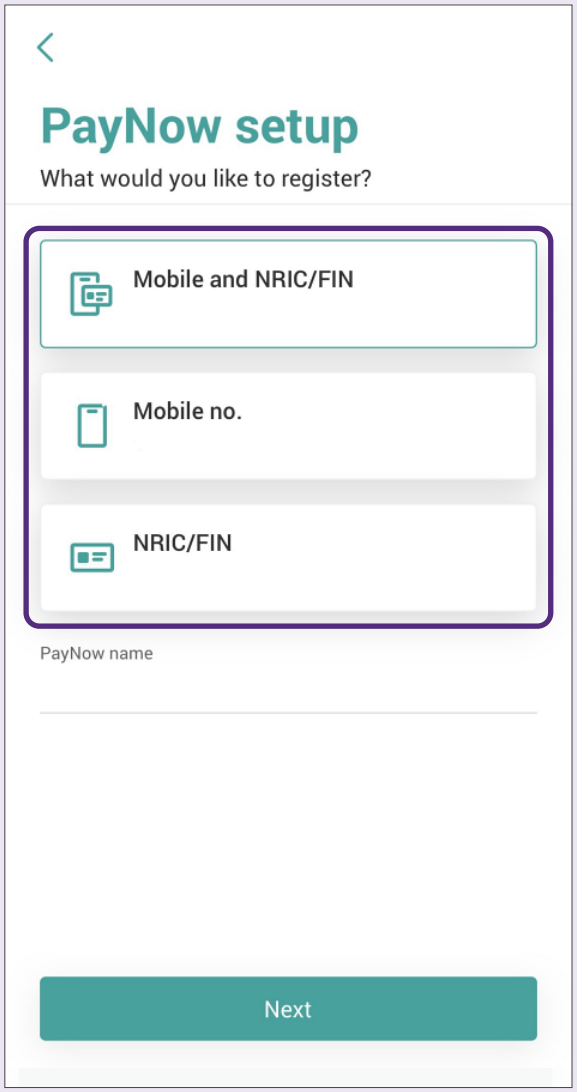
1 Tap on PayNow



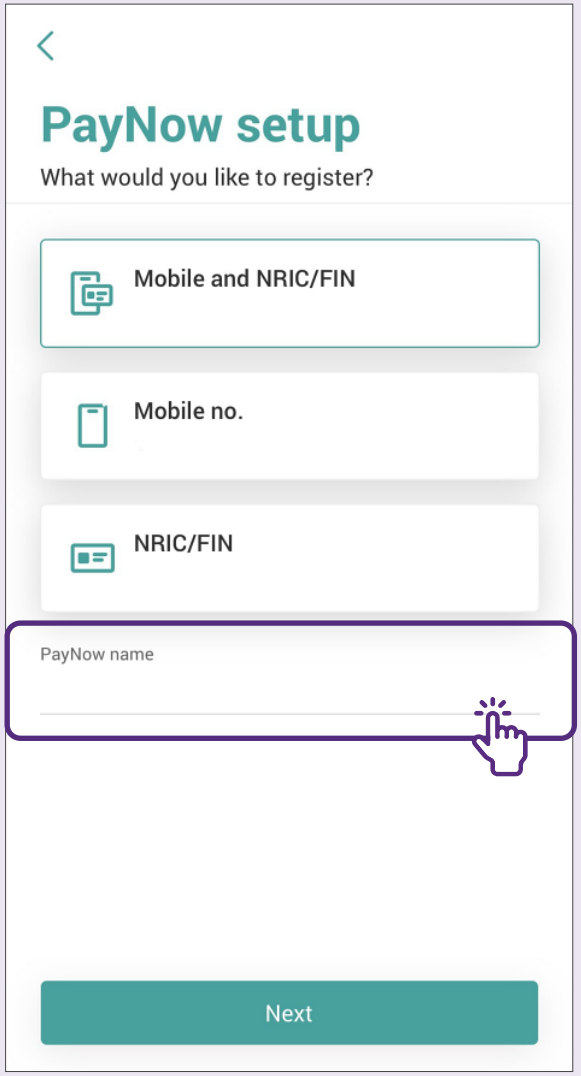
2 Tap on Setup



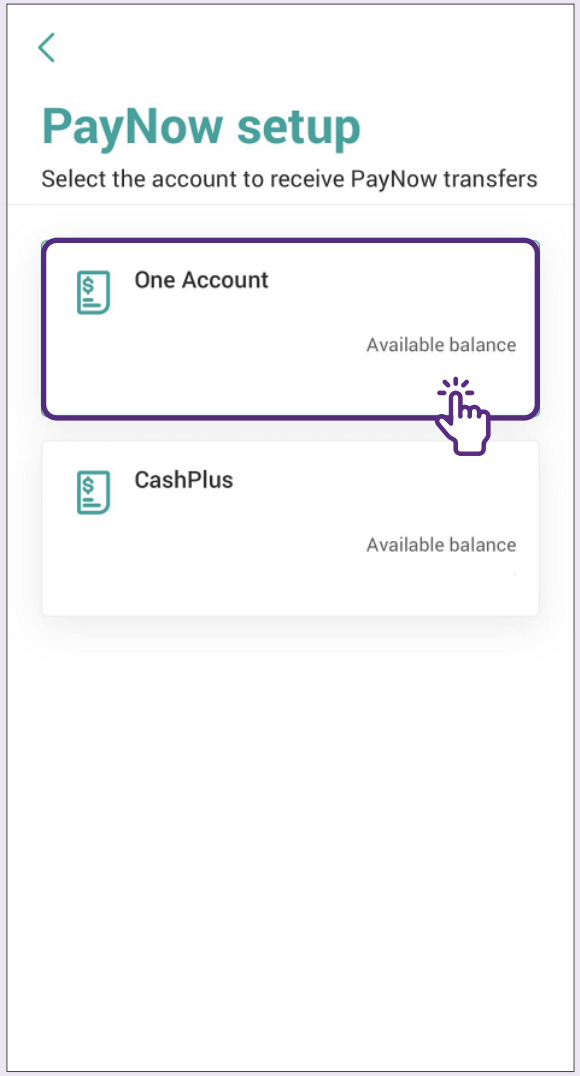
3 Register for PayNow



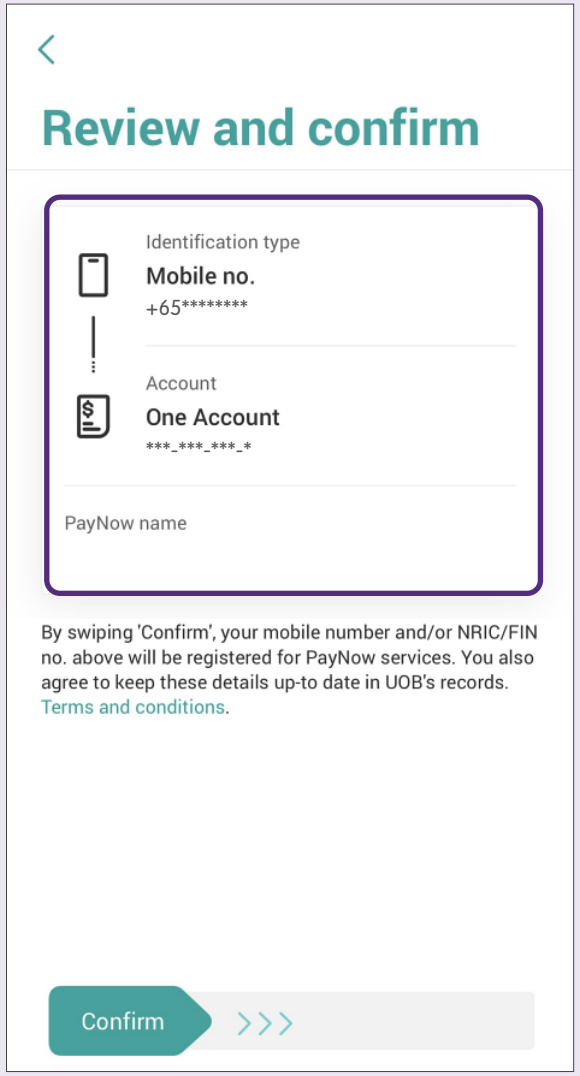
4 Enter PayNow Name



5 Select Bank Account

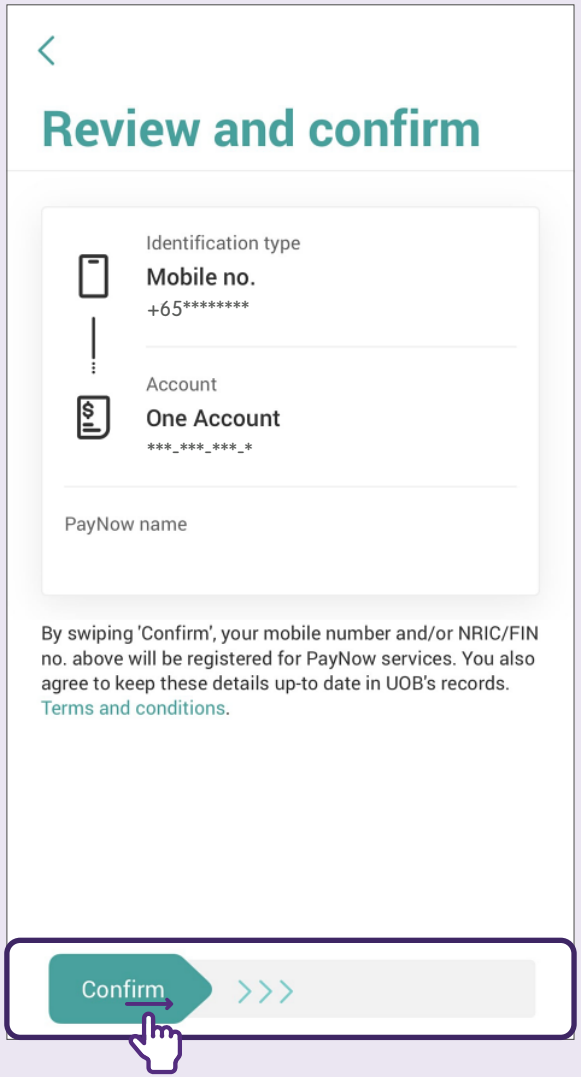


6 Review Details



