

Online Banking and E-Payment

Transact Online

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.



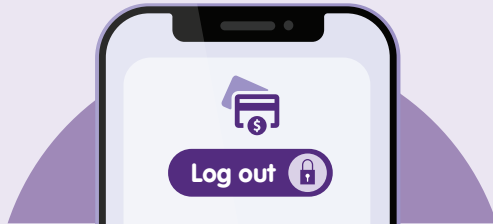
Do not share personal or financial details, passwords or one-time password (OTP) with anyone.



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

Page 6

The Common Features found across Digital Banking Apps

Page 7



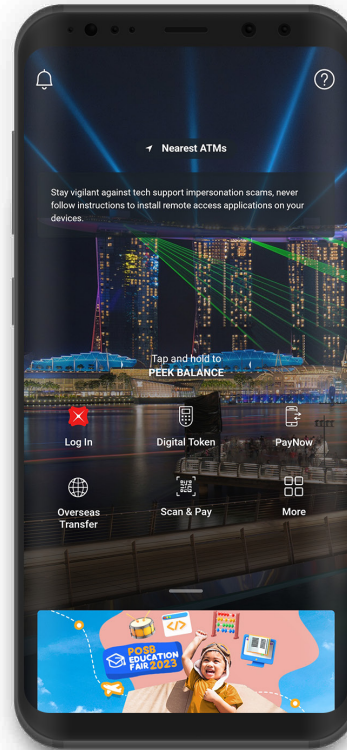
About Digital Banking Apps

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.

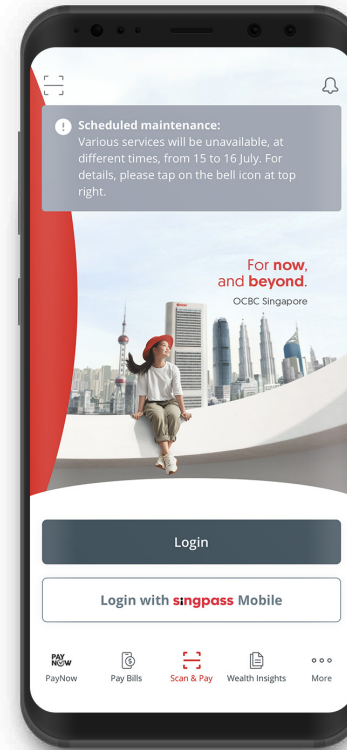
Pre-requisites to learning the app

Learner must:

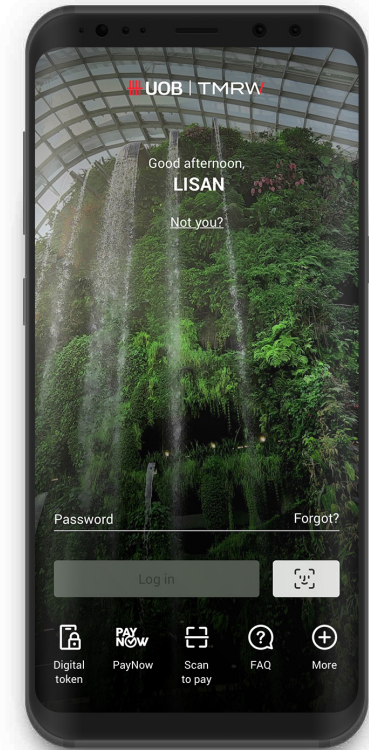
- Have a mobile device (either iOS or Android) connected to either cellular network or Wi-Fi.
- Know how to connect to cellular network or Wi-Fi.
- Know how to install an app on the mobile device.
- Know how to use Singpass to access digital banking services.
- Have set up their preferred digital banking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



DBS digibank App



OCBC Digital App



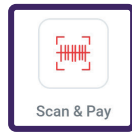
UOB TMRW App

Common Features Across Digital Banking Apps



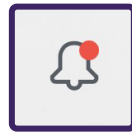
Home Icon

Access the app's main homepage.



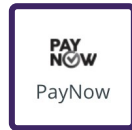
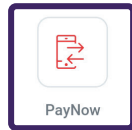
Scan Icon

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

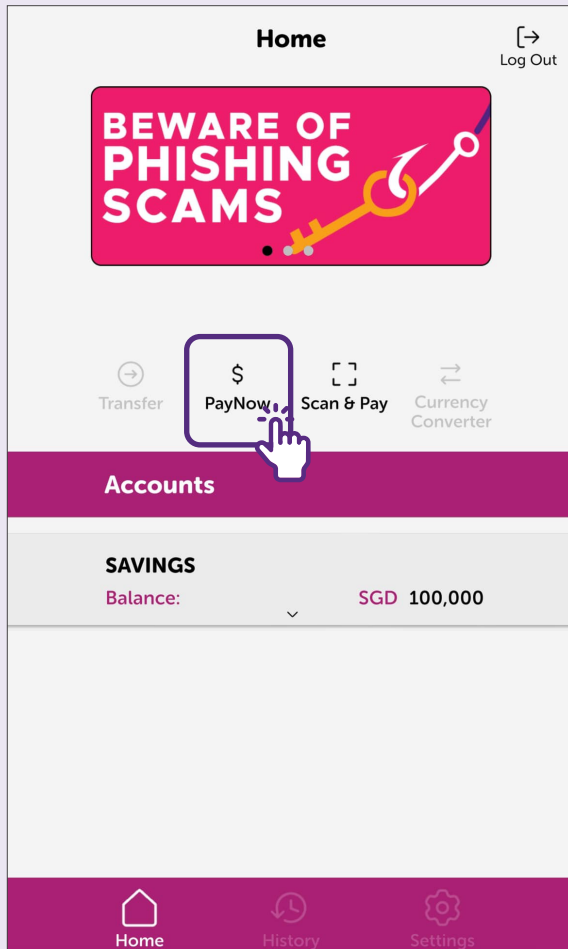
The Different Ways to Transfer Money using PayNow Page 12

How to Check your Transaction History Page 16

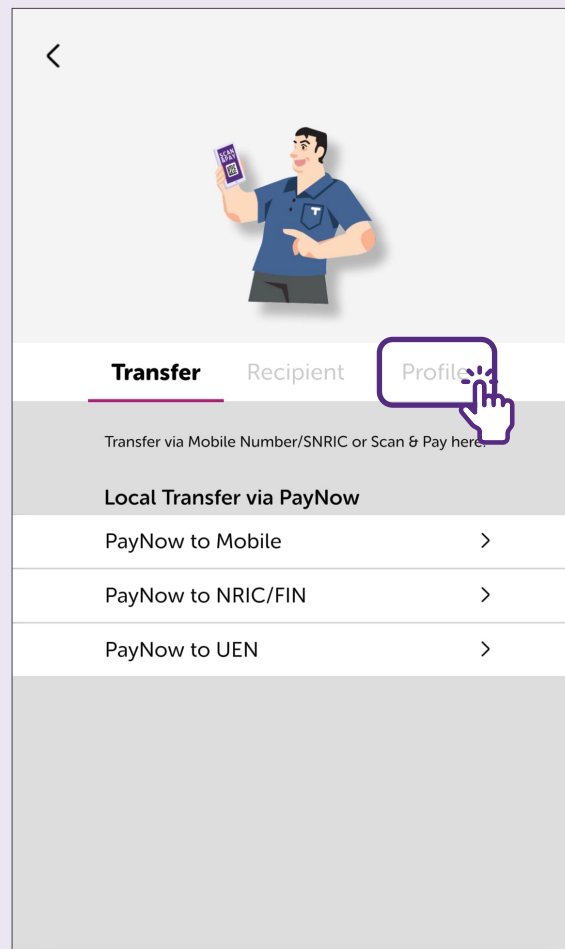
How to Log out of your Account Page 17

Common Steps to Set up PayNow

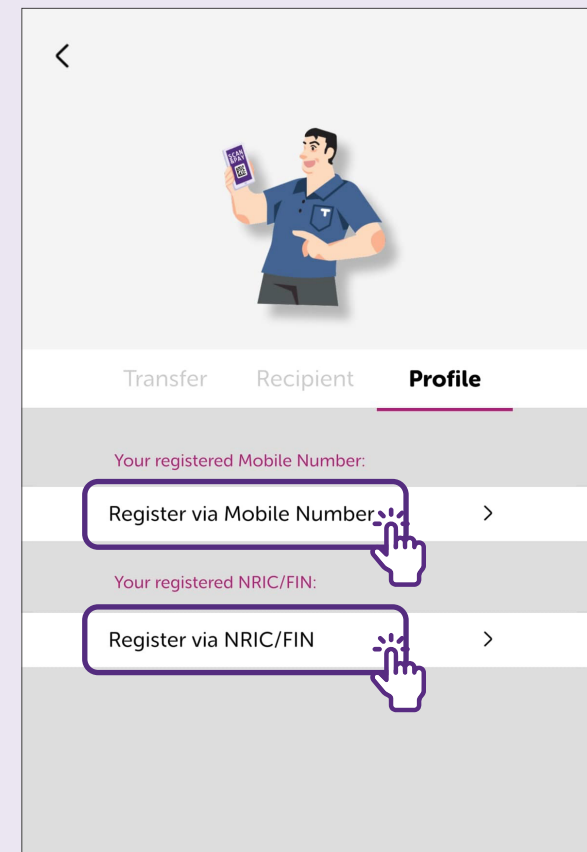
1 Tap on PayNow



2 Tap on Profile




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



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:

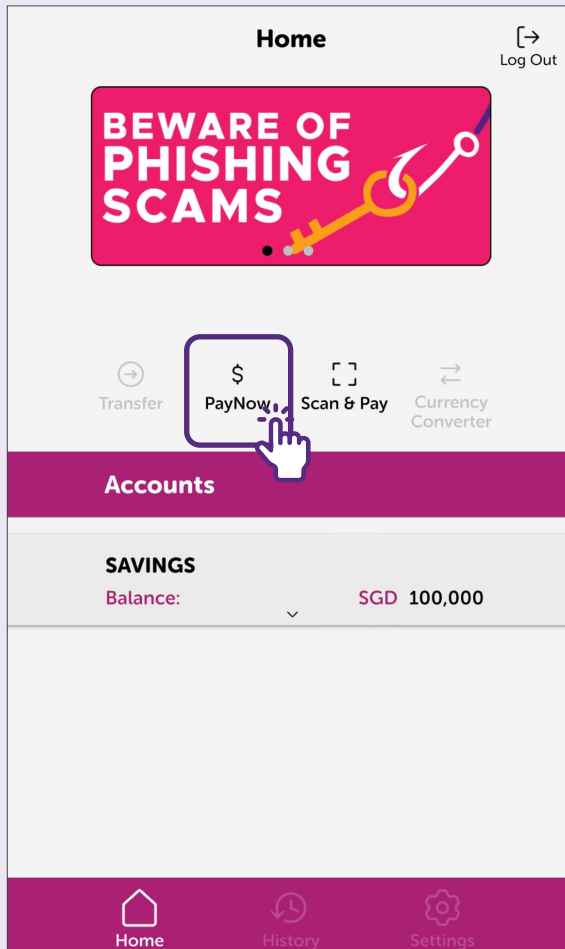
John Doe >
Mobile Number: +65 51185467
Savings Account
1234 5678

Your registered NRIC/FIN:

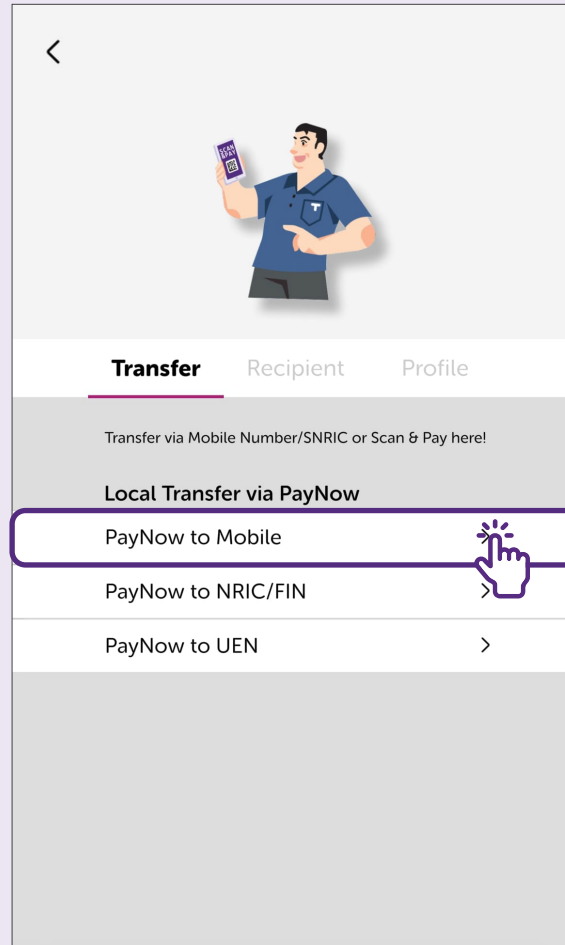
John Doe >
NRIC/FIN: S 000000B
Savings Account
1234 5678

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

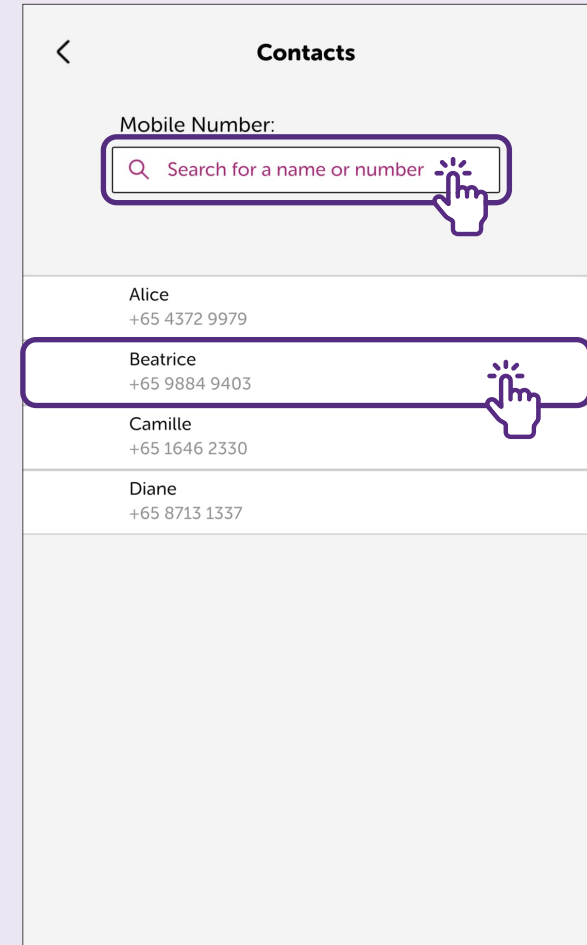
1 Tap on PayNow



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

TRANSFERRED

Amount in SGD 50.00

From: **SAVINGS ACCOUNT**
1234 5678

To: **ALICE**
+65 8646 7703

Comment:
Here it is!

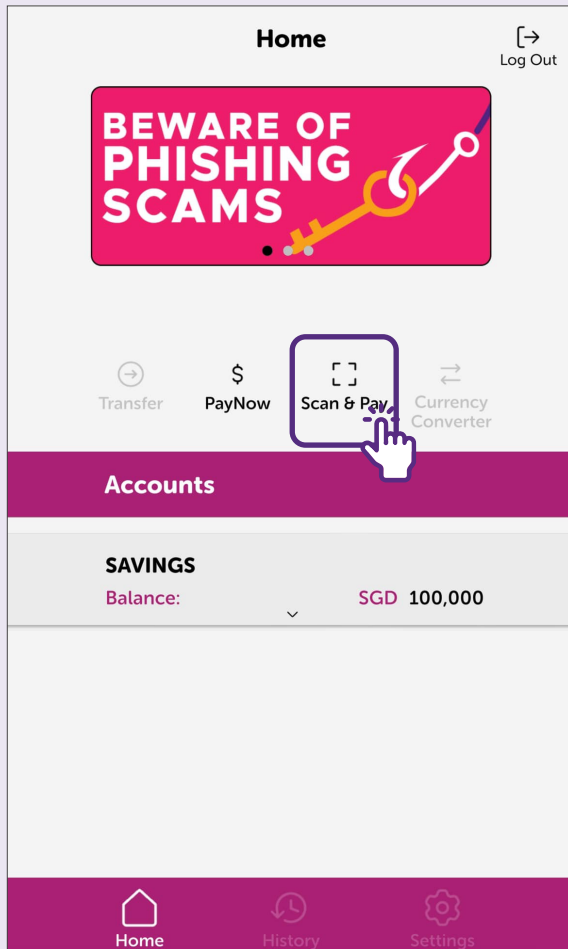
Share Transfer Details

Save Recipient

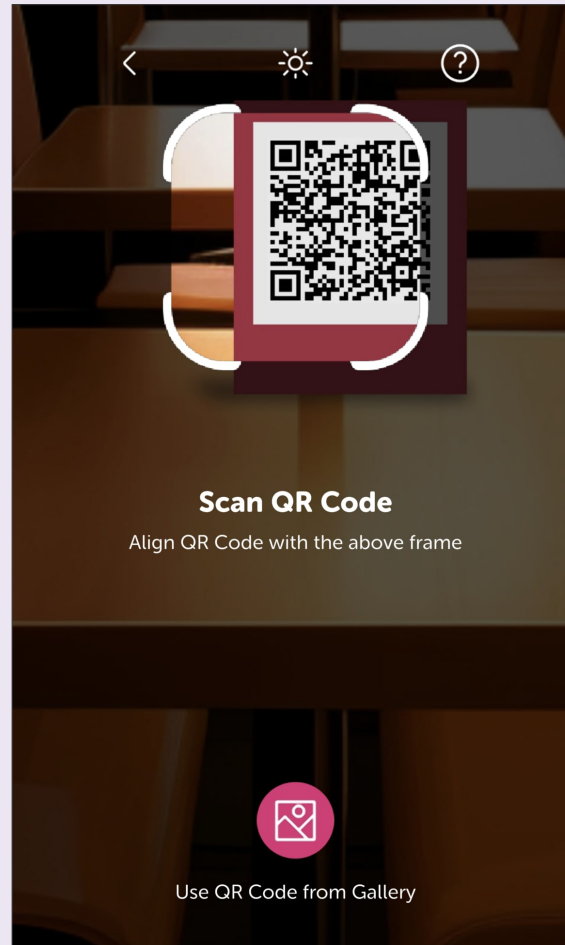
The steps for PayNow via NRIC or UEN are identical.