Notes

7 Slide to Confirm Registration

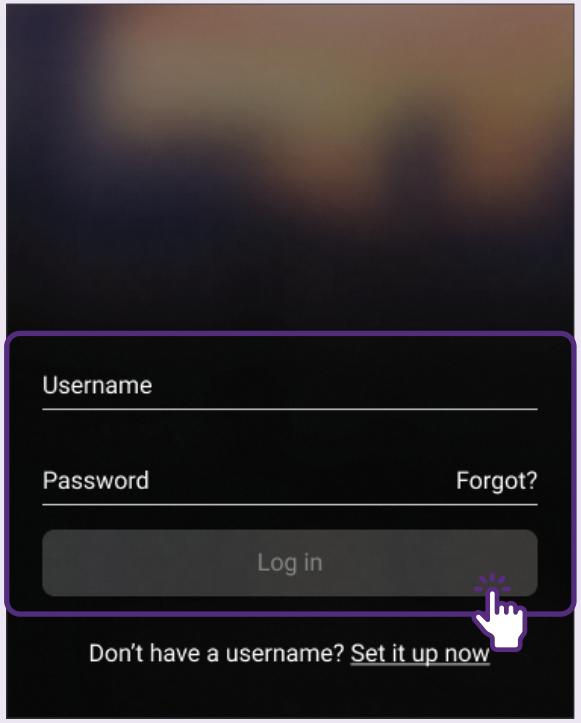


Transfer Money Using PayNow - Mobile Number/NRIC/UEN

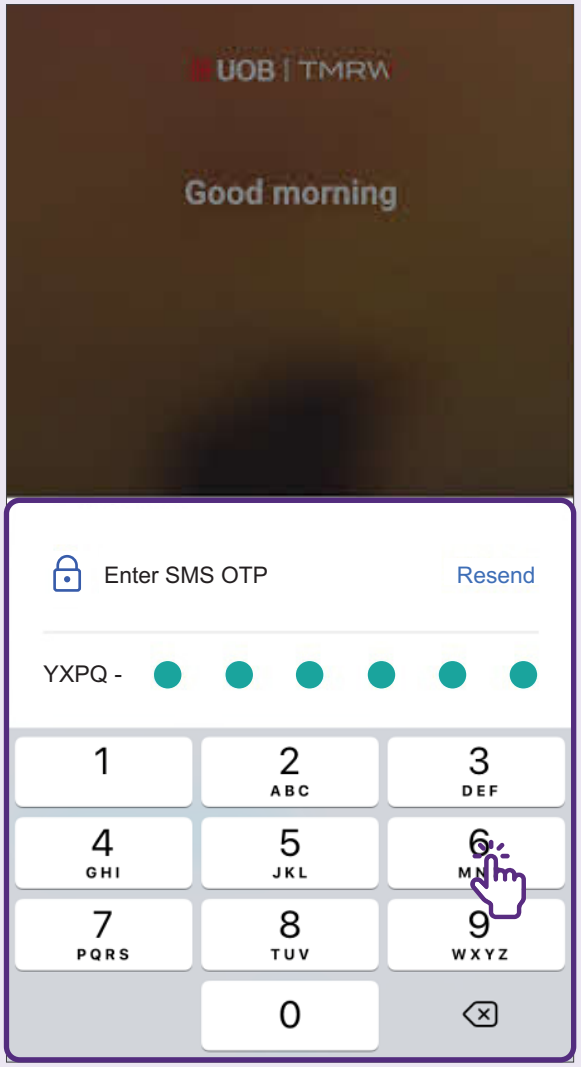
1 Launch UOB TMRW

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

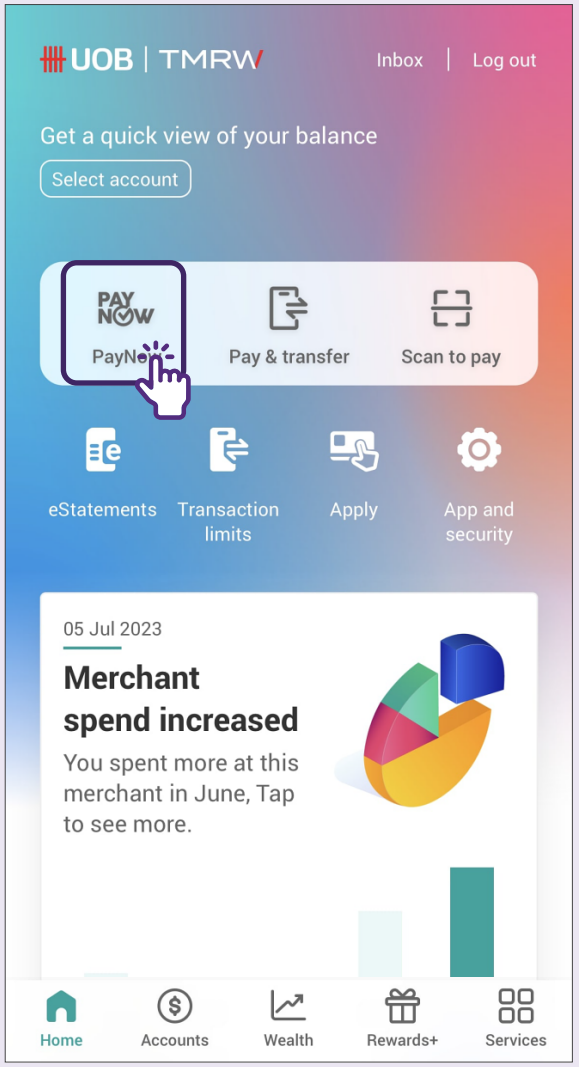
2 Enter Username and Password



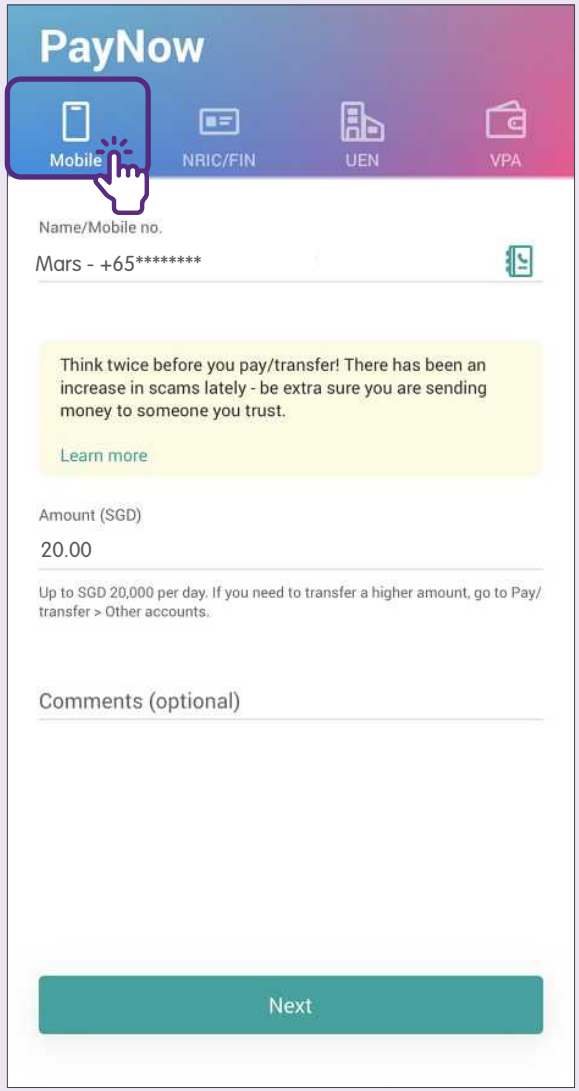
3 Enter SMS OTP



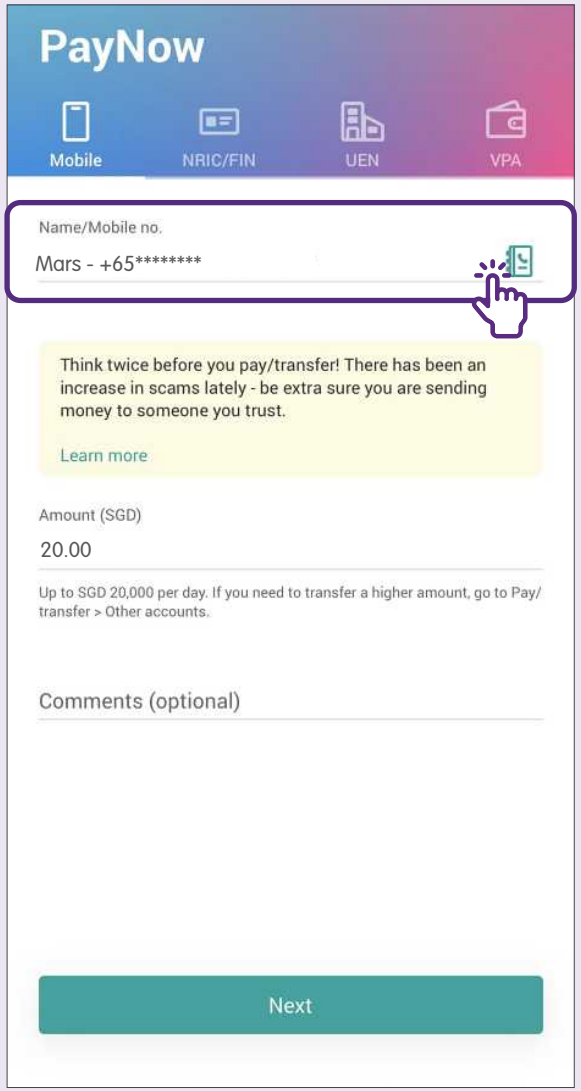
4 Tap on PayNow



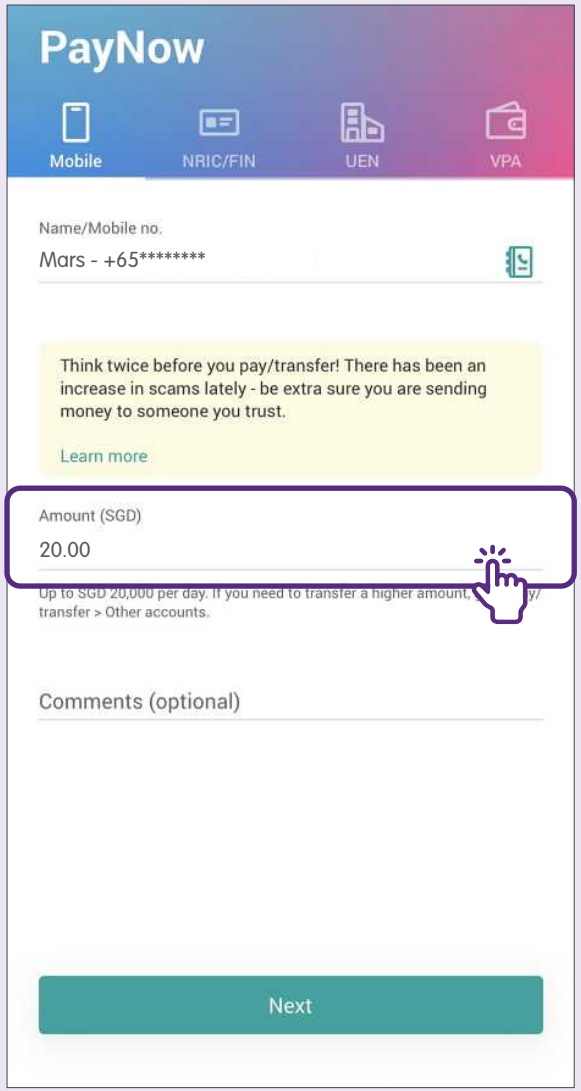
5 Tap on Mobile



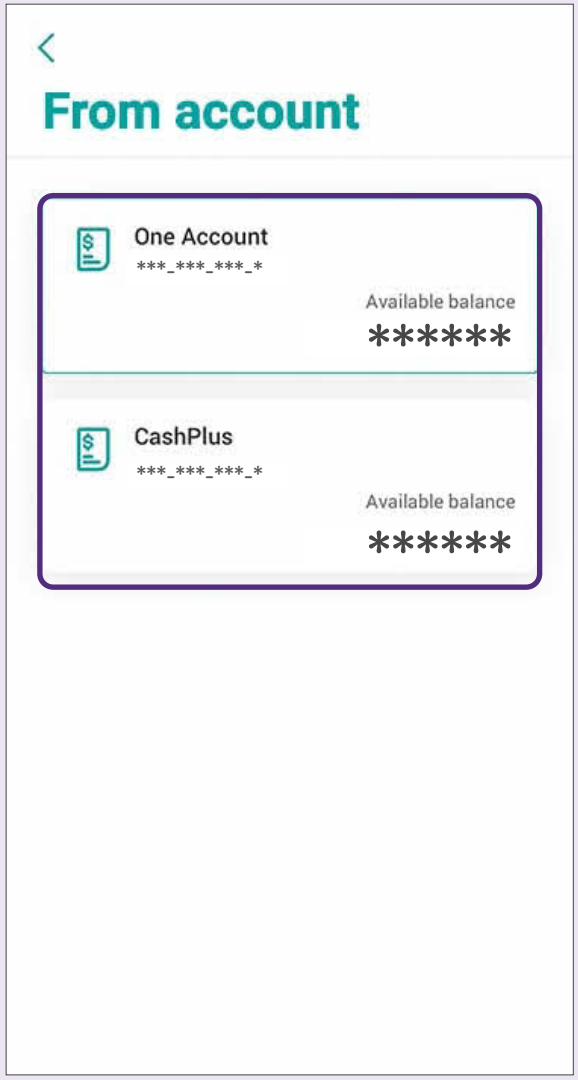
6 Enter Mobile Number



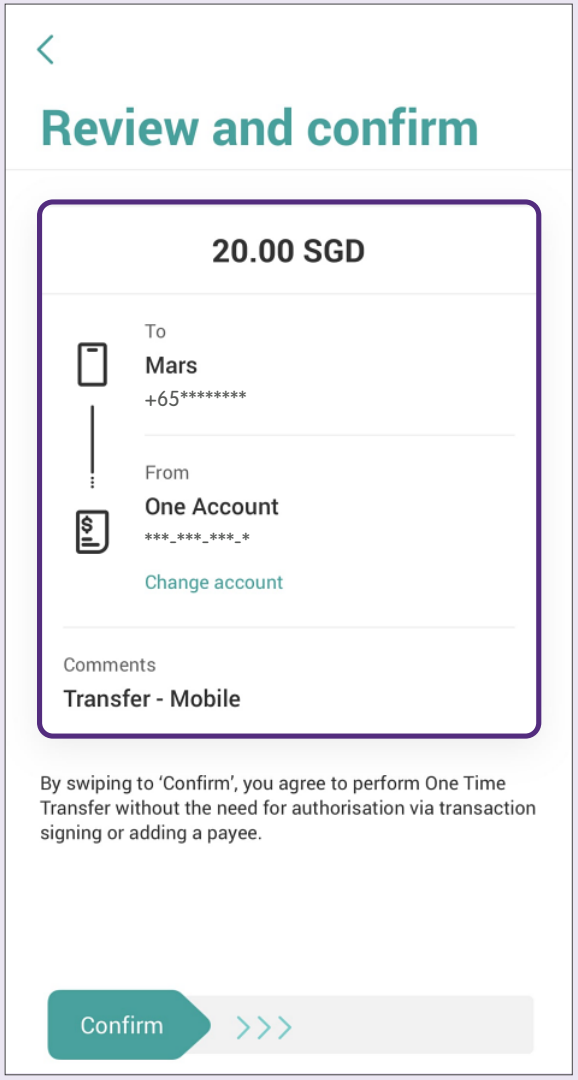
7 Enter Transfer Amount