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

1 Tap on Scan & Pay

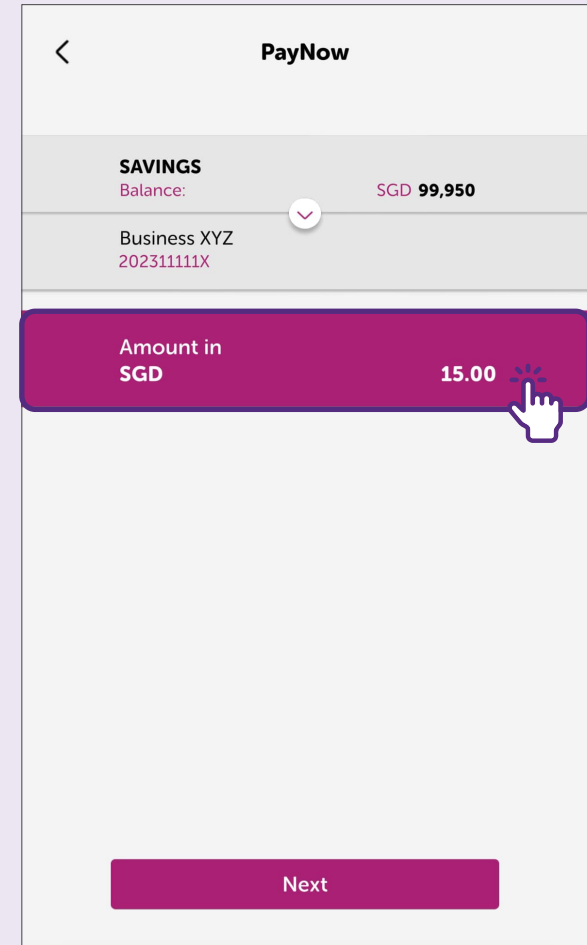


2 Scan QR Code



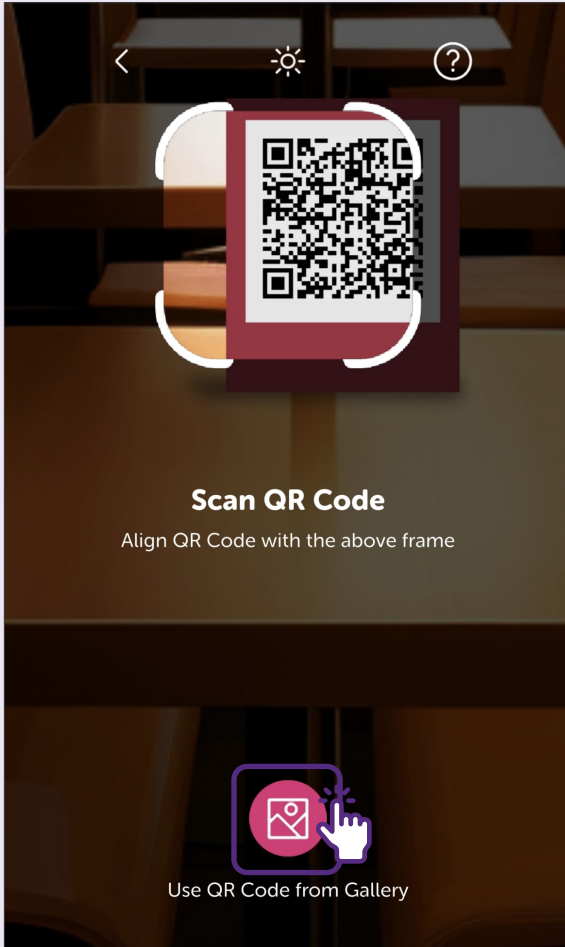
Point your phone's camera at the SGQR code.

3 Enter Transfer Amount



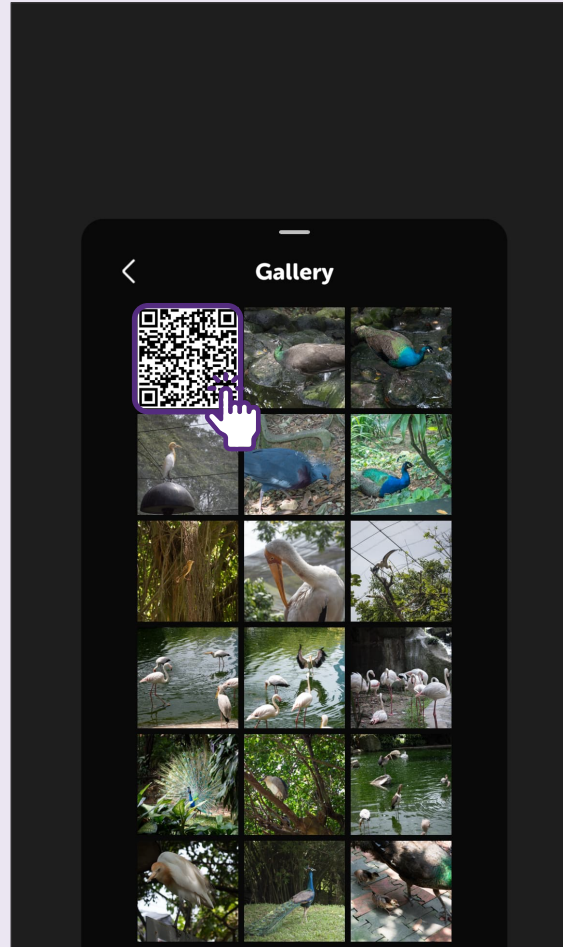
Common Steps to Use PayNow (Upload PayNow QR)

1 Tap on Use QR Code from Gallery

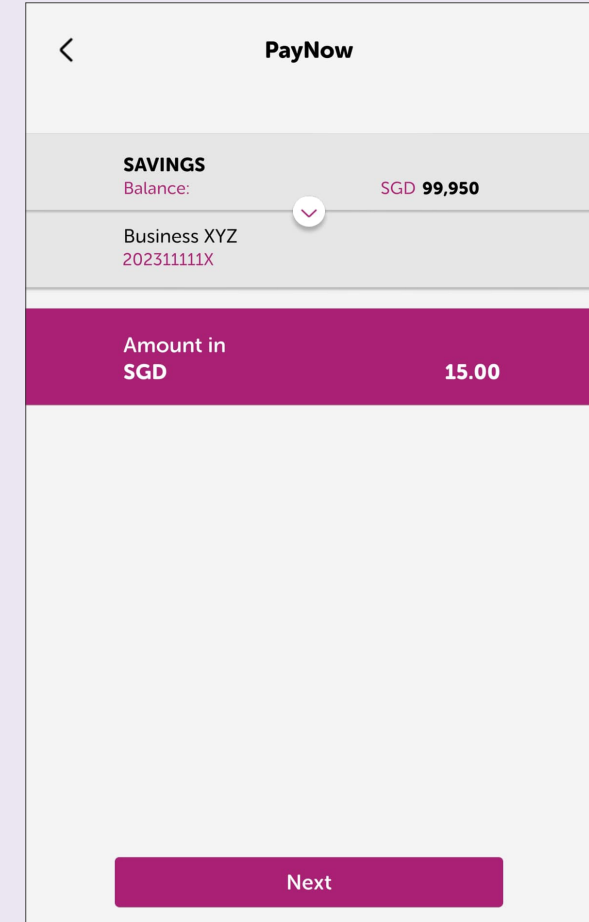


Tap to access phone gallery.

2 Select QR Code



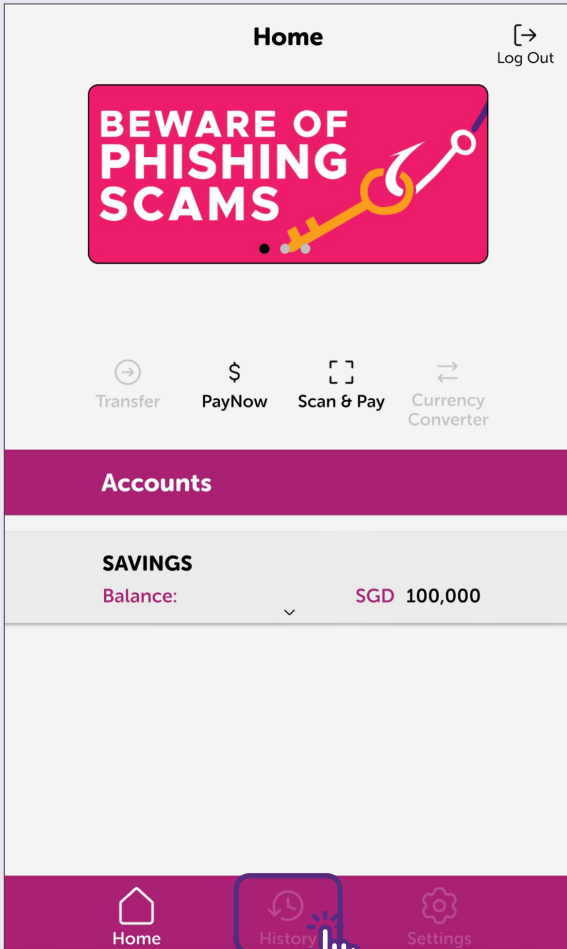
3 Check Payment Details



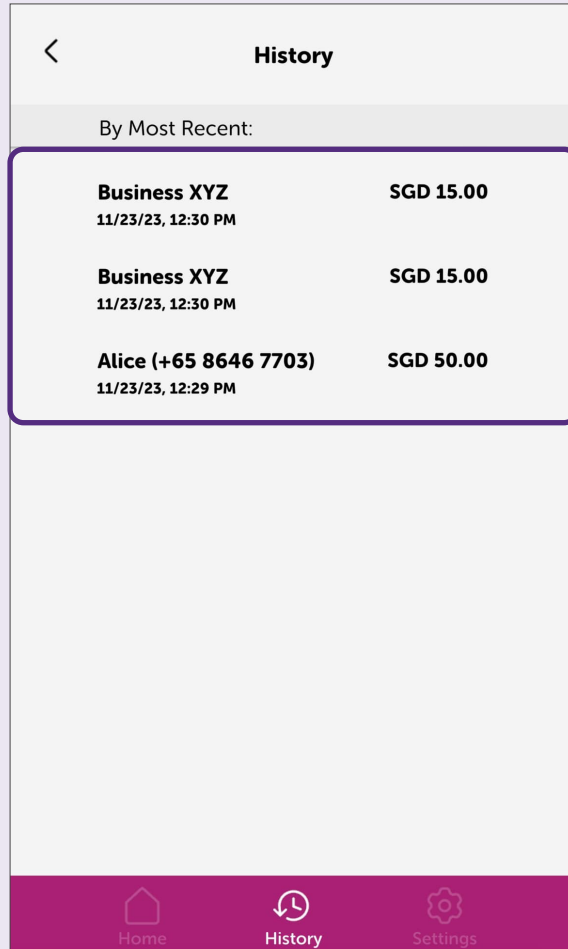
Ensure that you are transferring the correct amount to the intended recipient.

Common Steps to View Transaction History

1 Tap on History

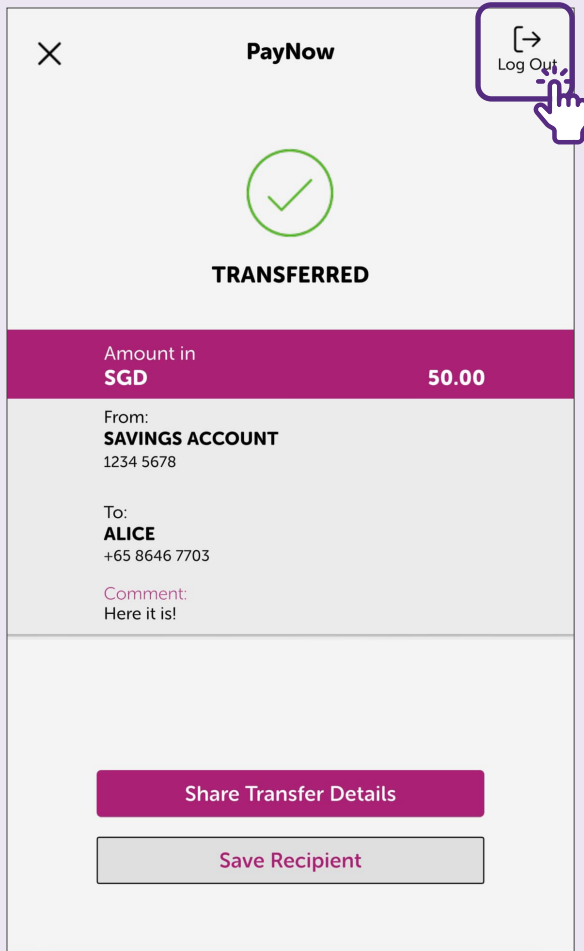


2 View Transaction History

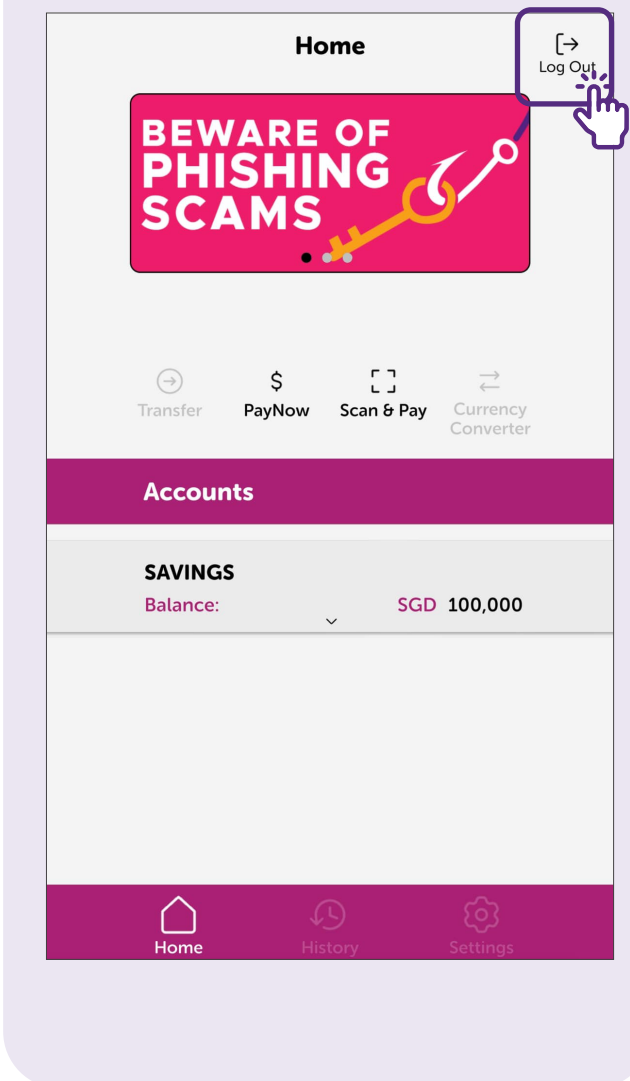


Common Steps to Log out from Digital Banking Apps

1 Log out after Each Transaction



2 Log out from Homepage



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

DBS digibank App

Page 19

OCBC Digital App

Page 36

UOB TMRW App

Page 51

Log in to DBS digibank

1 Launch DBS digibank

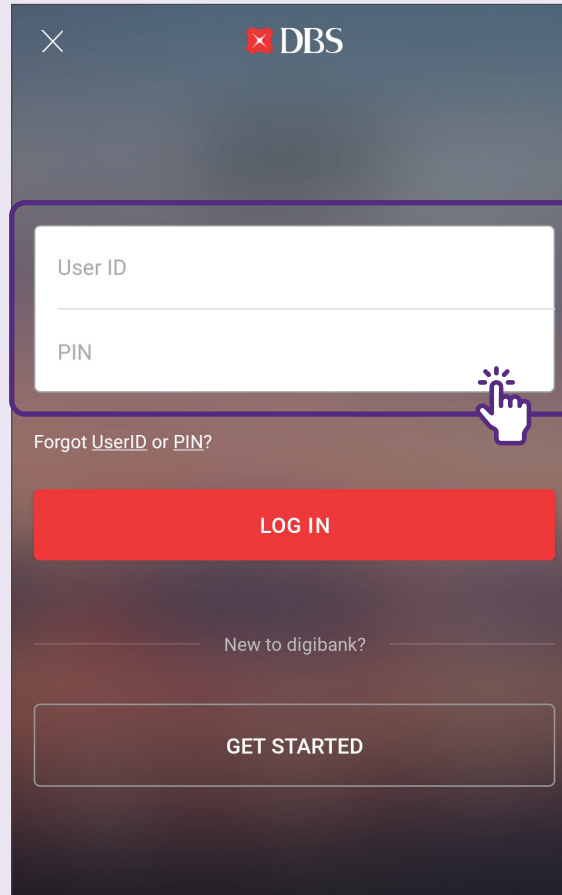


Download “DBS digibank” app from Apple App Store or Google Play Store and launch it.

2 Tap on Log In



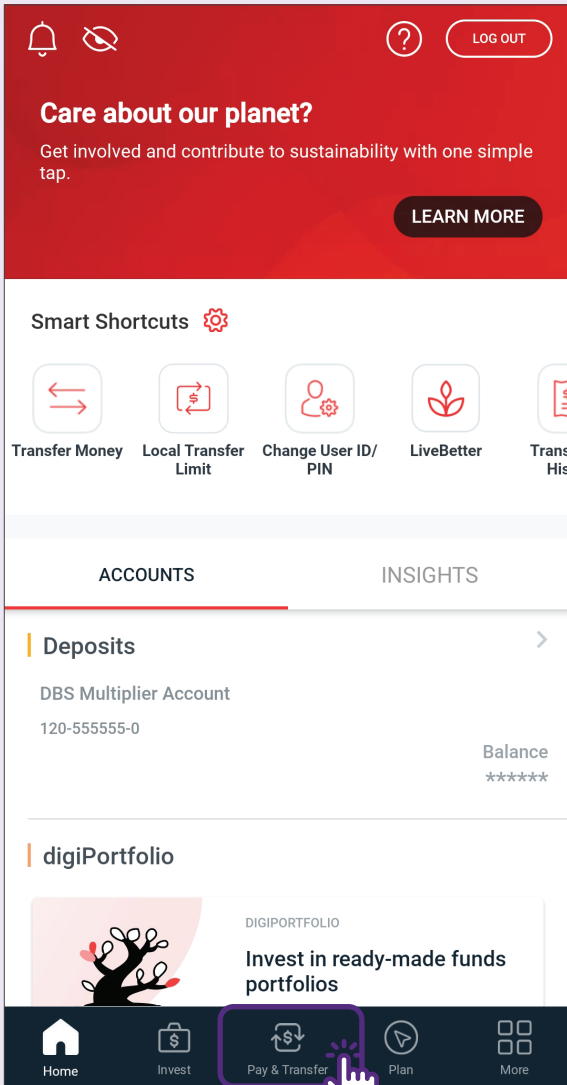
3 Enter User ID & PIN



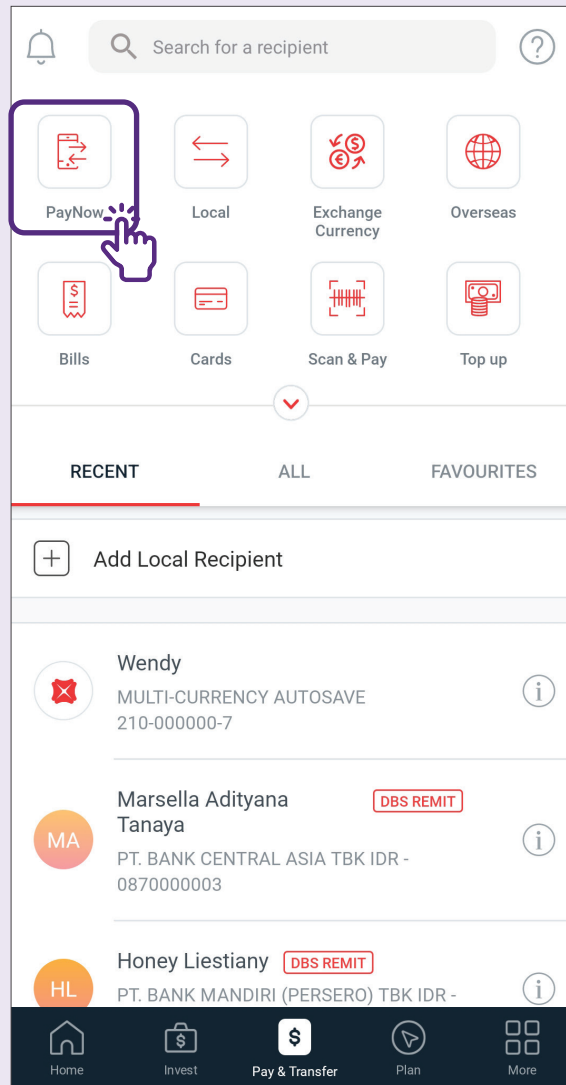
Note: If you have not registered and wish to do so on your own, you will need your DBS/POSB Card number and PIN for verification purposes.