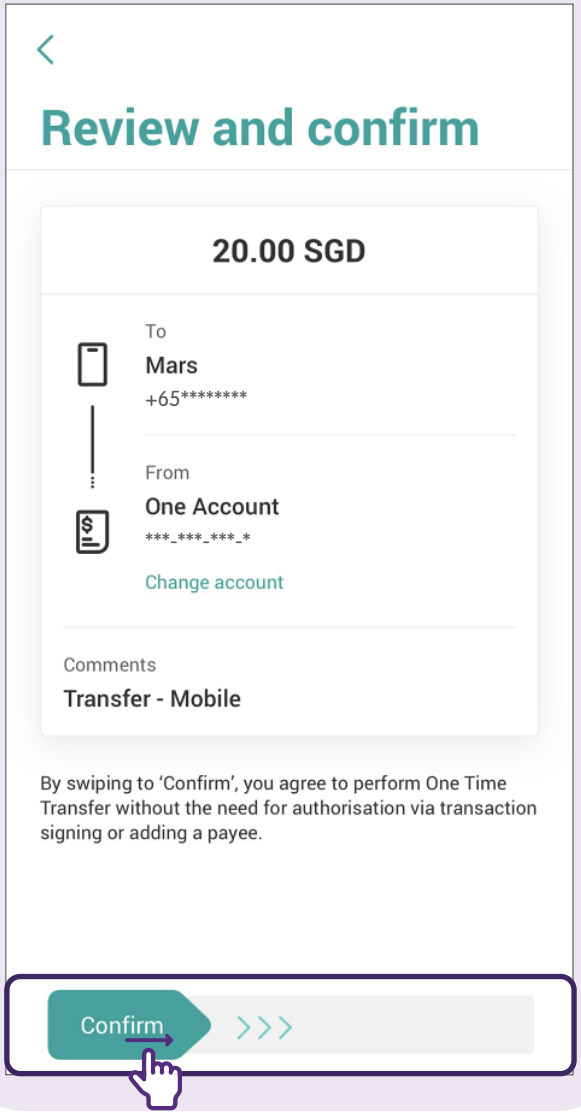
8 Select Account



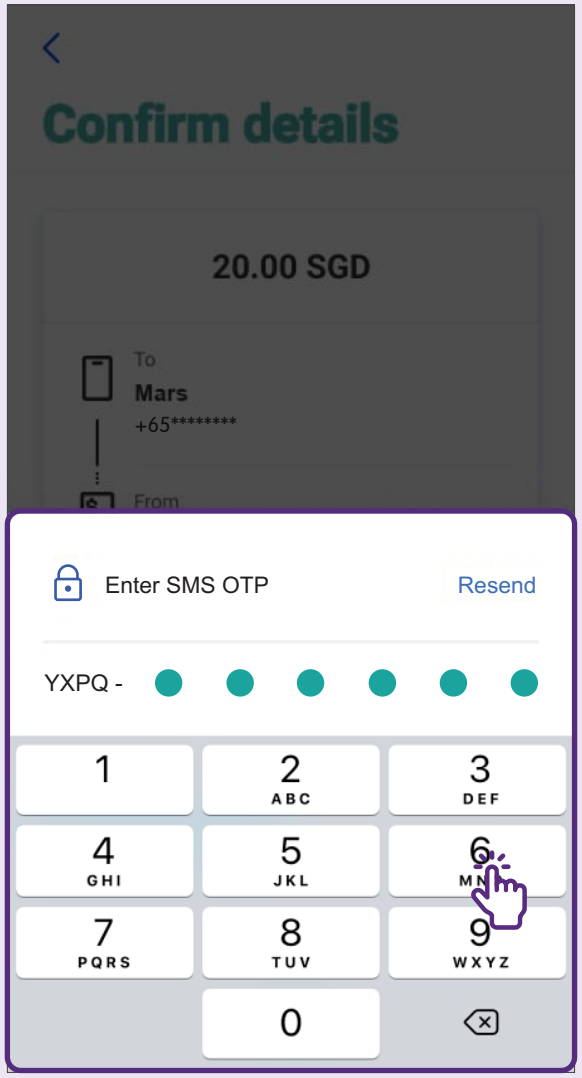
9 Review Payment



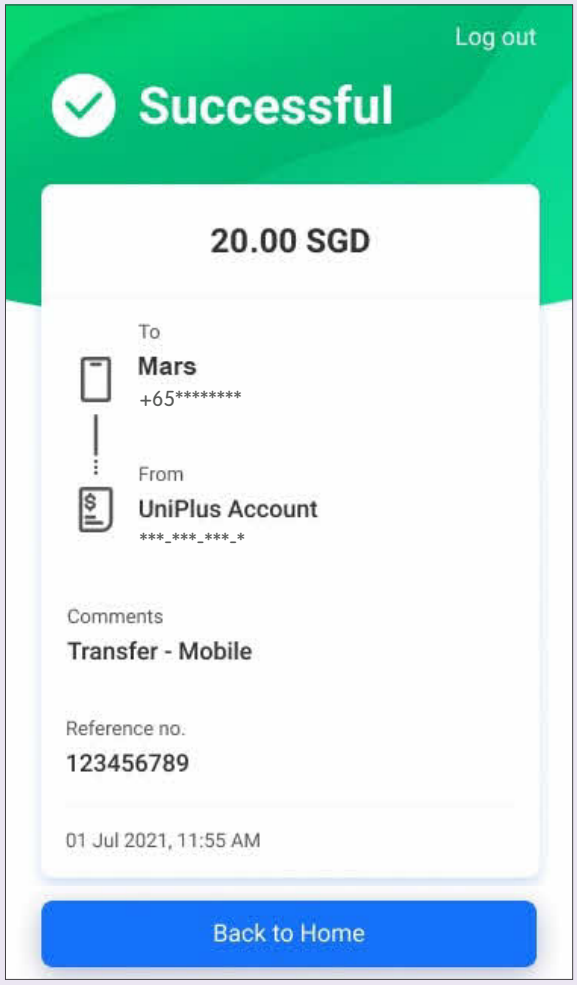
10 Slide to Pay



11 Enter SMS OTP



12 Successful Transaction



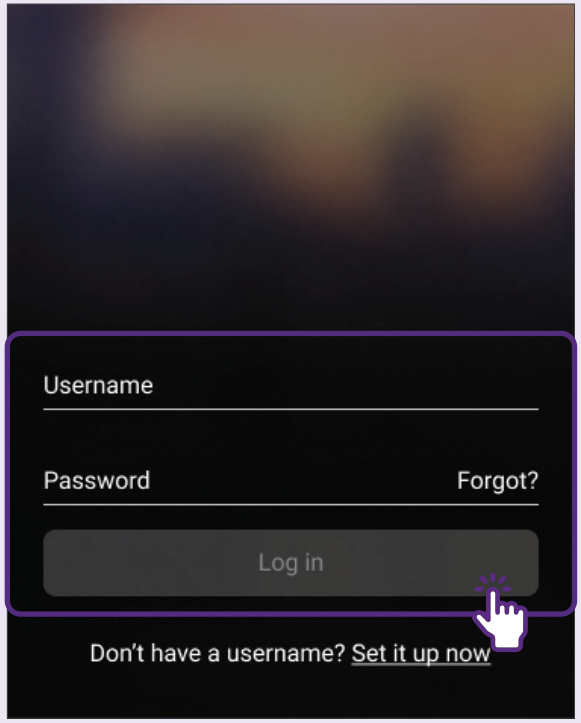
Note: The steps for PayNow via NRIC or UEN are identical.

Transfer Money Using PayNow - Scan & Pay (SGQR)

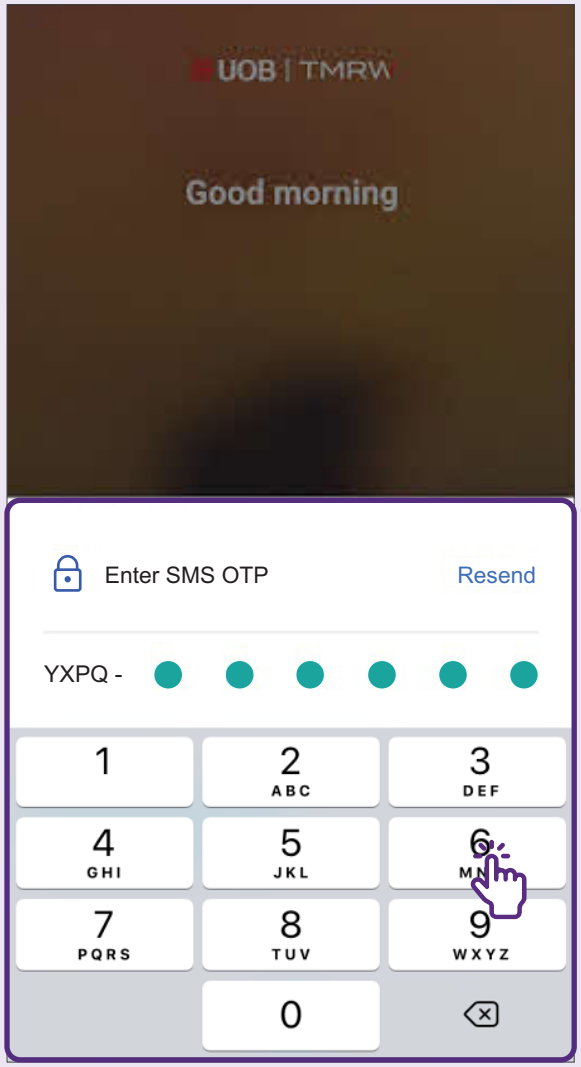
1 Launch UOB TMRW

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

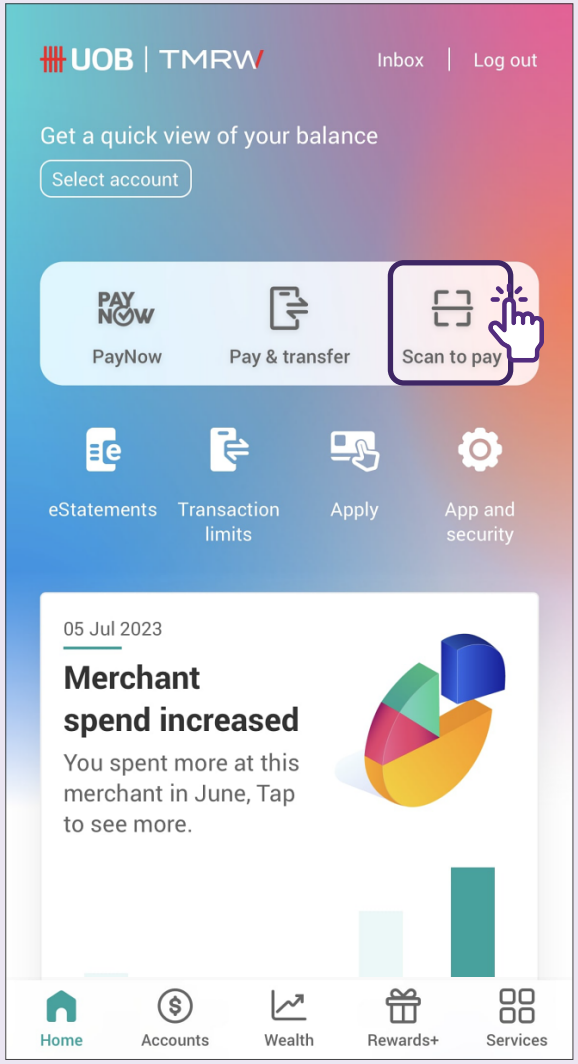
2 Enter Username and Password



3 Enter SMS OTP



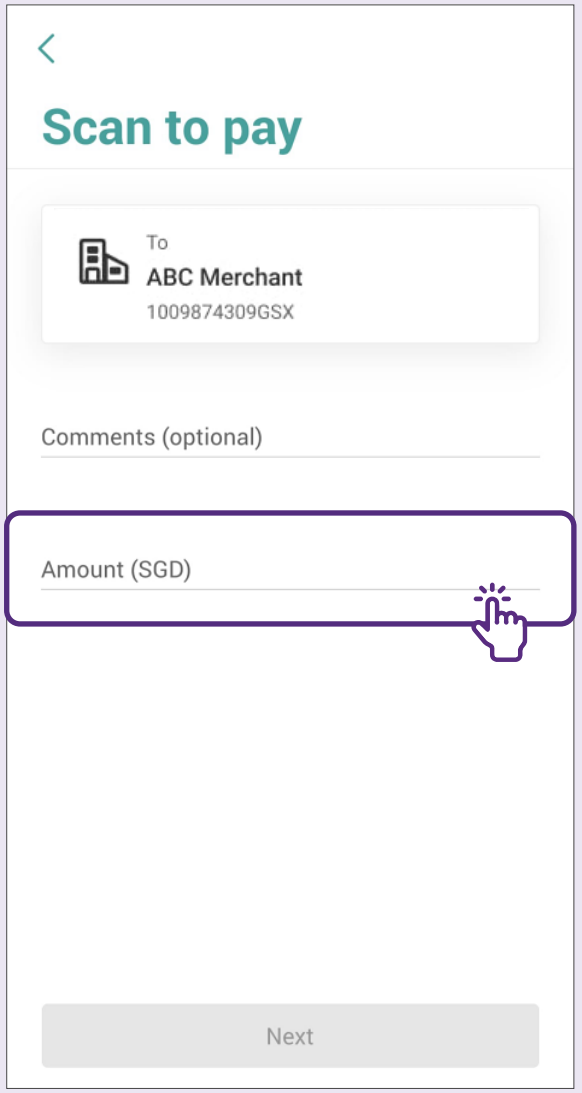
4 Tap on Scan to pay



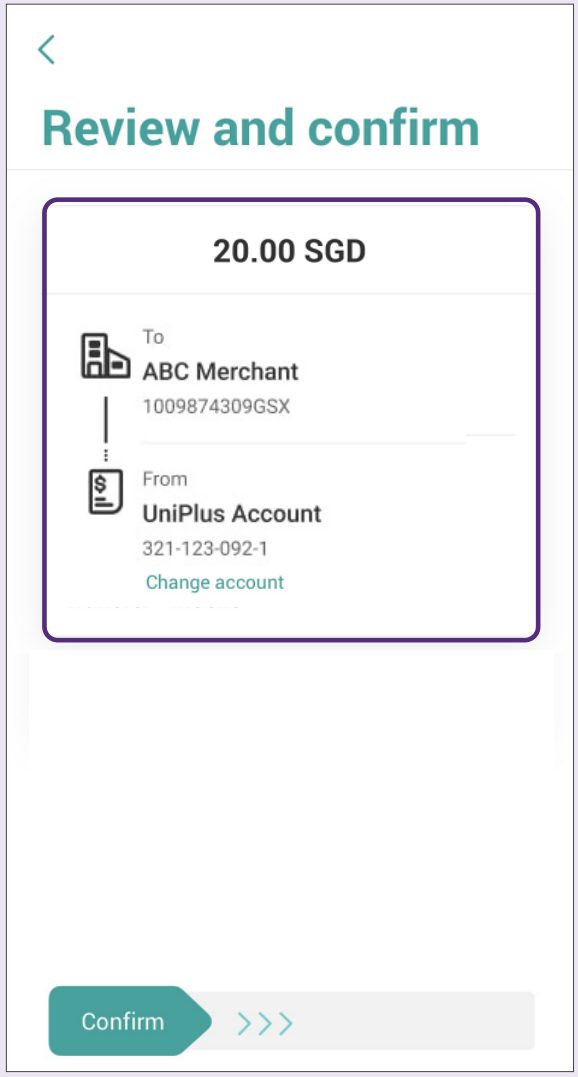
5 Scan QR Code

6 Scan SGQR

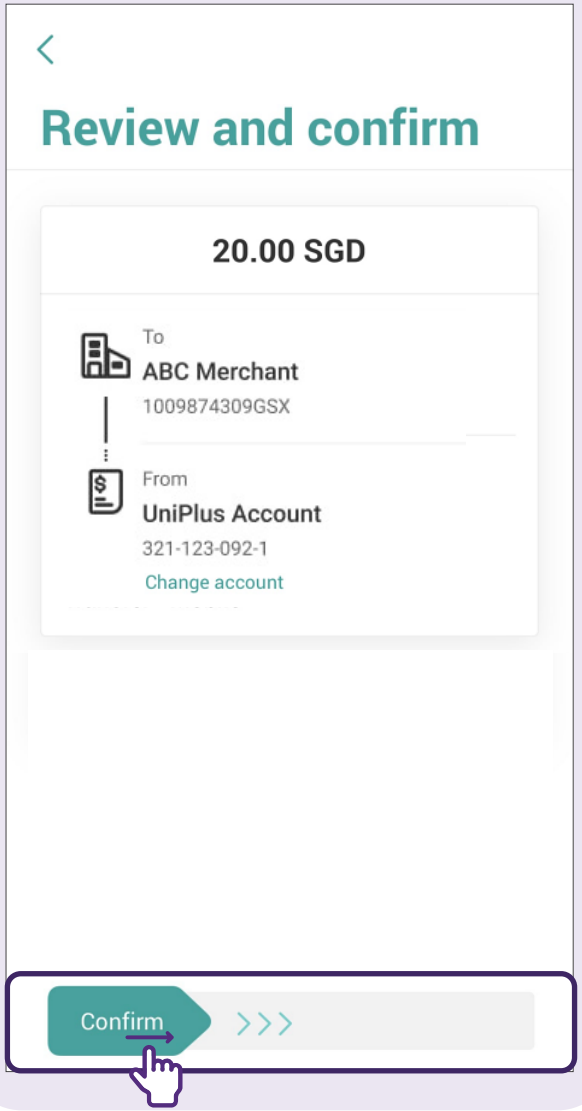
7 Enter Transfer Amount



8 Review Payment Details