Set up PayNow

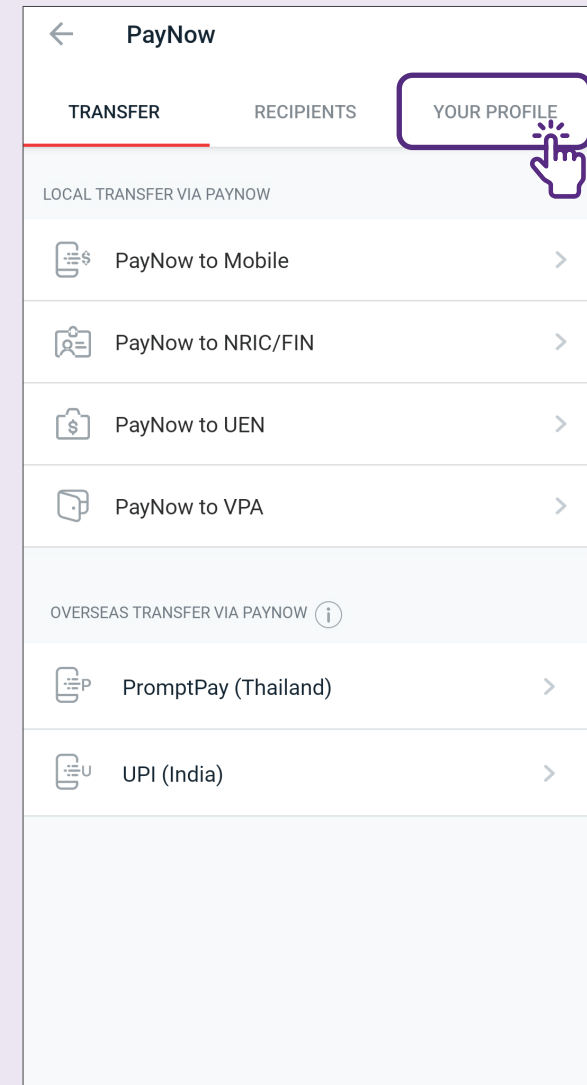
1 Tap on Pay & Transfer



2 Tap on PayNow



3 Tap on Your Profile



4

Register for PayNow

← 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

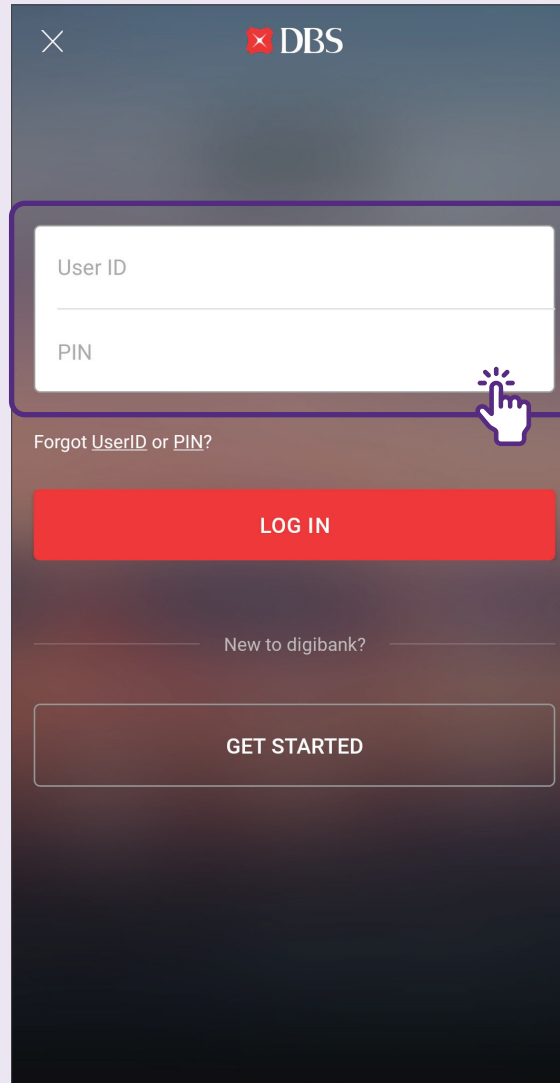


Download "DBS digibank" app from Apple App Store or Google Play Store and launch it.

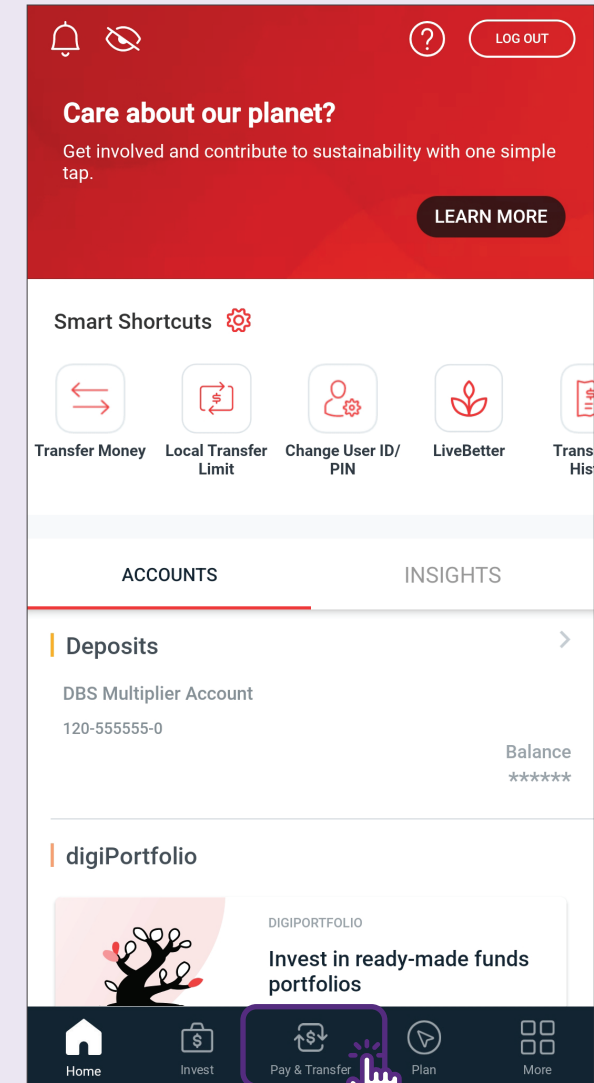
2 Tap on Log In



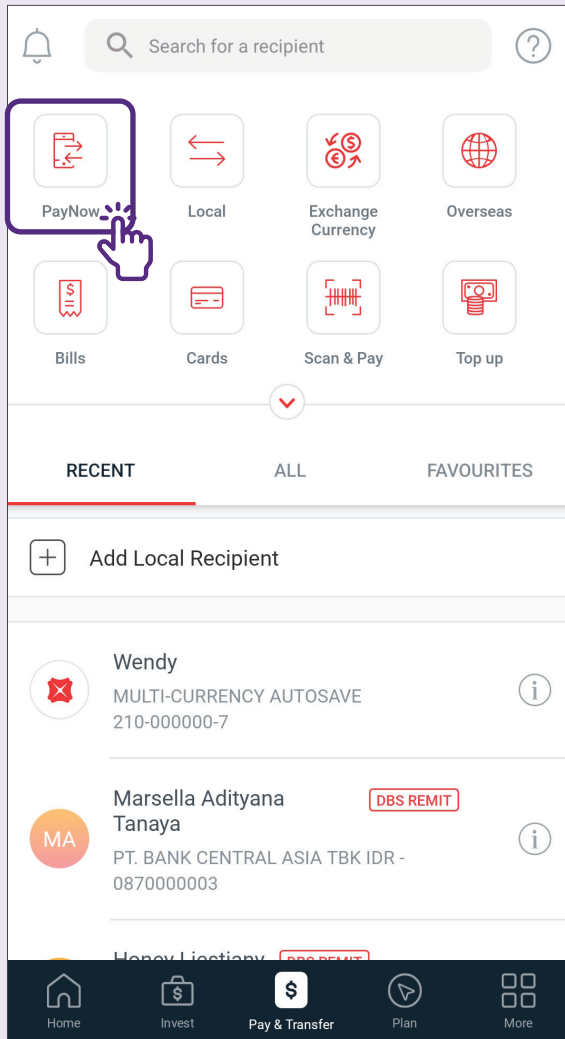
3 Enter User ID & PIN



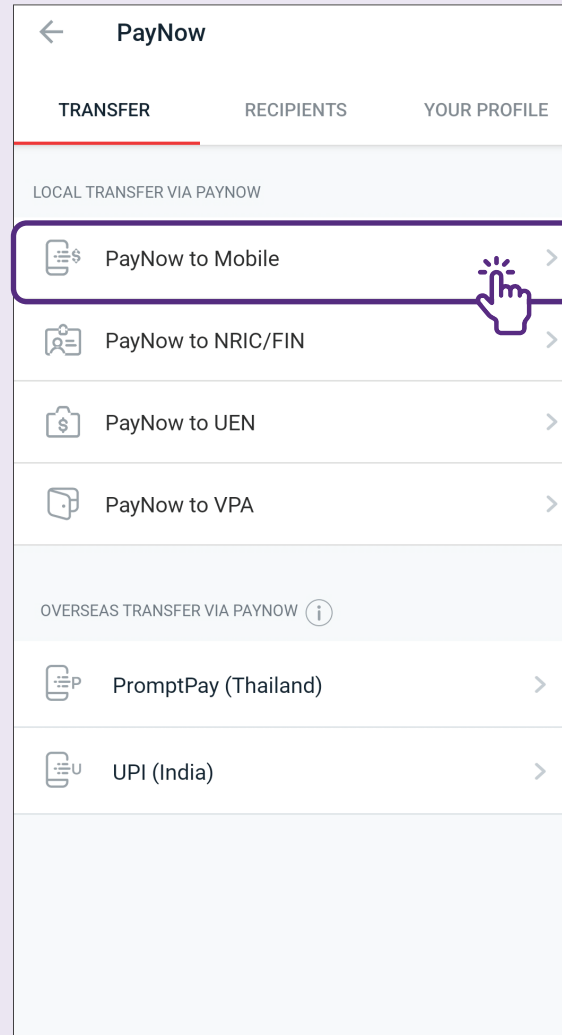
4 Tap on Pay & Transfer



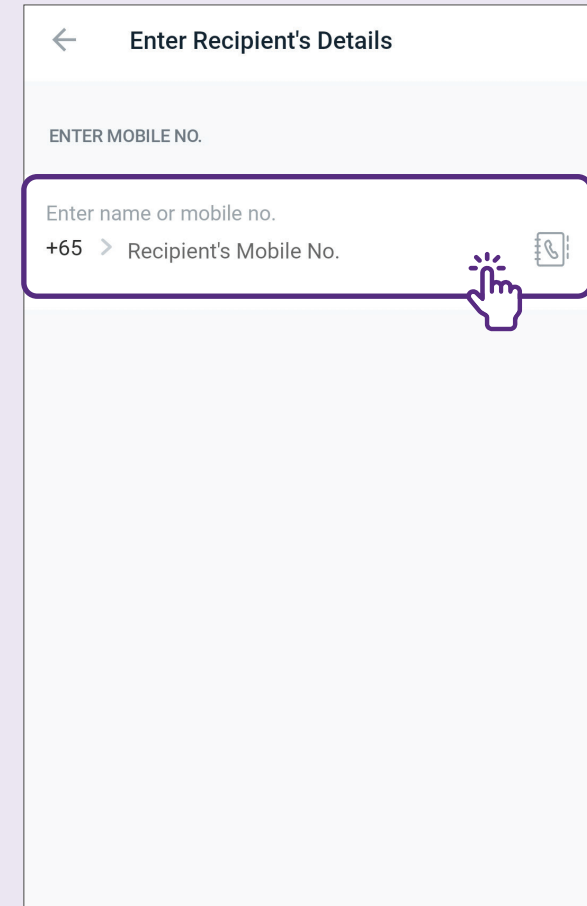
5 Tap on PayNow



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

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

PayNow to Mobile

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

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

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.

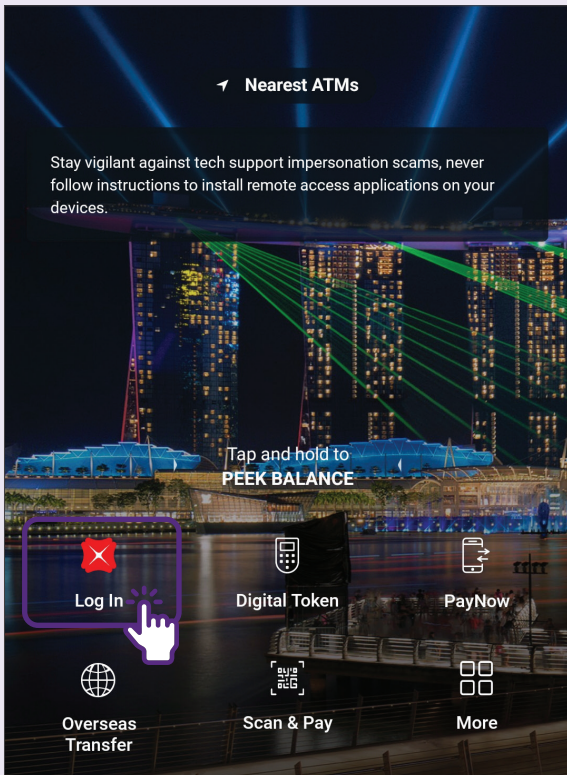
Transfer Money Using PayNow - Scan & Pay (SGQR)

1 Launch DBS digibank

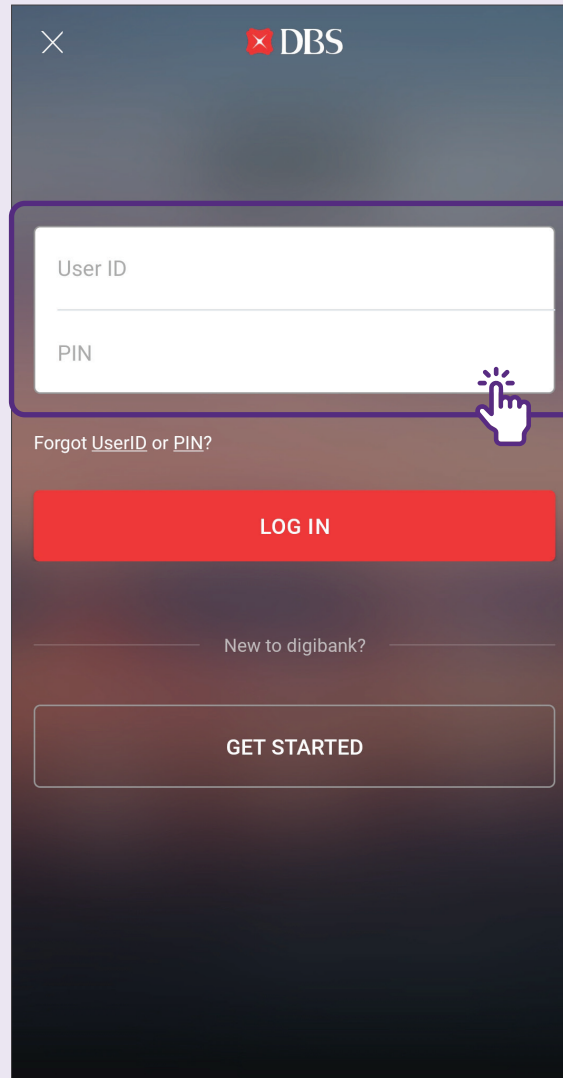


Download "DBS digibank" app from Apple App Store or Google Play Store and launch it.