9 Slide to Pay

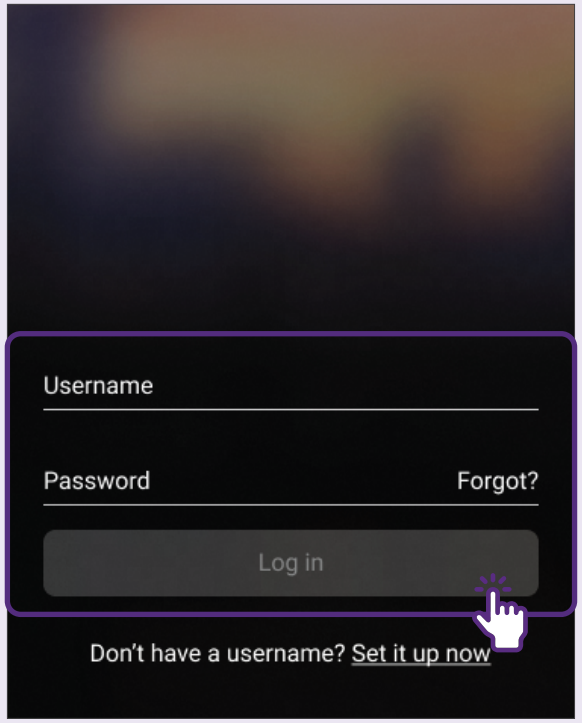


Transfer Money Using PayNow - Upload PayNow QR Code

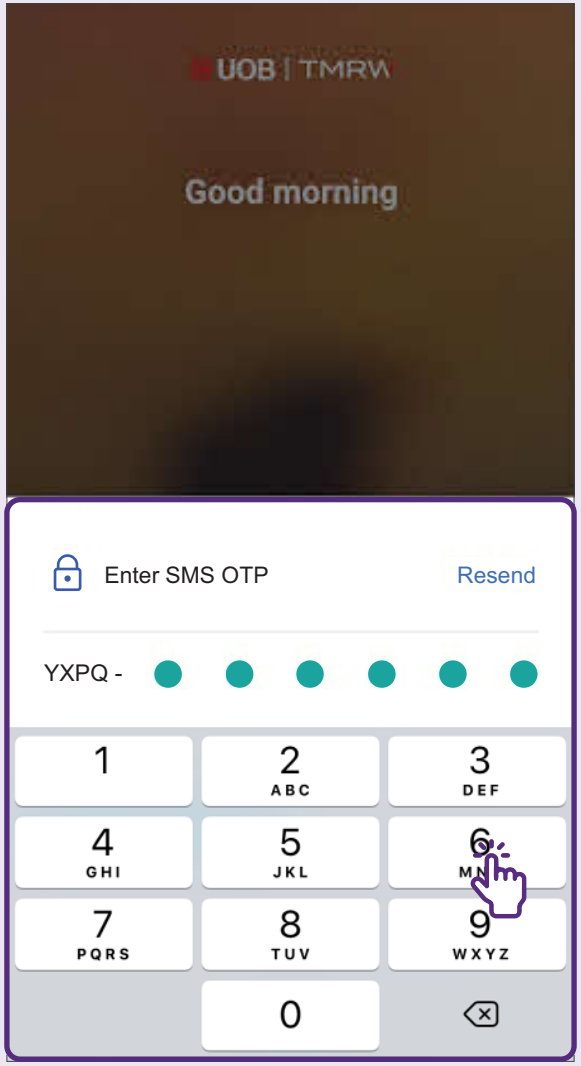
1 Launch UOB TMRW

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

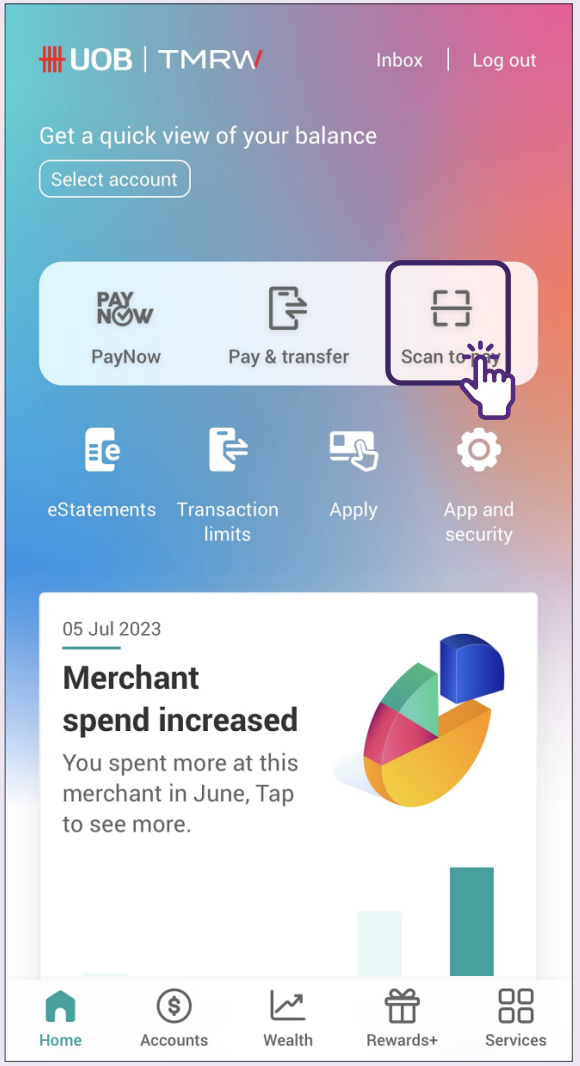
2 Enter Username and Password



3 Enter SMS OTP

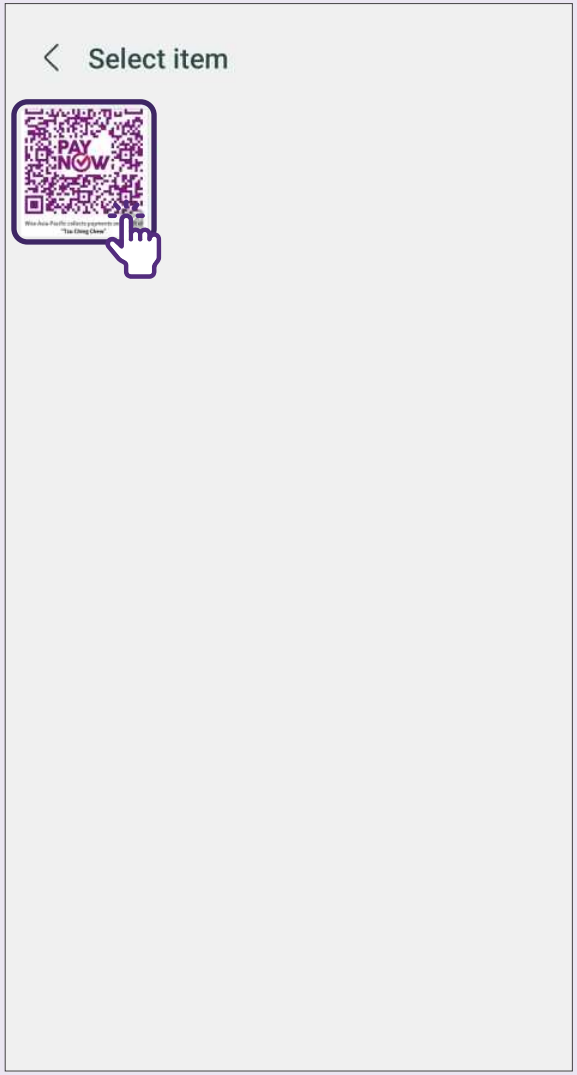


4 Tap on Scan to pay

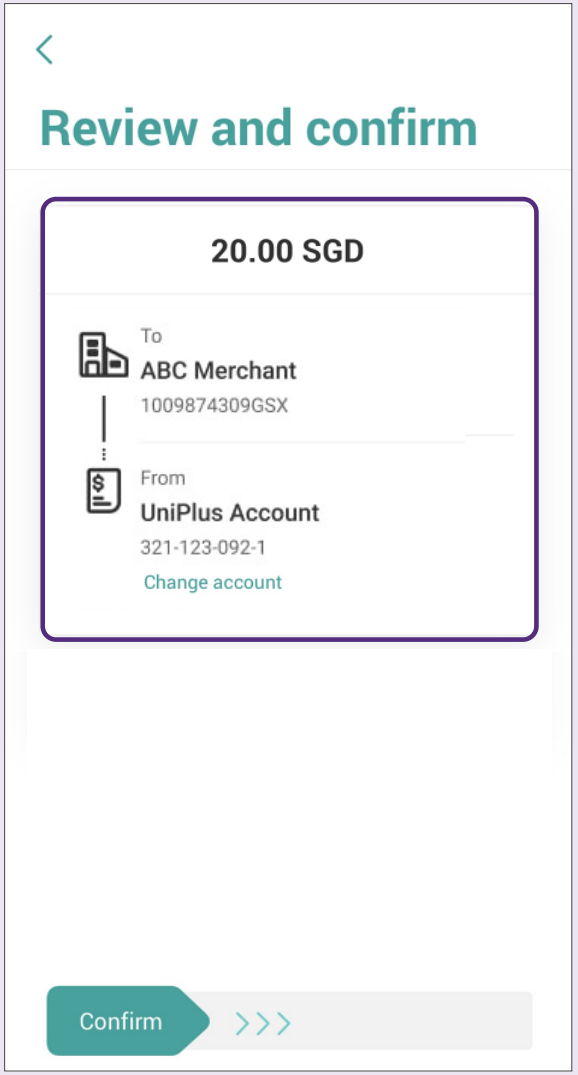


5 Tap on Use QR code from Photos

6 Select QR Code