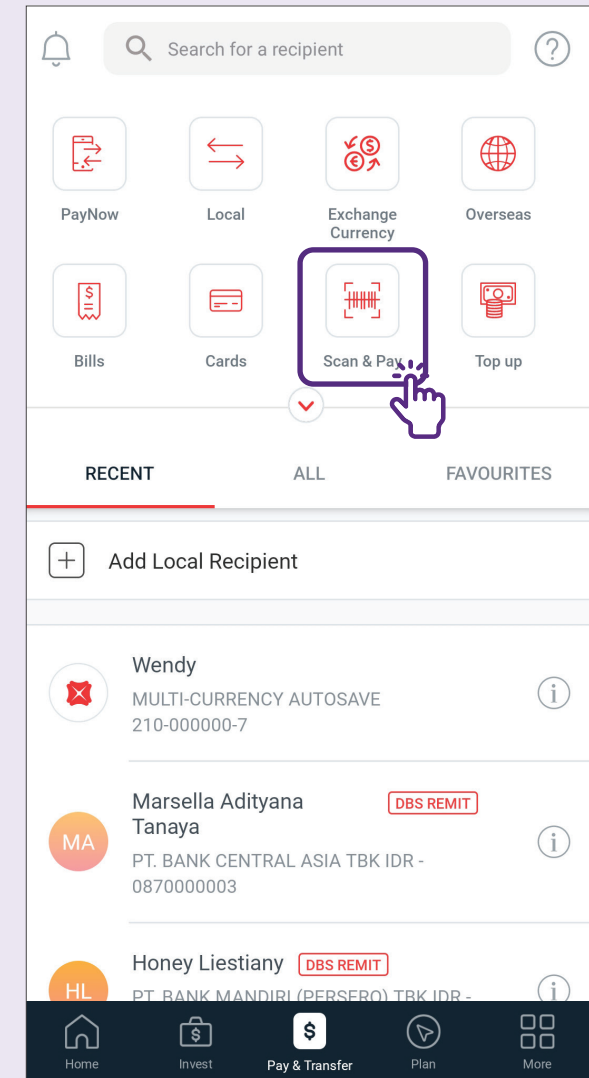
2 Tap on Log In



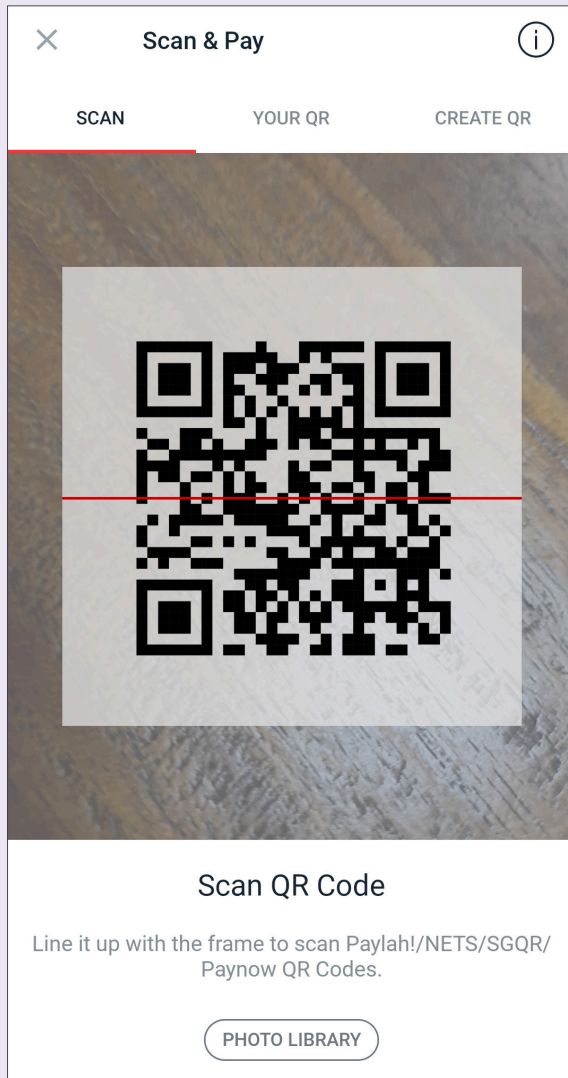
3 Enter User ID & PIN



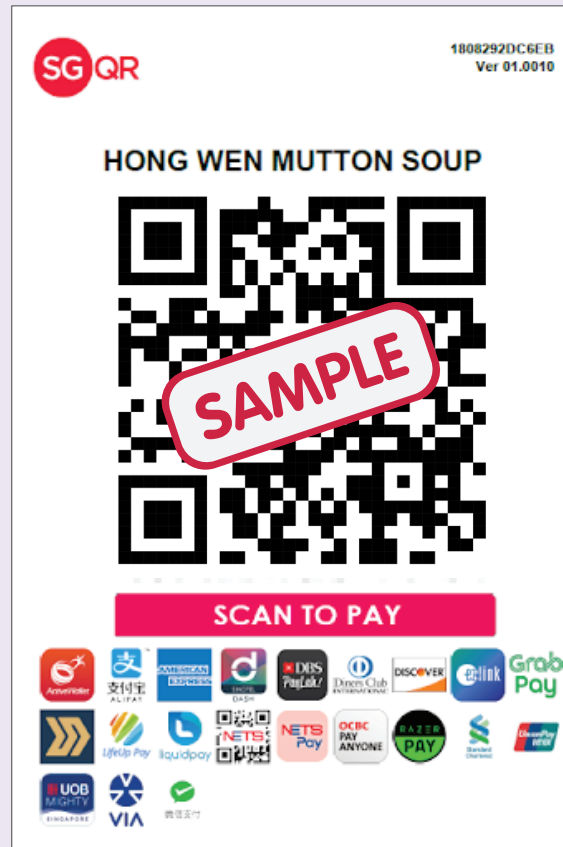
4 Select Scan & Pay



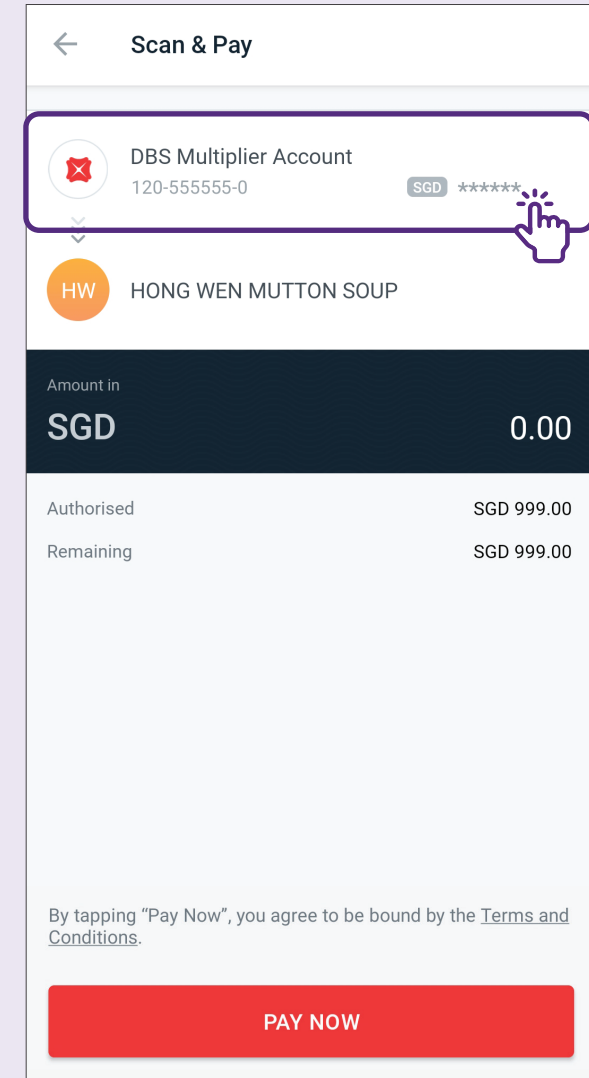
5 Scan QR Code



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.

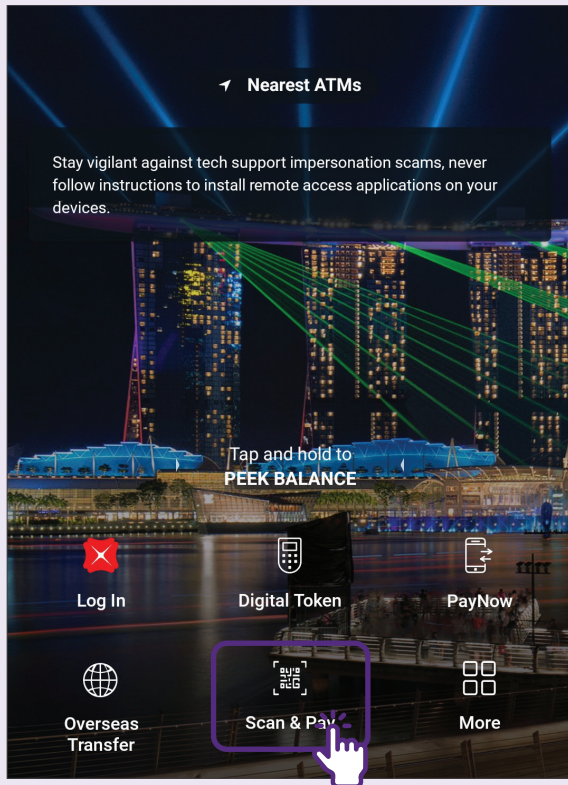
Transfer Money Using PayNow - Upload PayNow QR Code

1 Launch DBS digibank

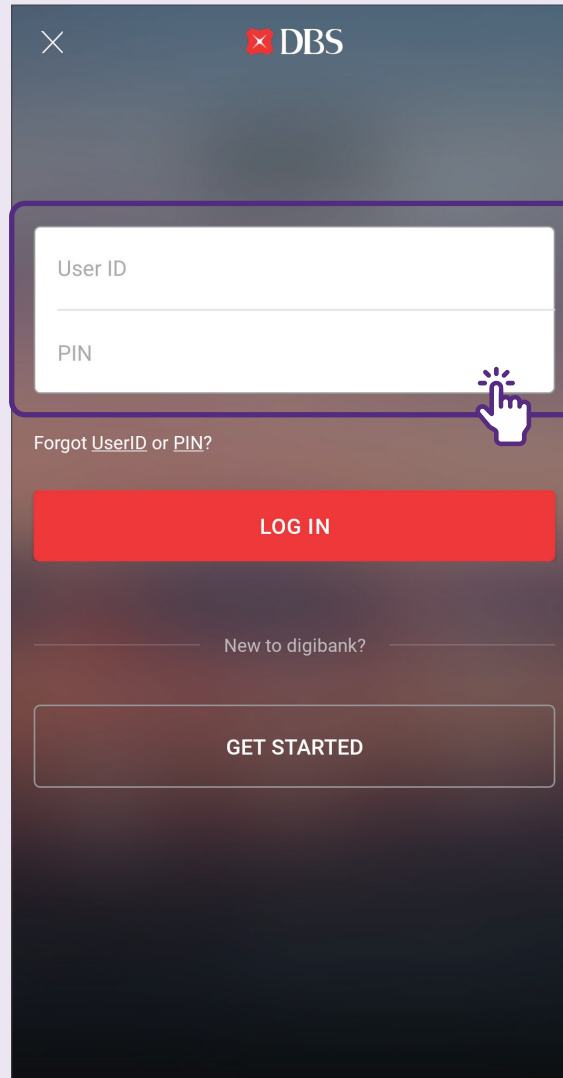


Download "DBS digibank" app from Apple App Store or Google Play Store and launch it.

2 Tap on Scan & Pay



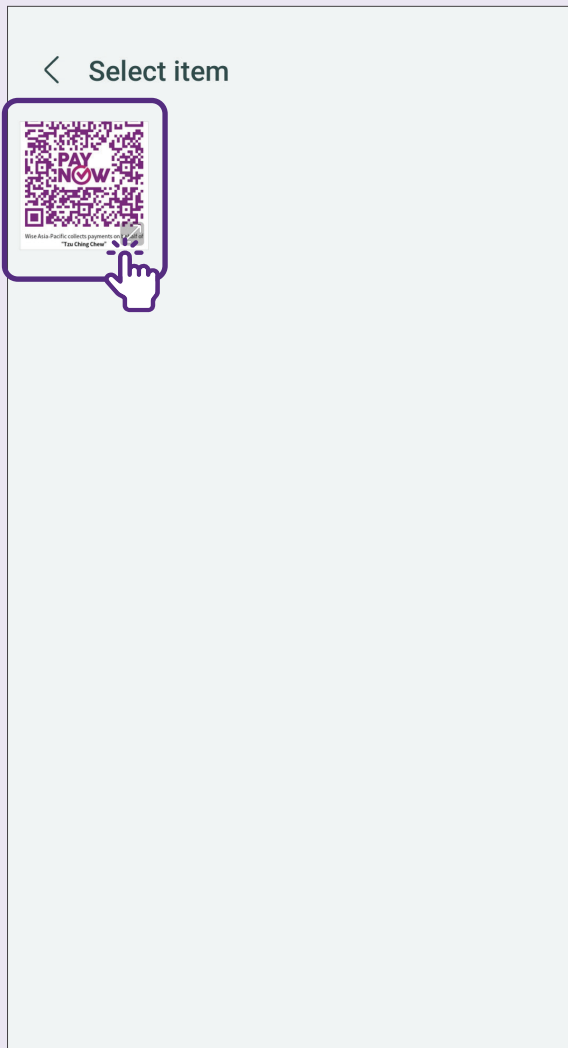
3 Enter User ID & PIN



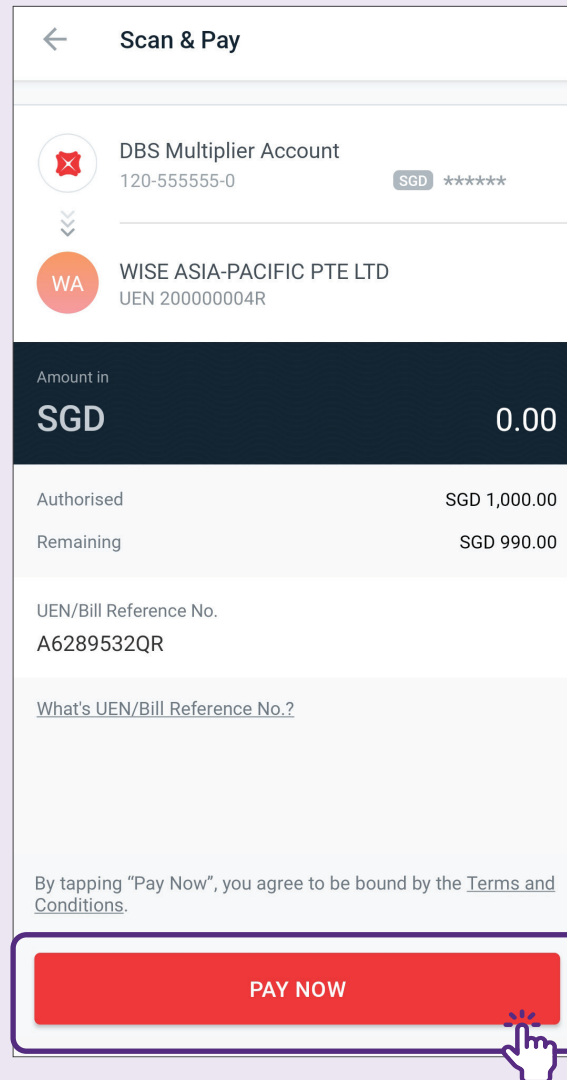
4 Tap on Photo Library



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

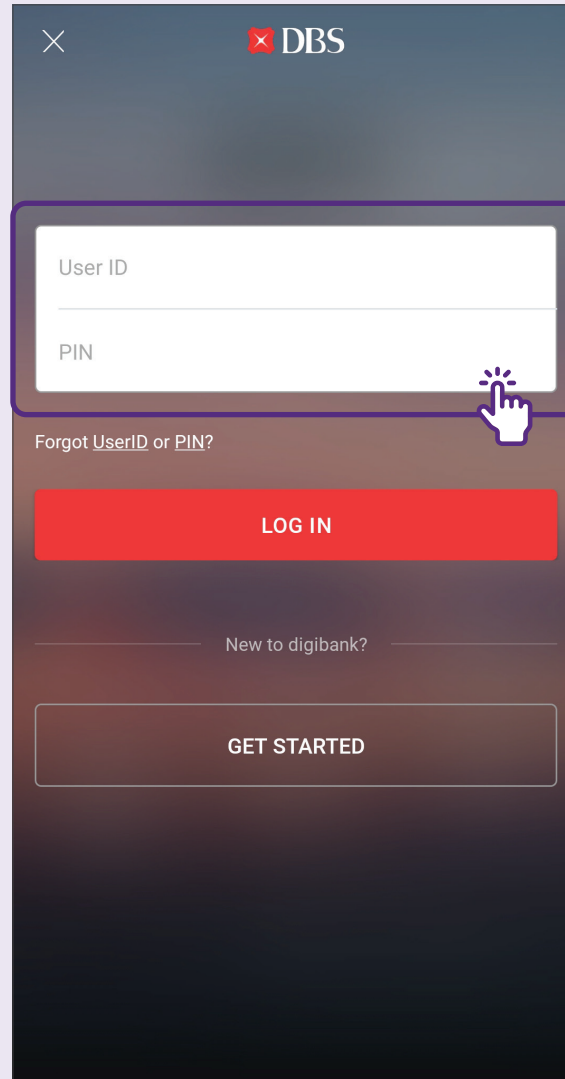


Download "DBS digibank" app from Apple App Store or Google Play Store and launch it.

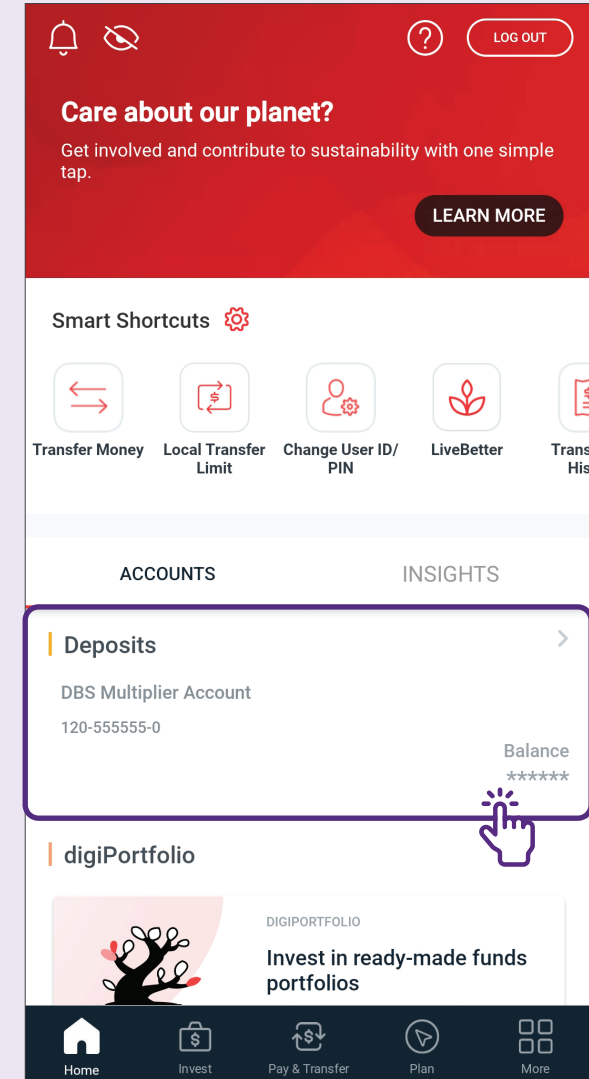
2 Tap on Log In



3 Enter User ID & PIN

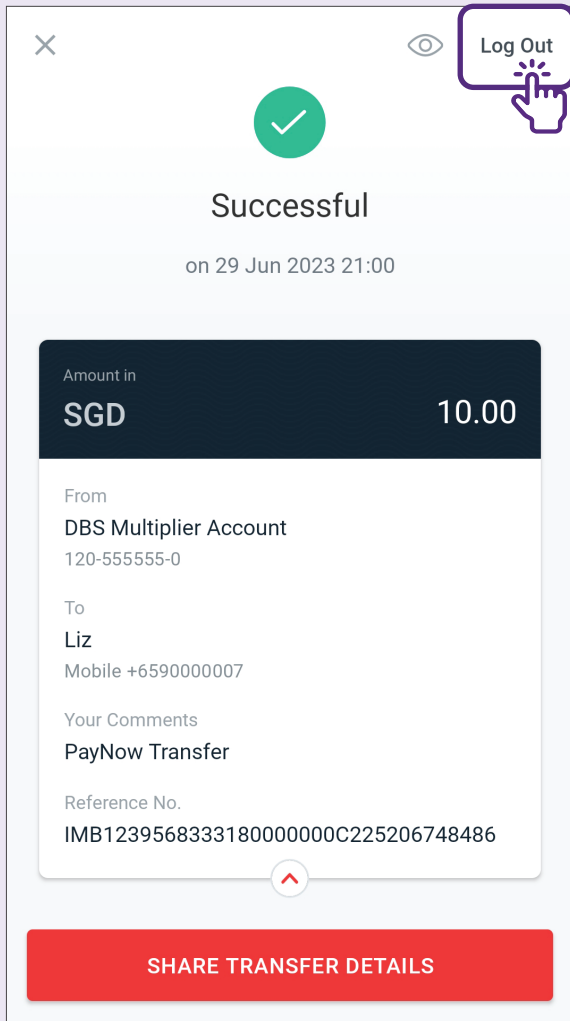


4 Select an Account

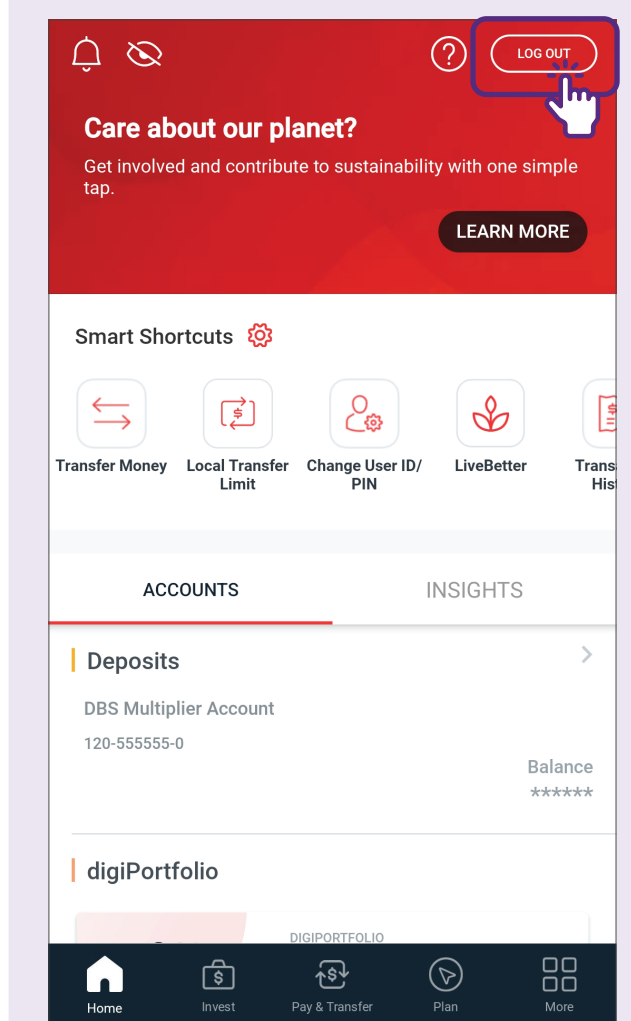


Log out from DBS digibank

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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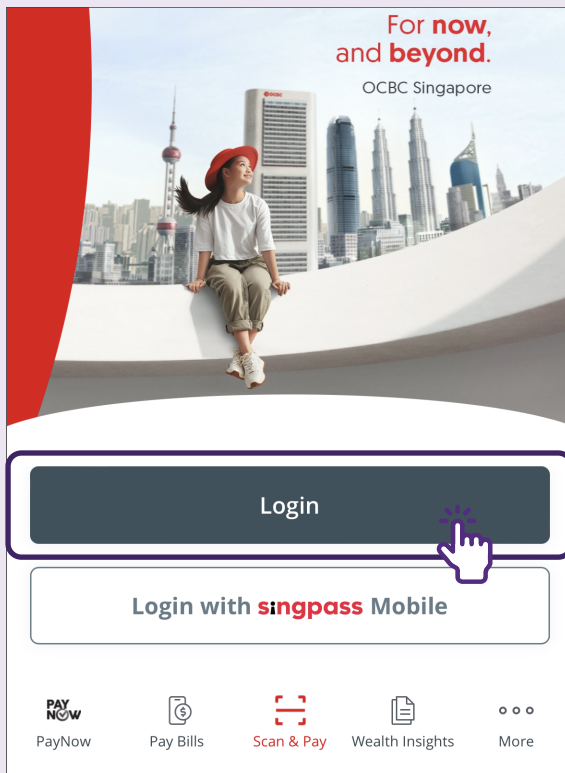
Log in to OCBC Digital

1 Launch OCBC Digital

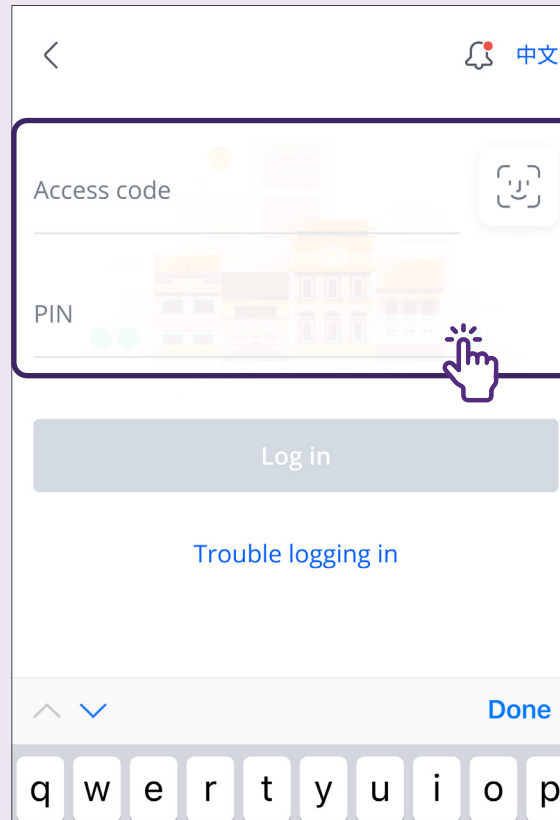


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

2 Tap on Login



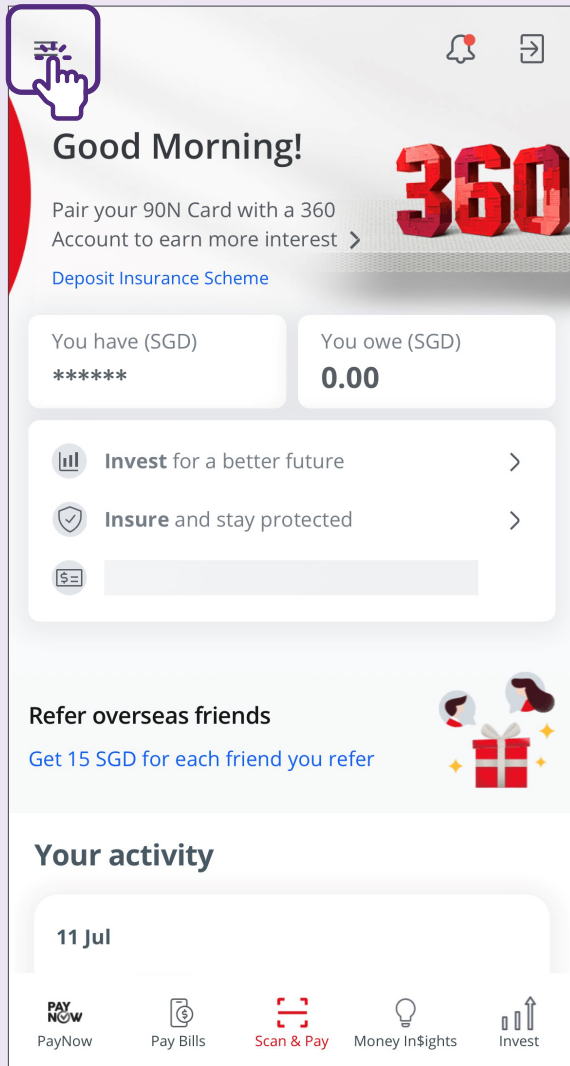
3 Enter Access code & PIN



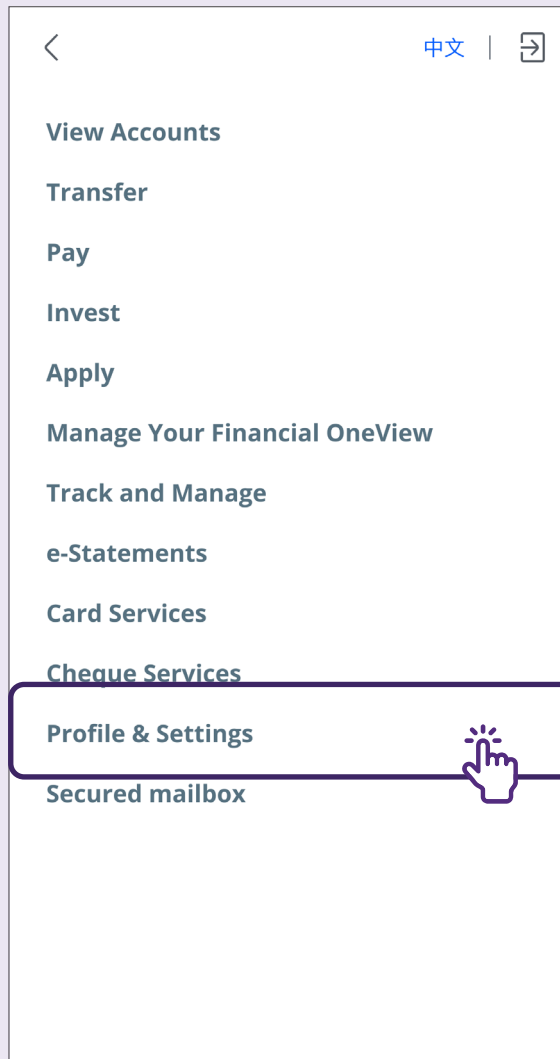
Note: If you have not registered and wish to do so on your own, you will need your OCBC Card number and PIN for verification purposes.

Set up PayNow

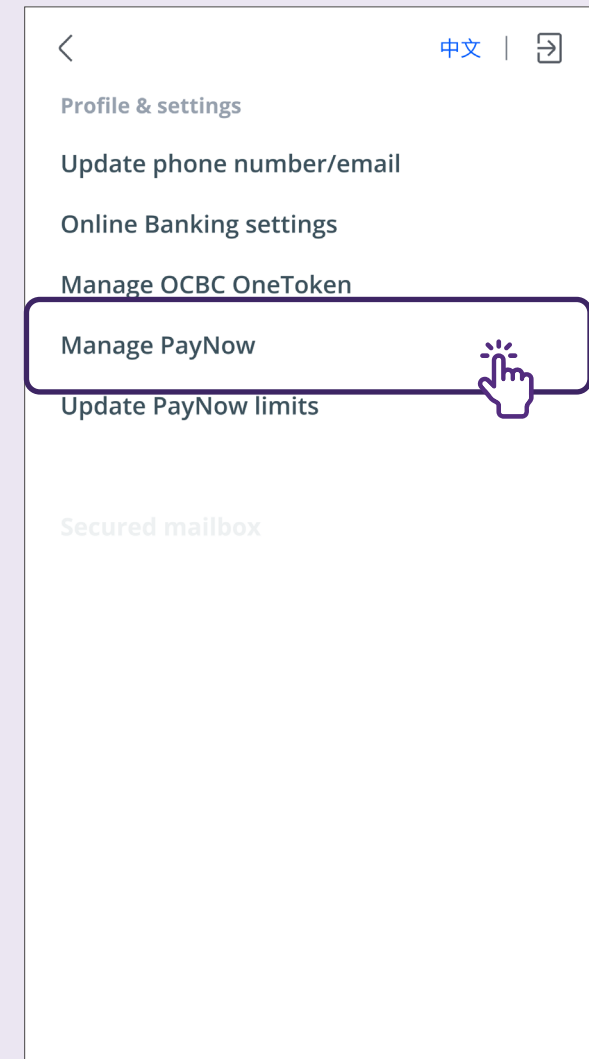
1 Tap on Menu



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	✕

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
v

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

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	⌫

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:
202306190000000000363848

Date: 19 Jun 2023, 10:59 AM

Back to Account Summary

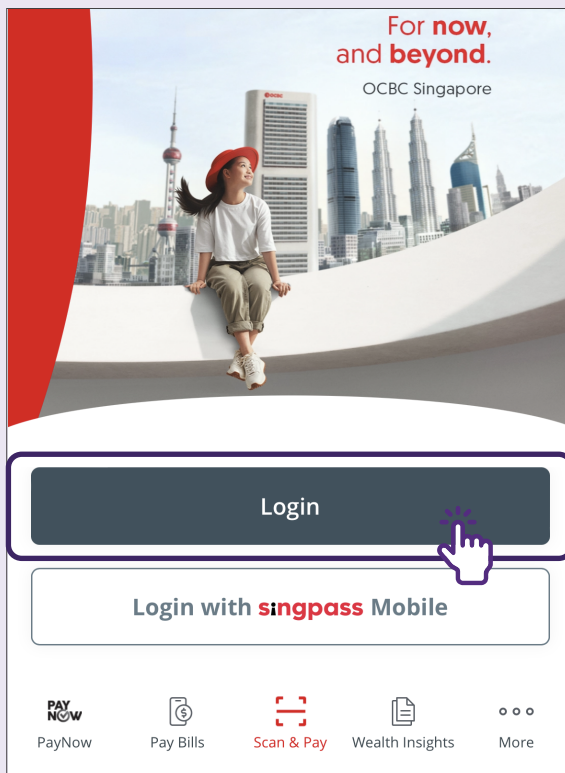
Transfer Money Using PayNow - Mobile Number/NRIC/UEN