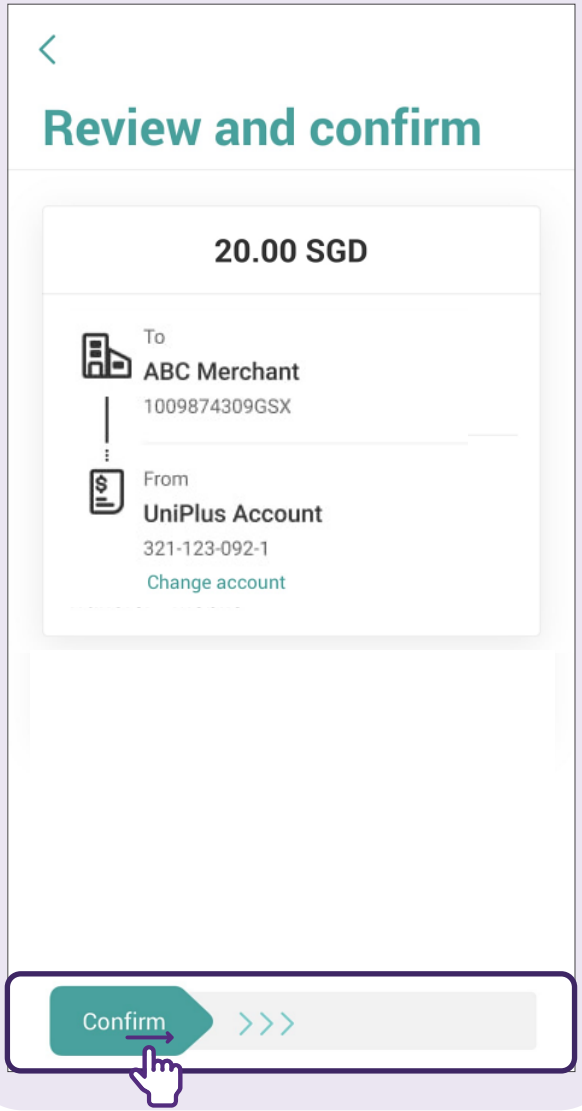


7 Review Payment Details



Notes

8 Slide to Pay

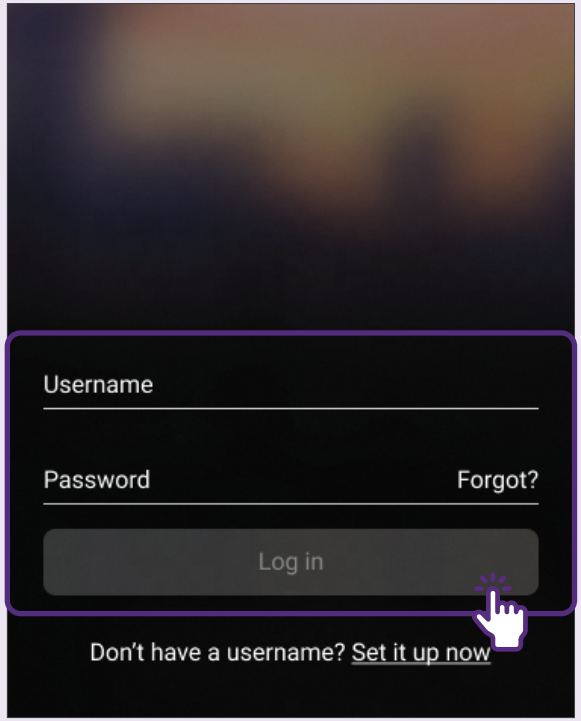


View Transaction History

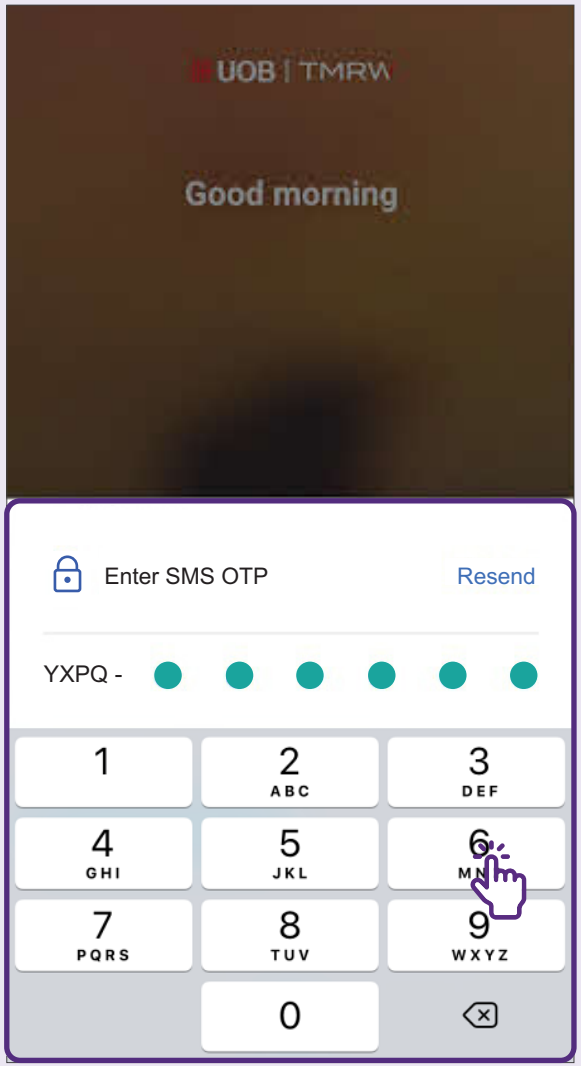
1 Launch UOB TMRW

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

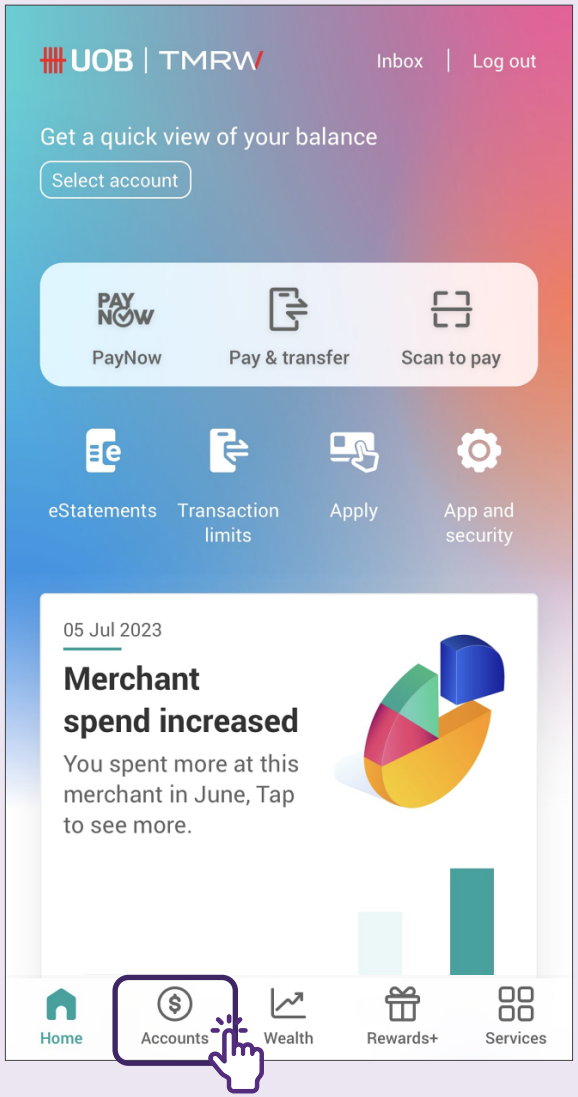
2 Enter Username and Password



3 Enter SMS OTP

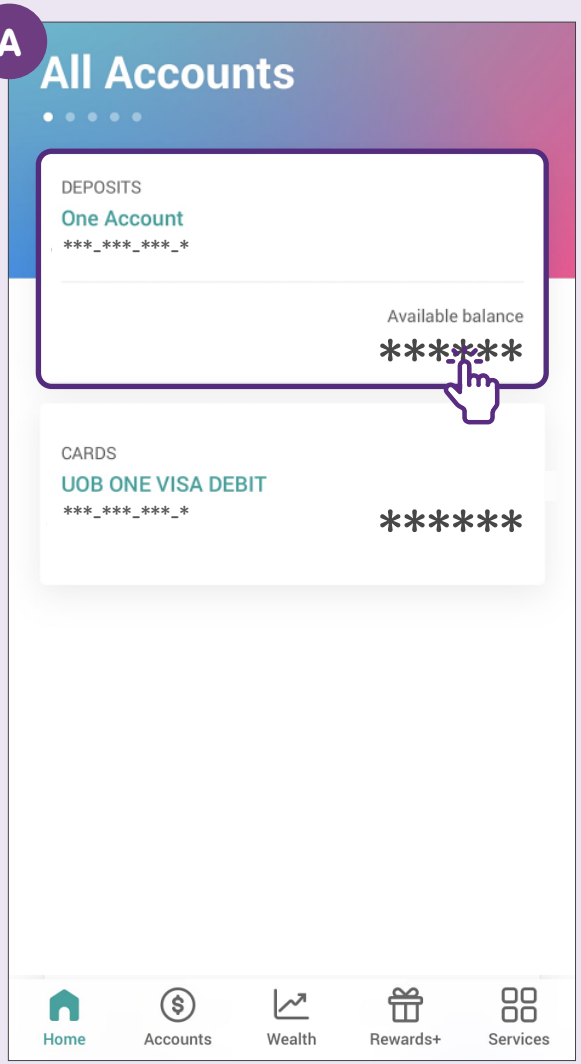


4 Tap on Accounts

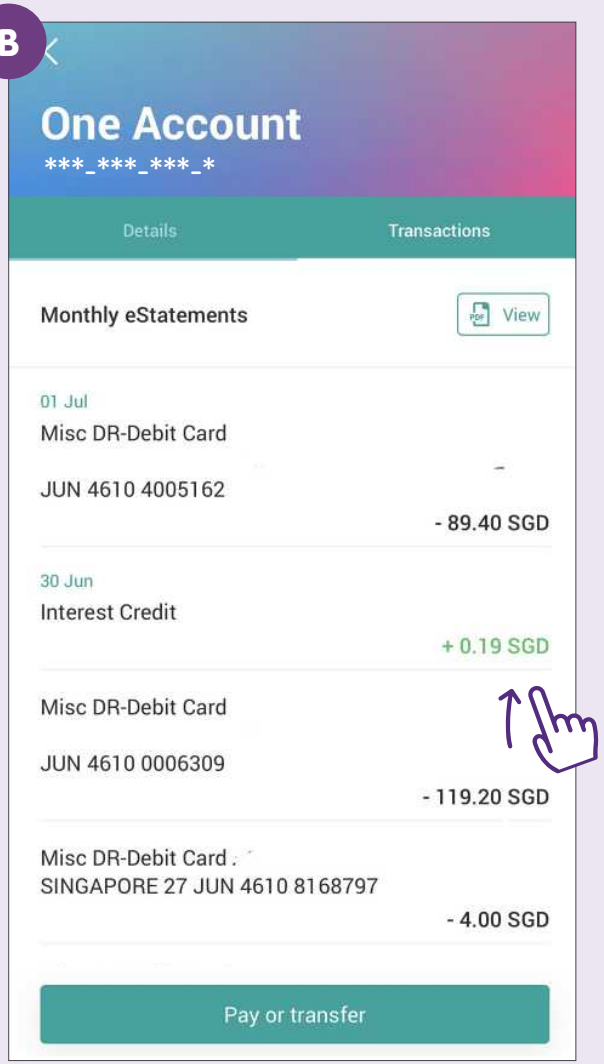


5 View Transaction History