1 Launch OCBC Digital

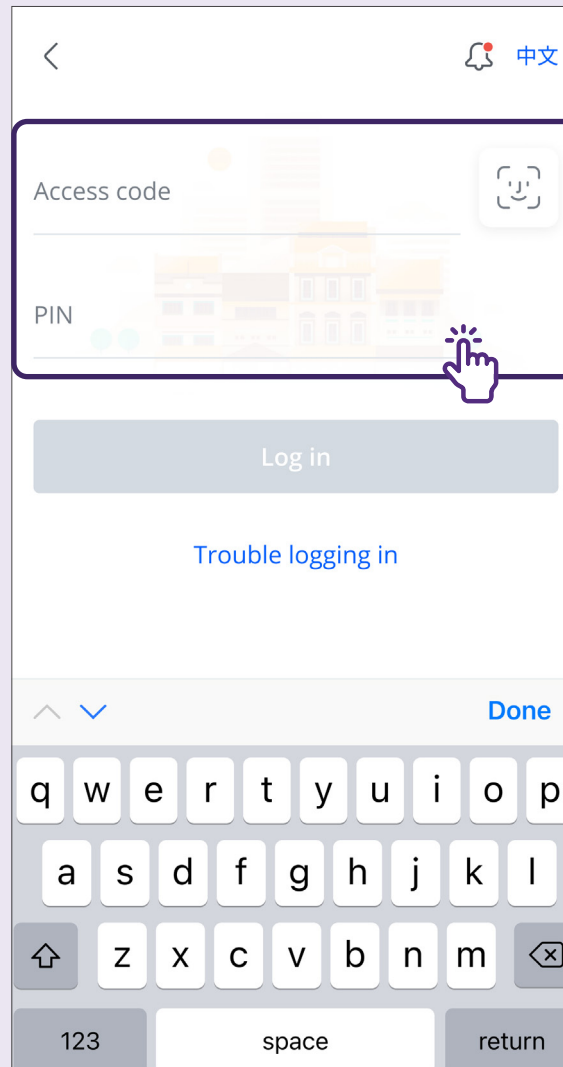


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

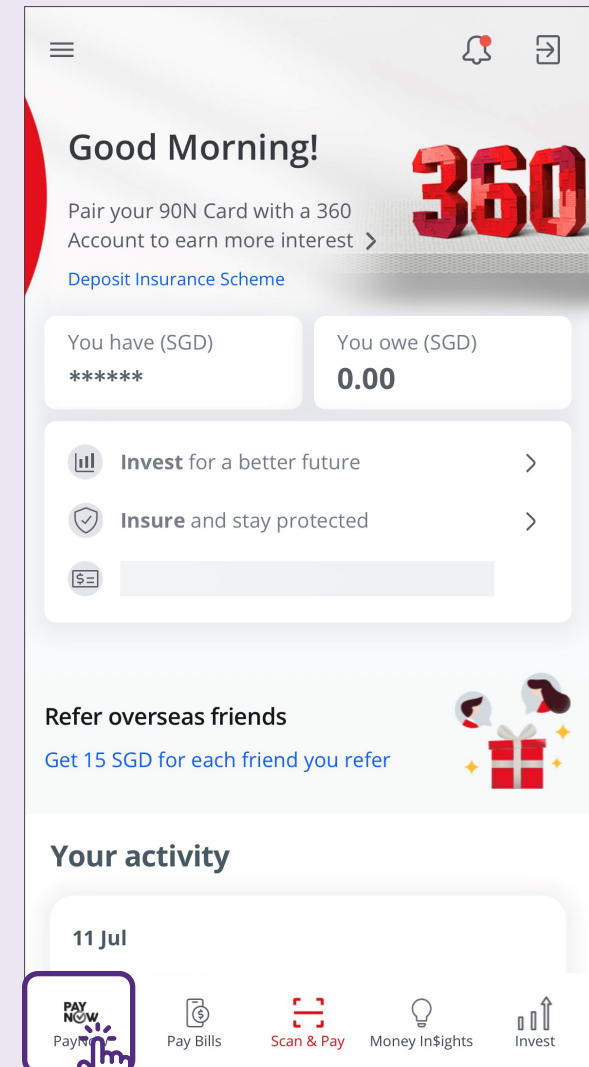
2 Tap on Login



3 Enter Access code & PIN

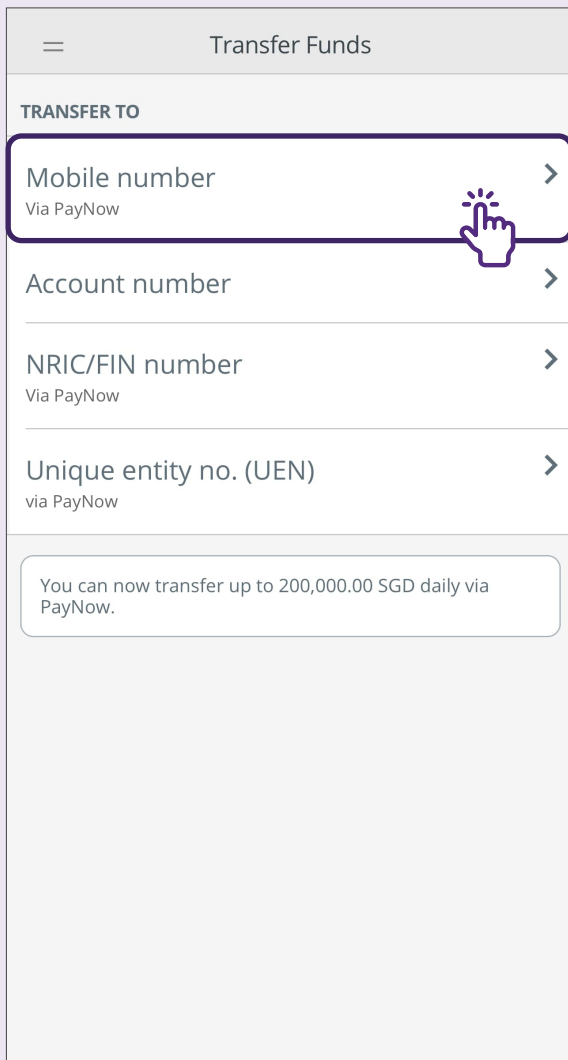


4 Tap on PayNow



5

Select Mobile Number



Transfer Funds

TRANSFER TO

Mobile number >
Via PayNow

Account number >

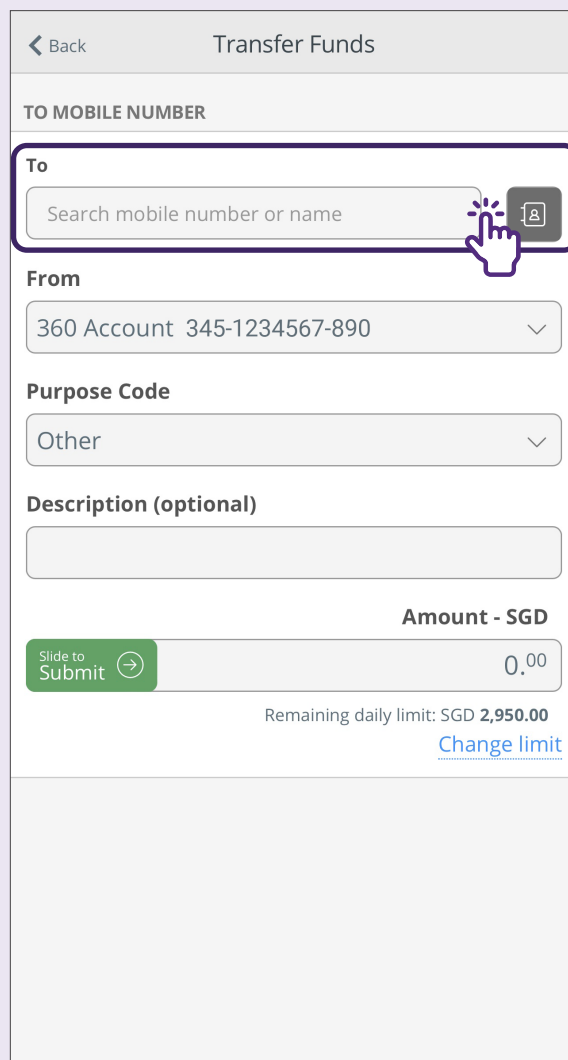
NRIC/FIN number >
Via PayNow

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 ∨

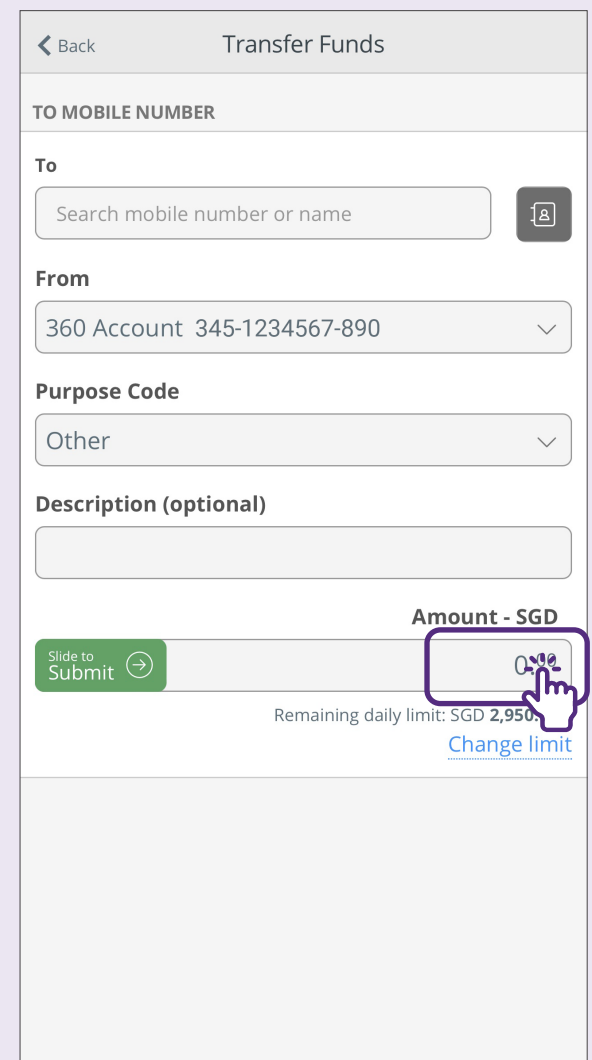
Description (optional)

Amount - SGD
Slide to Submit → 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
Slide to Submit → 0.00

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

8 Transfer Funds

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

Slide the green bar to submit payment details.

9 Review Payment Details and Tap on Confirm Transfer

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.

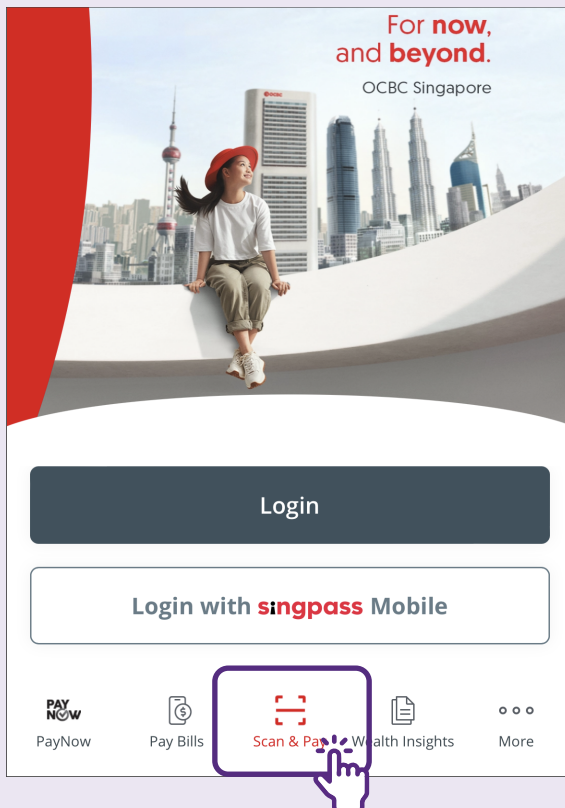
Transfer Money Using PayNow - Scan & Pay (SGQR)

1 Launch OCBC Digital

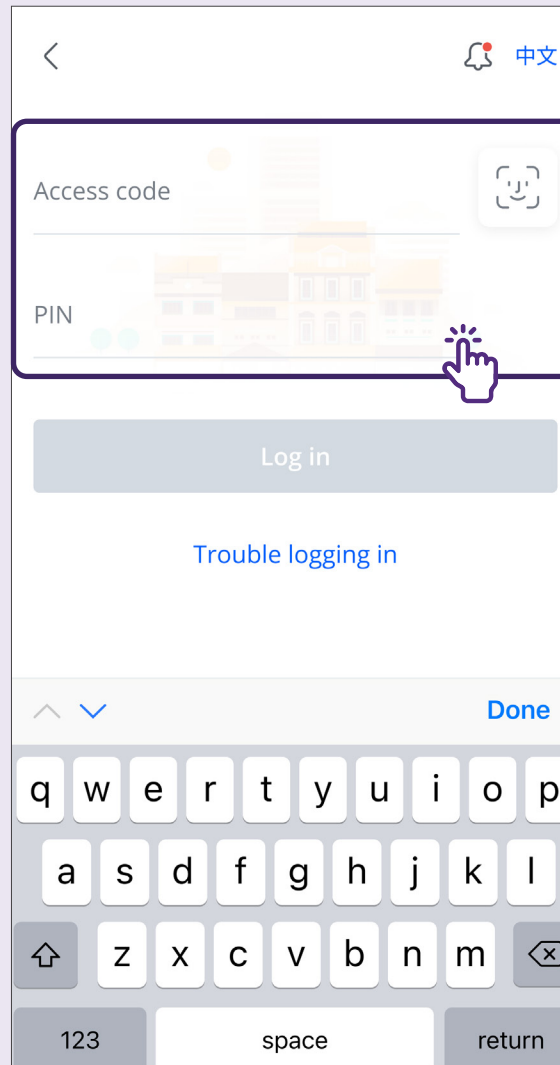


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

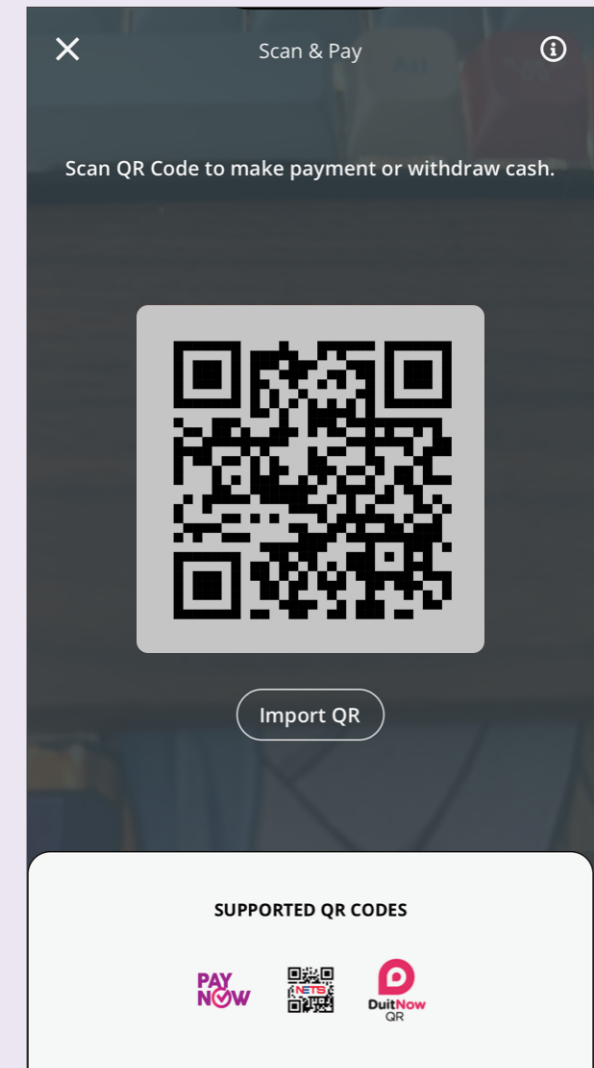
2 Tap on Scan & Pay



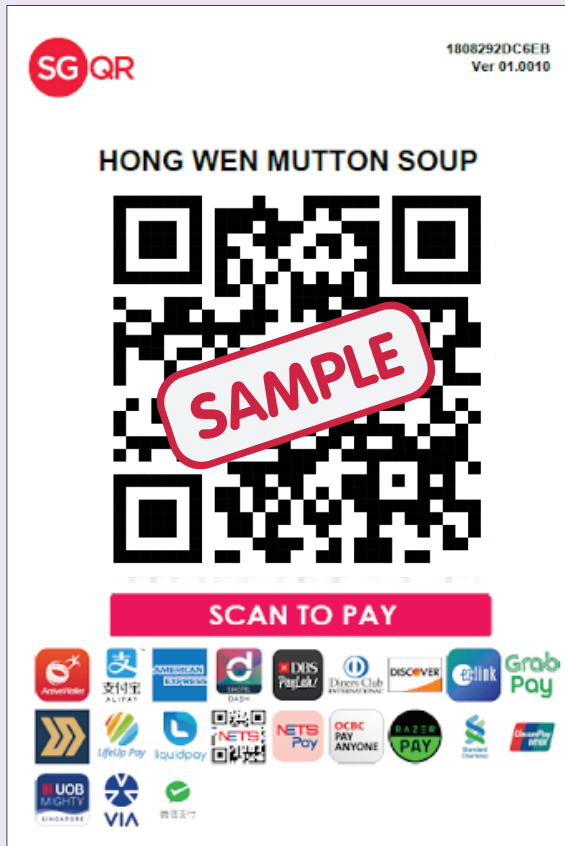
3 Enter Access code & PIN



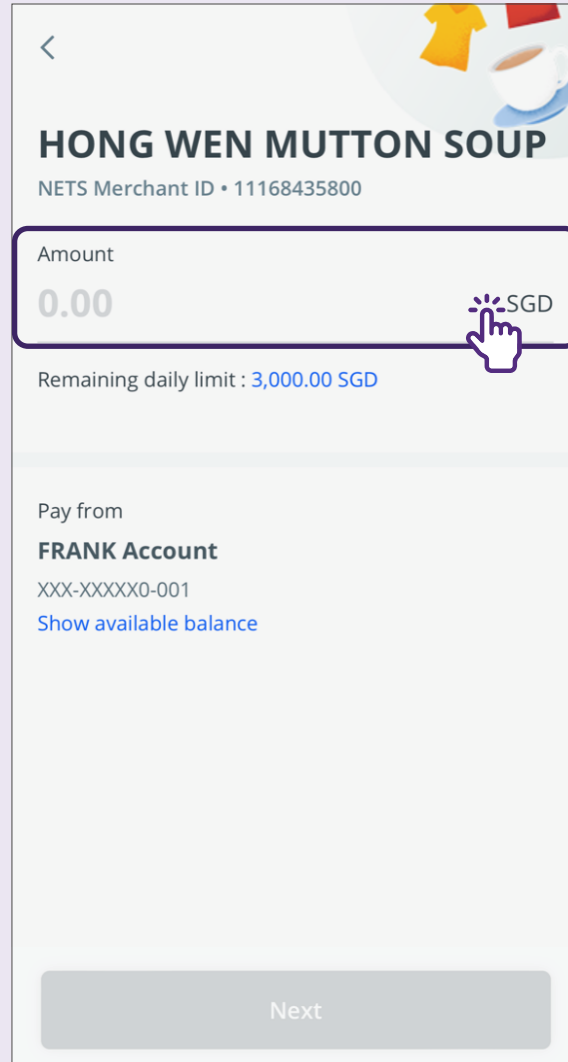
4 Scan QR Code



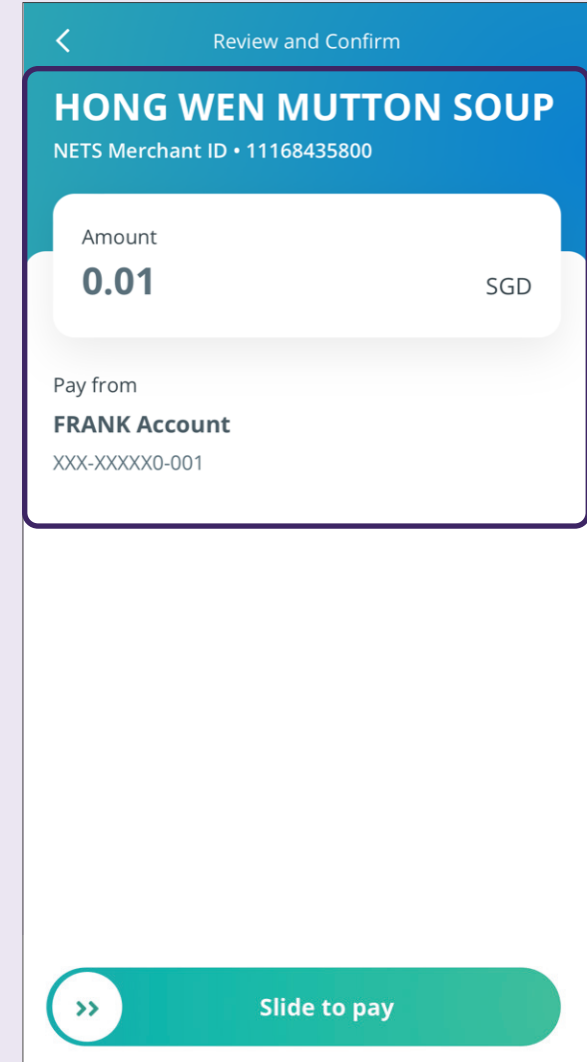
5 Scan SGQR



6 Enter Transfer Amount



7 Review Payment Details



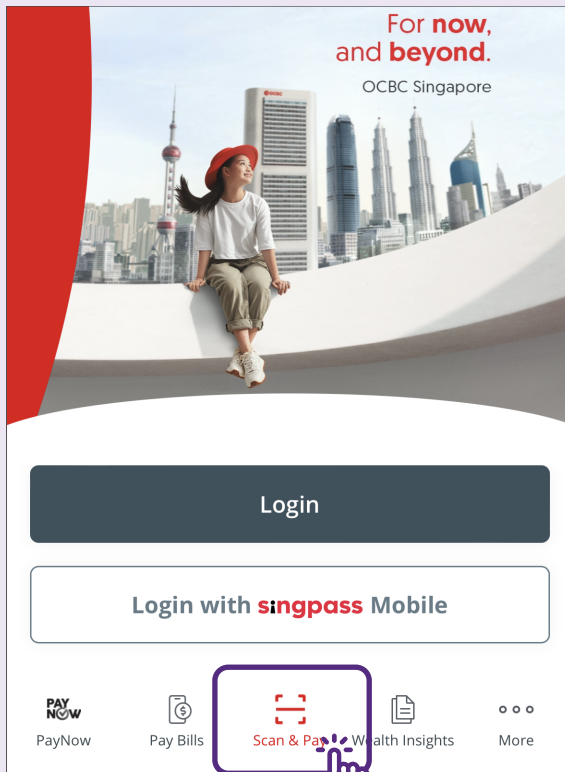
Transfer Money Using PayNow - Upload PayNow QR Code

1 Launch OCBC Digital

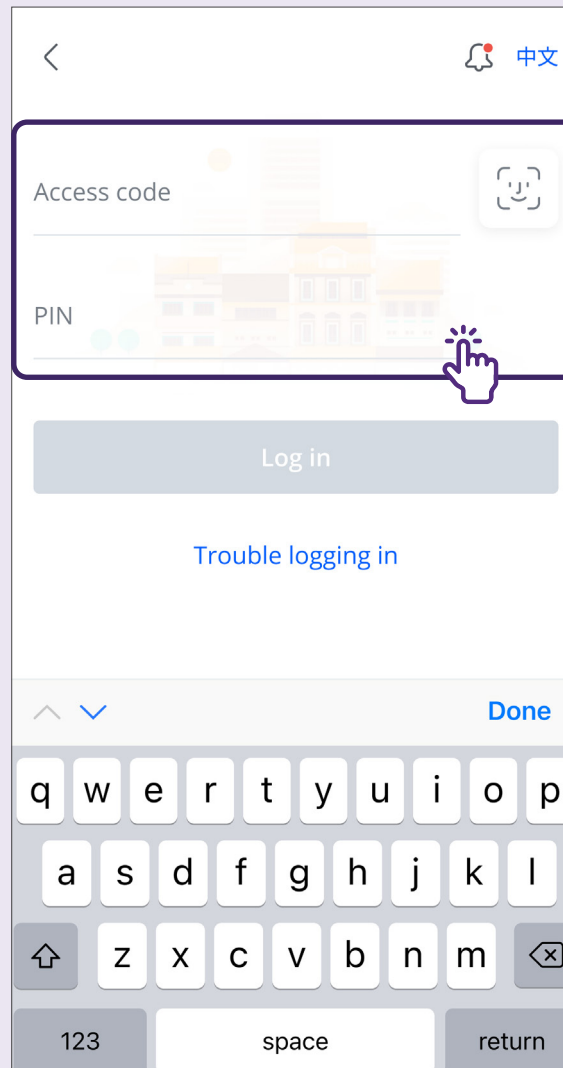


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

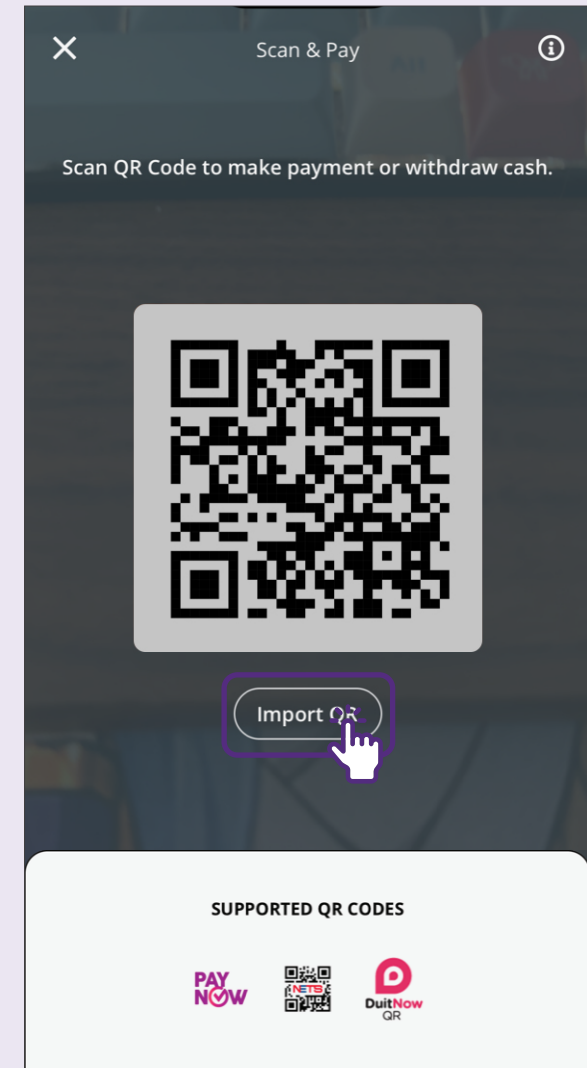
2 Tap on Scan & Pay



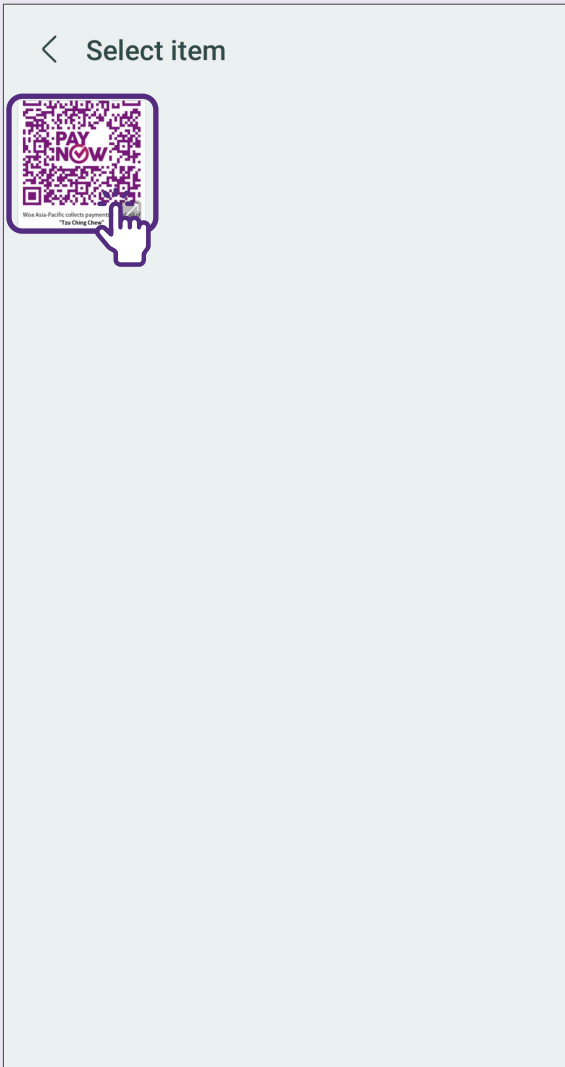
3 Enter Access code & PIN



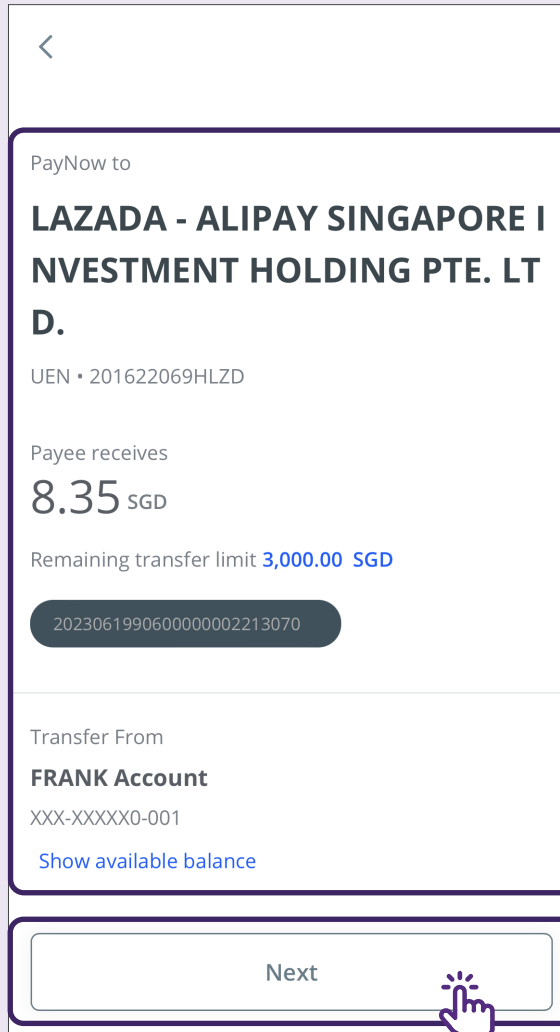
4 Tap on Import QR



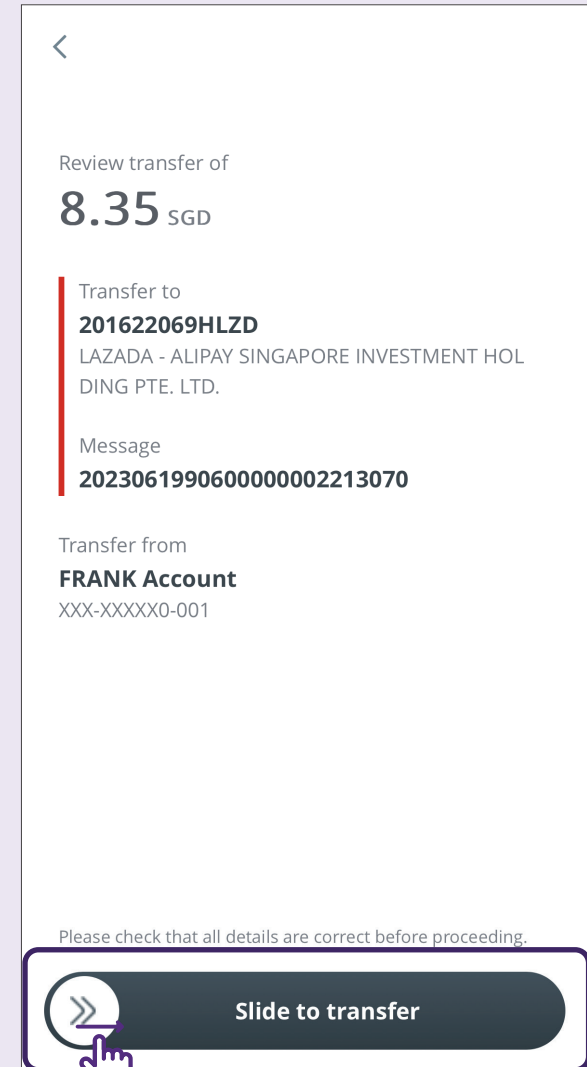
5 Select QR Code



6 Review Payment Details and Tap on Next



7 Slide to Transfer



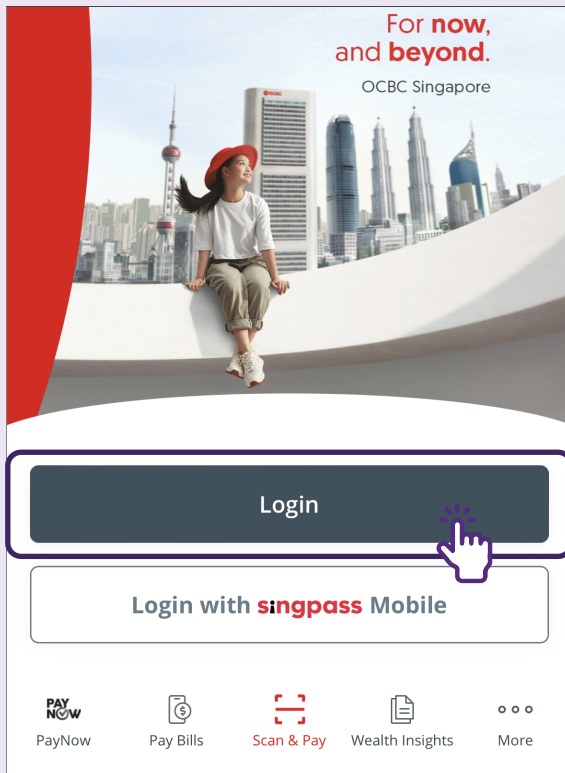
View Transaction History

1 Launch OCBC Digital

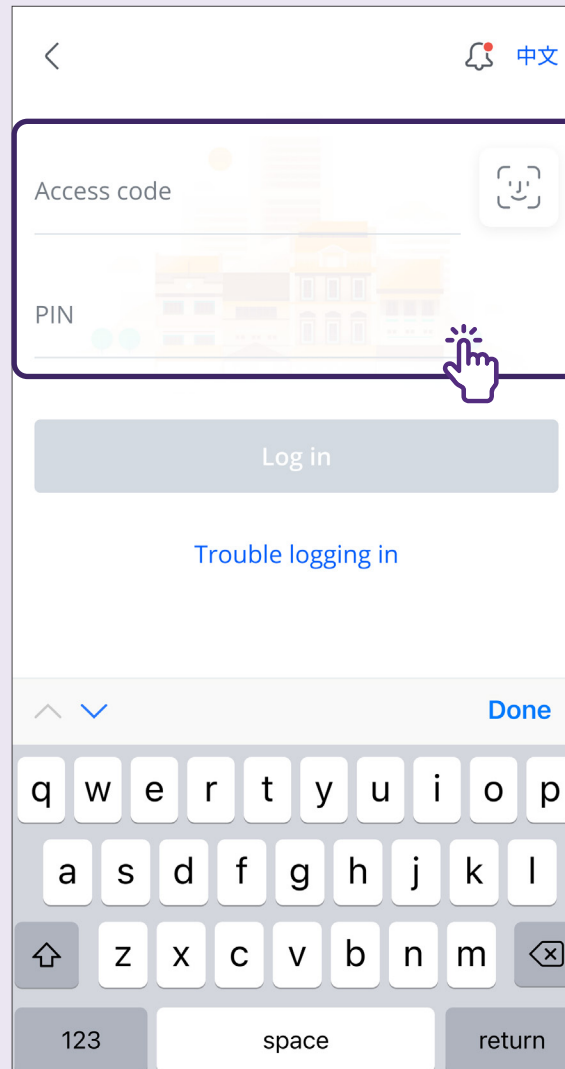


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

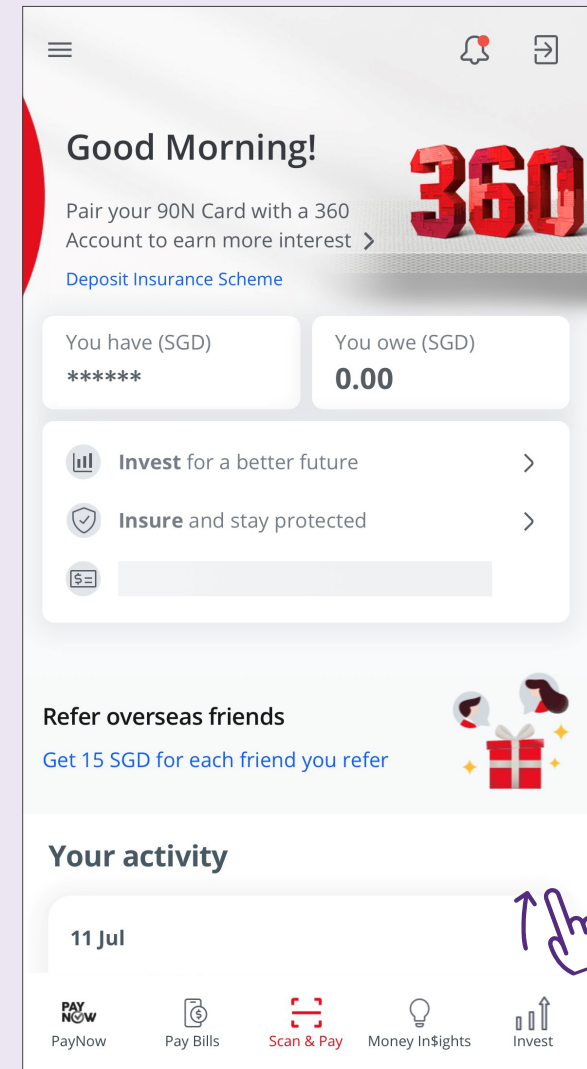
2 Tap on Login



3 Enter Access code & PIN

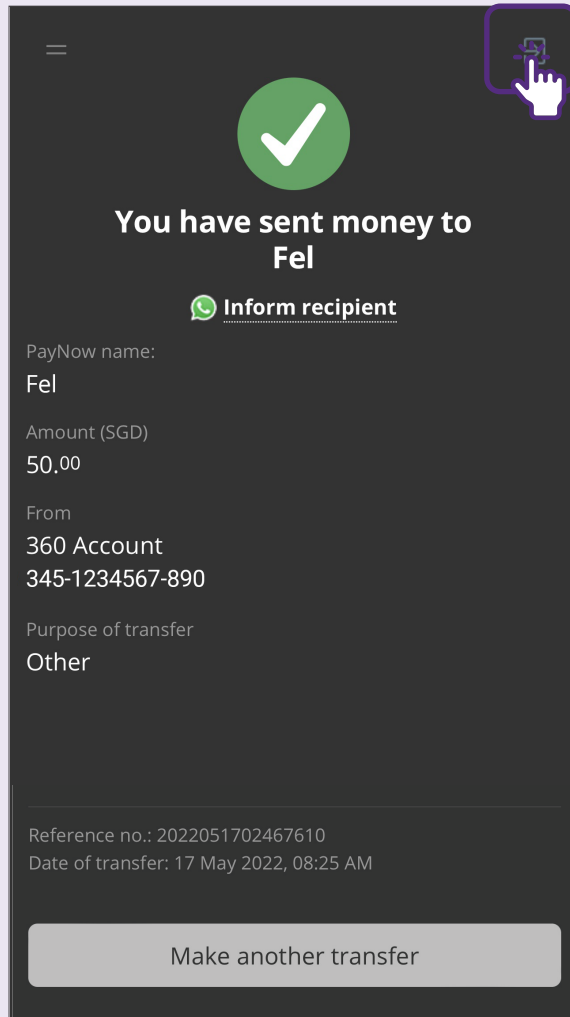


4 View Transaction History

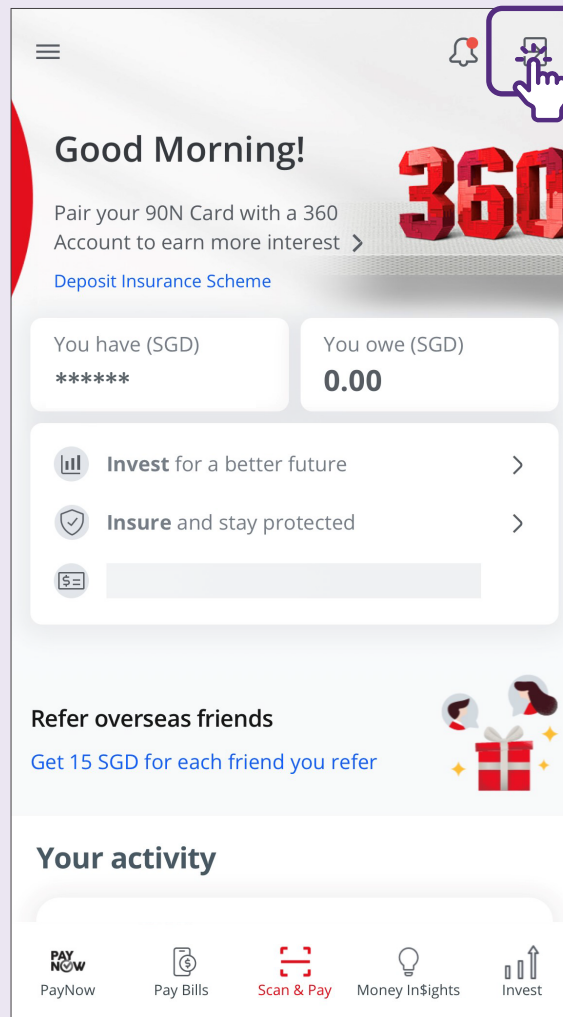


Log out from OCBC Digital

1 Log out after Each Transaction



2 Log out from Homepage



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

DBS digibank App

Page 19

OCBC Digital App

Page 36

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

Username

Password [Forgot?](#)

Log in

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

UOB | TMRW

Good morning

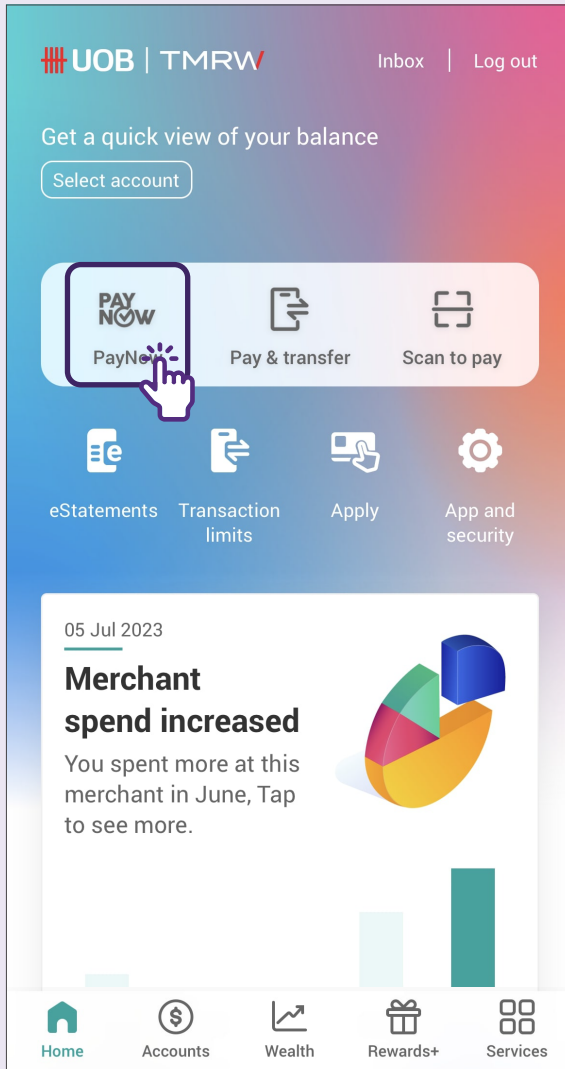
Enter SMS OTP [Resend](#)