A

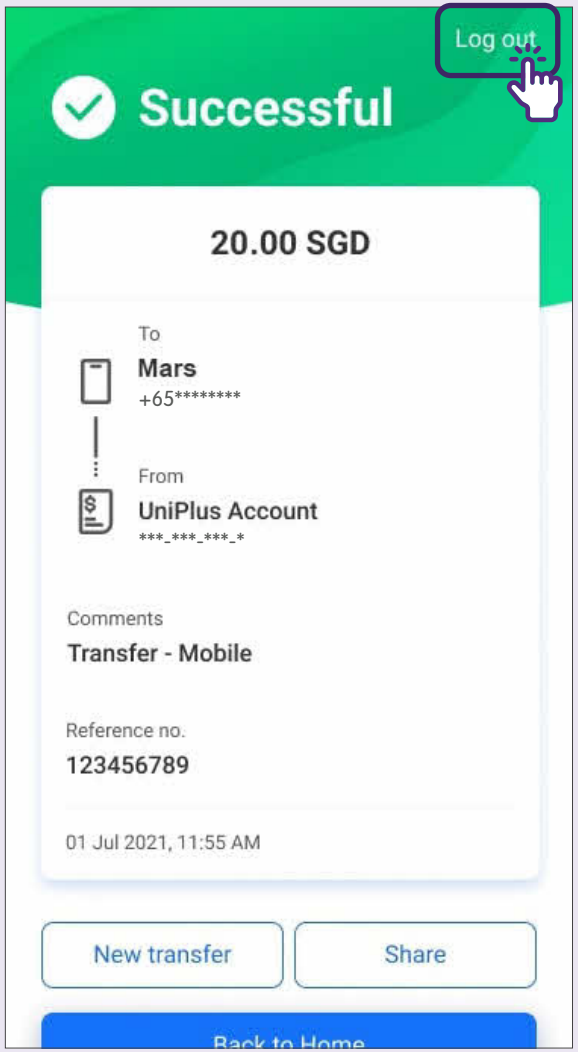


B

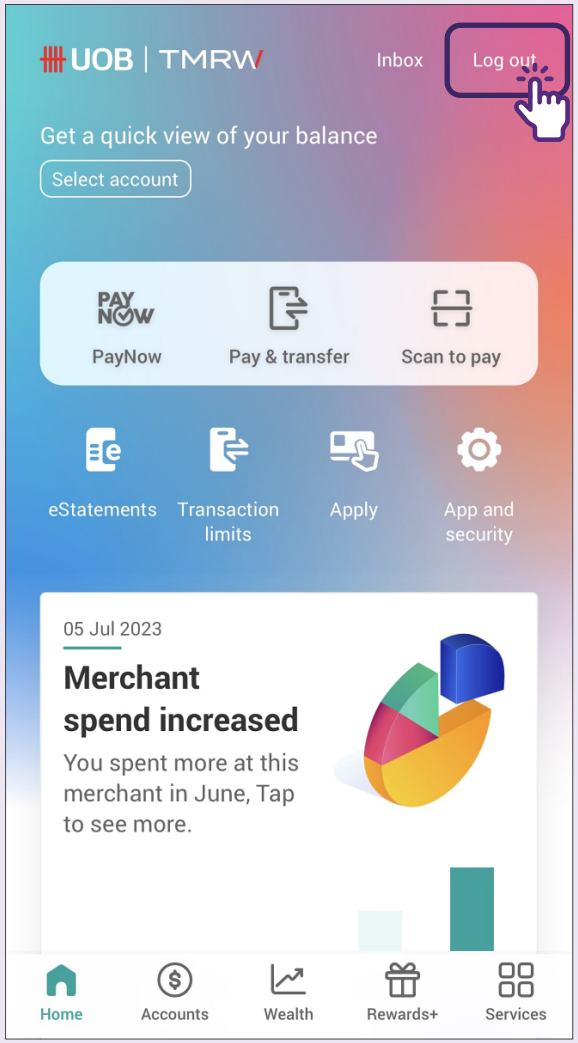


Log out from UOB TMRW

1 Log out after Each Transaction



2 Log out from Homepage



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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
Website: digitalforlife.gov.sg

Scan QR code to visit the Digital for Life Portal.

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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).