YXPQ - ● ● ● ● ● ●

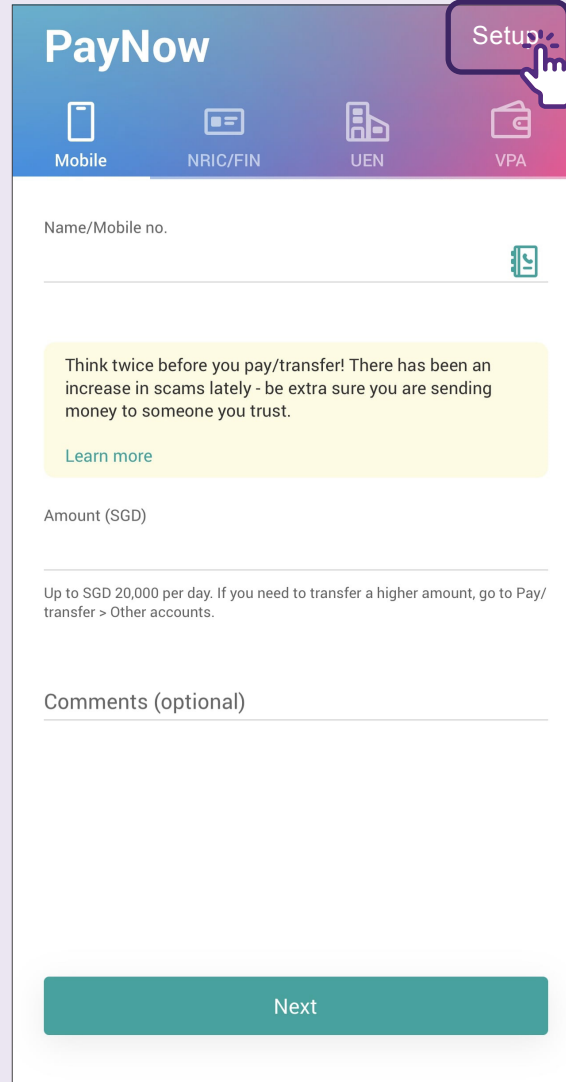
1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	⌫

Set up PayNow

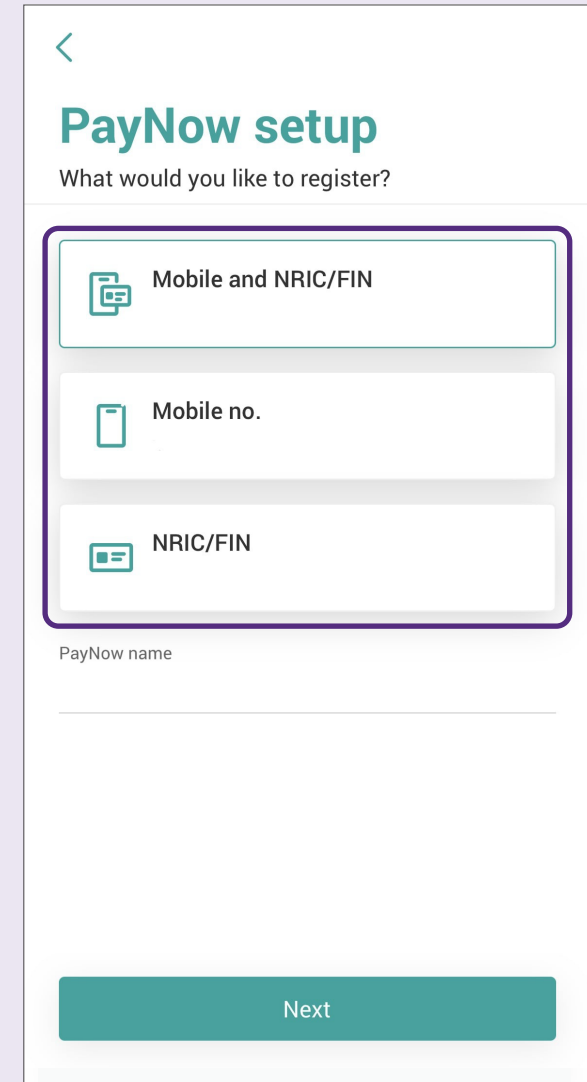
1 Tap on PayNow



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 >>>

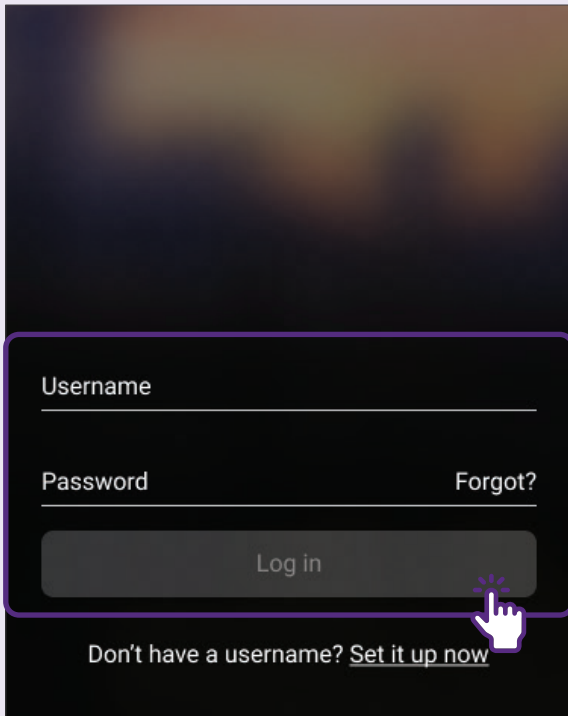
Transfer Money Using PayNow - Mobile Number/NRIC/UEN

1 Launch UOB TMRW

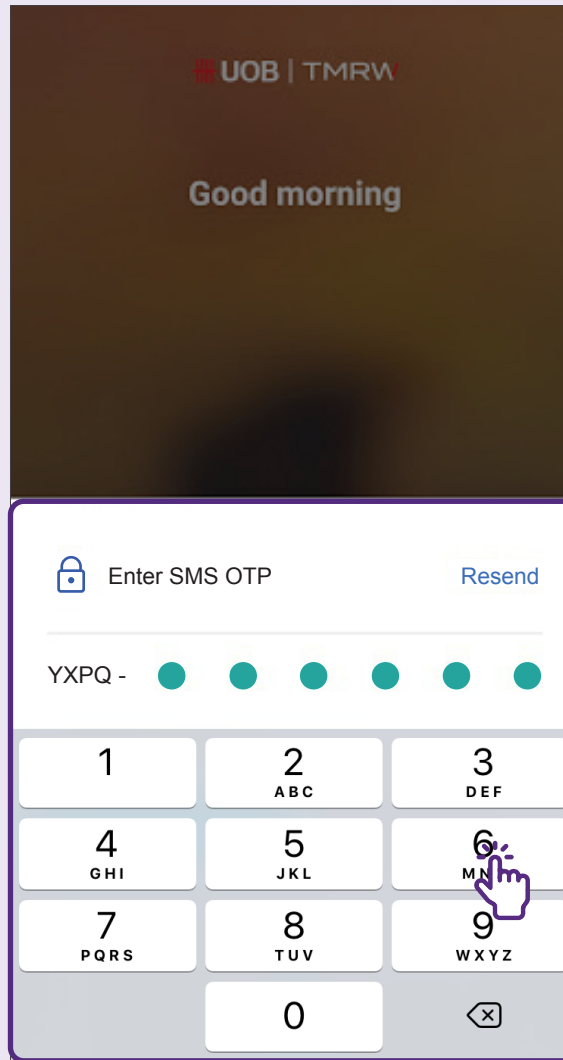


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

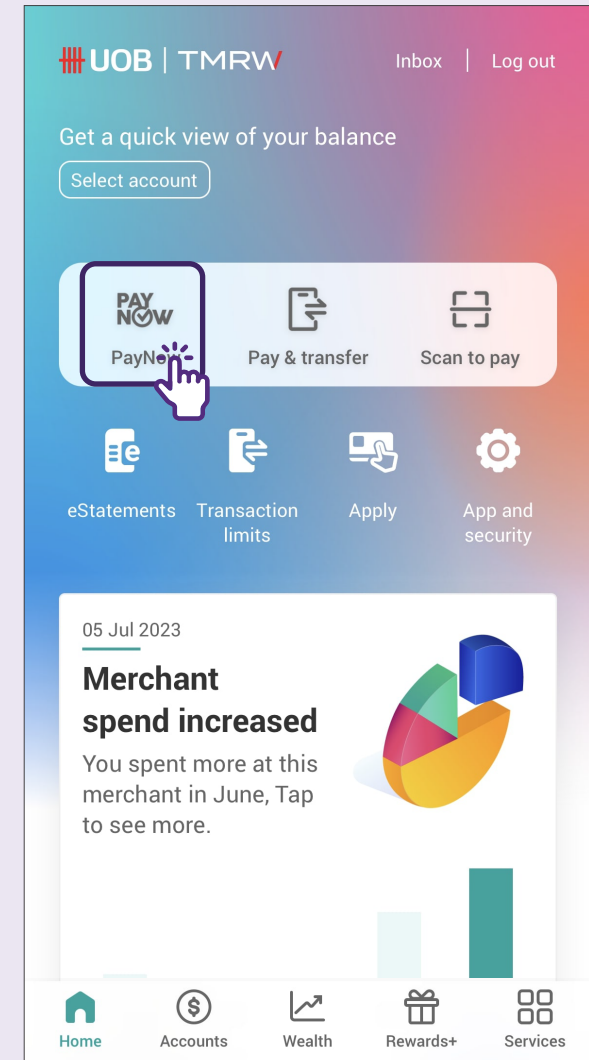
2 Enter Username and Password



3 Enter SMS OTP



4 Tap on PayNow



5 Tap on Mobile

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**
__***_*

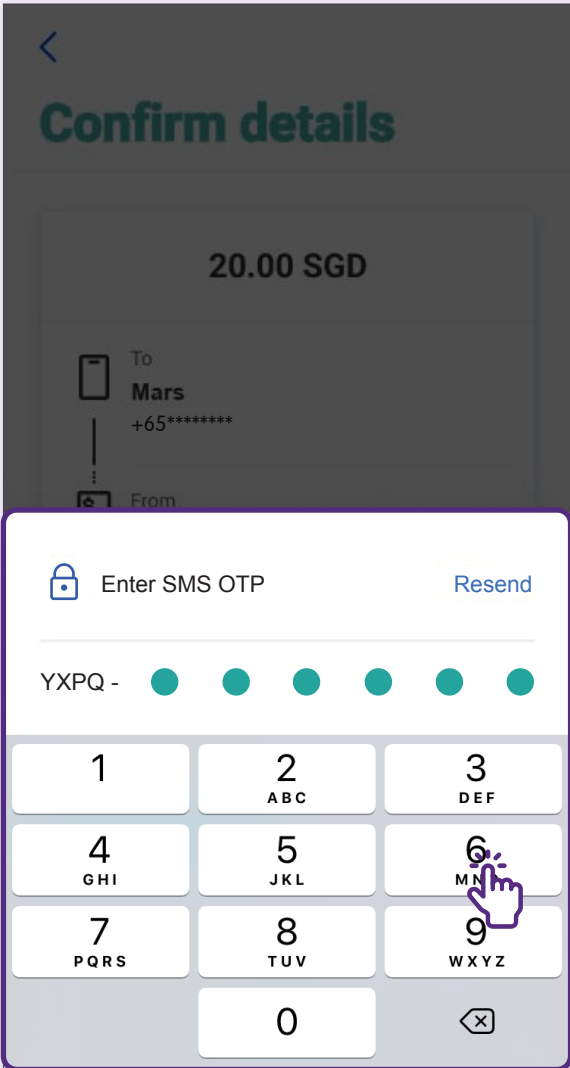
[Change account](#)

Comments
Transfer - Mobile

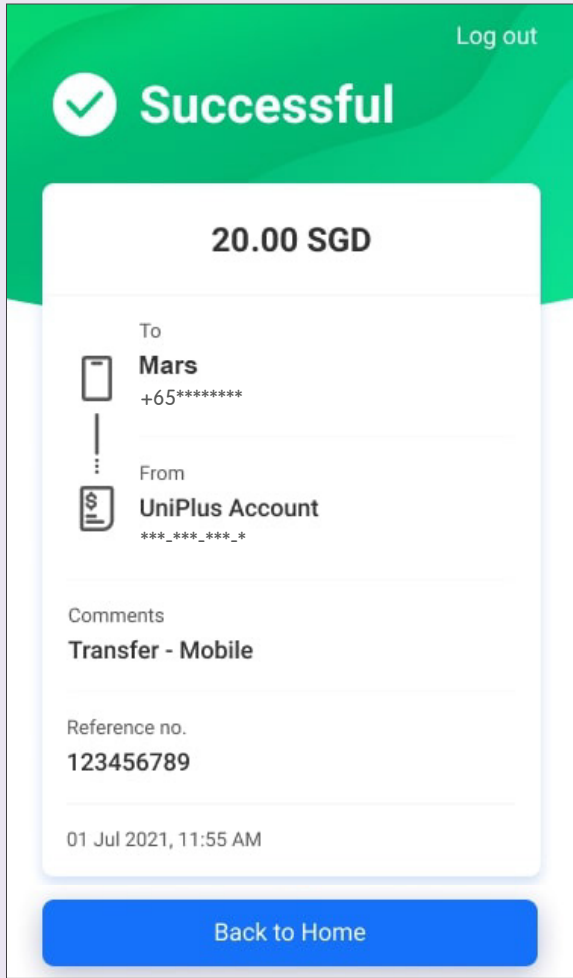
By swiping to 'Confirm', you agree to perform One Time Transfer without the need for authorisation via transaction signing or adding a payee.

Confirm >>>

11 Enter SMS OTP



12 Successful Transaction



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

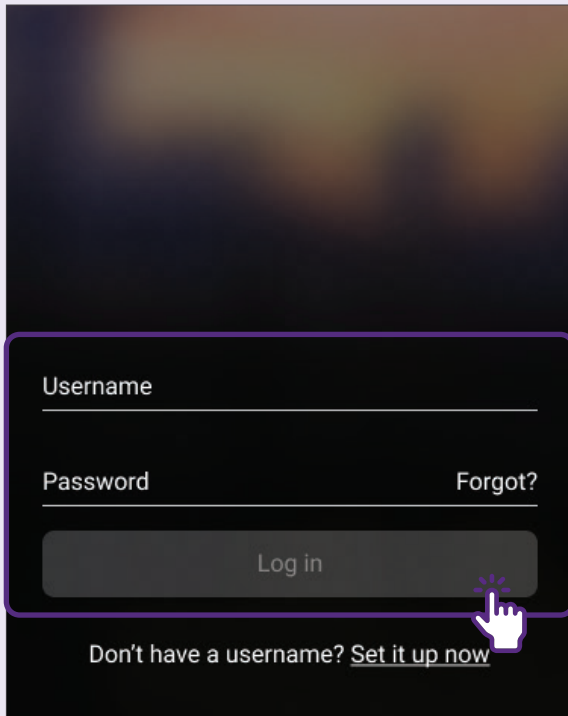
Transfer Money Using PayNow - Scan & Pay (SGQR)

1 Launch UOB TMRW

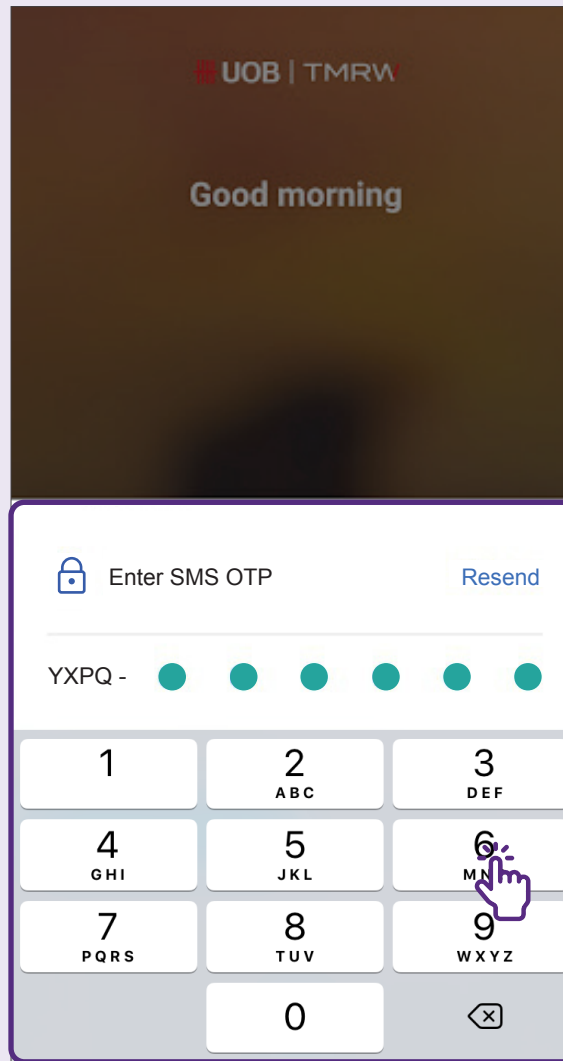


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

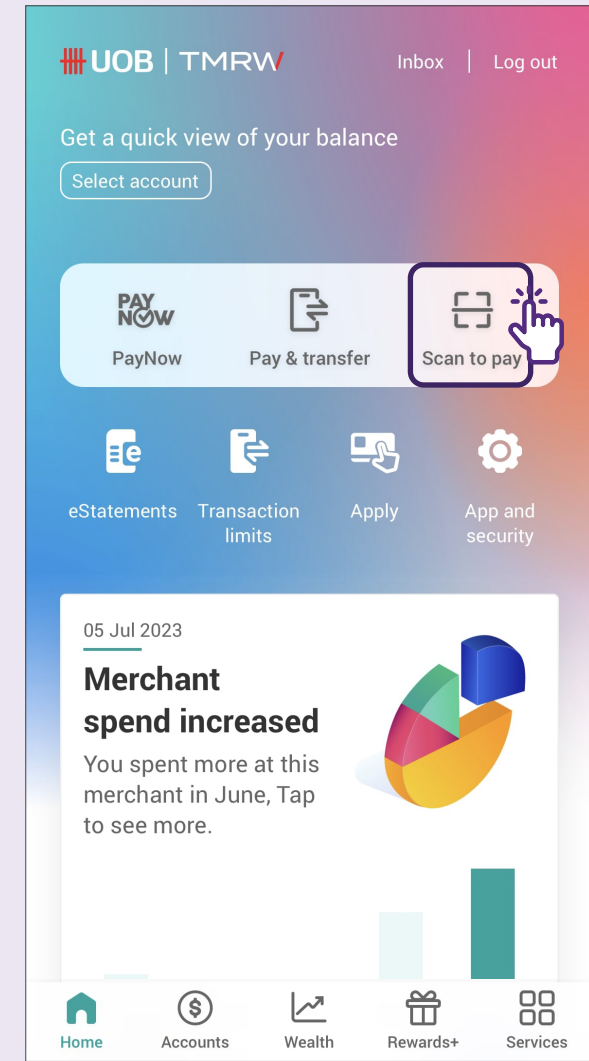
2 Enter Username and Password



3 Enter SMS OTP



4 Tap on Scan to pay



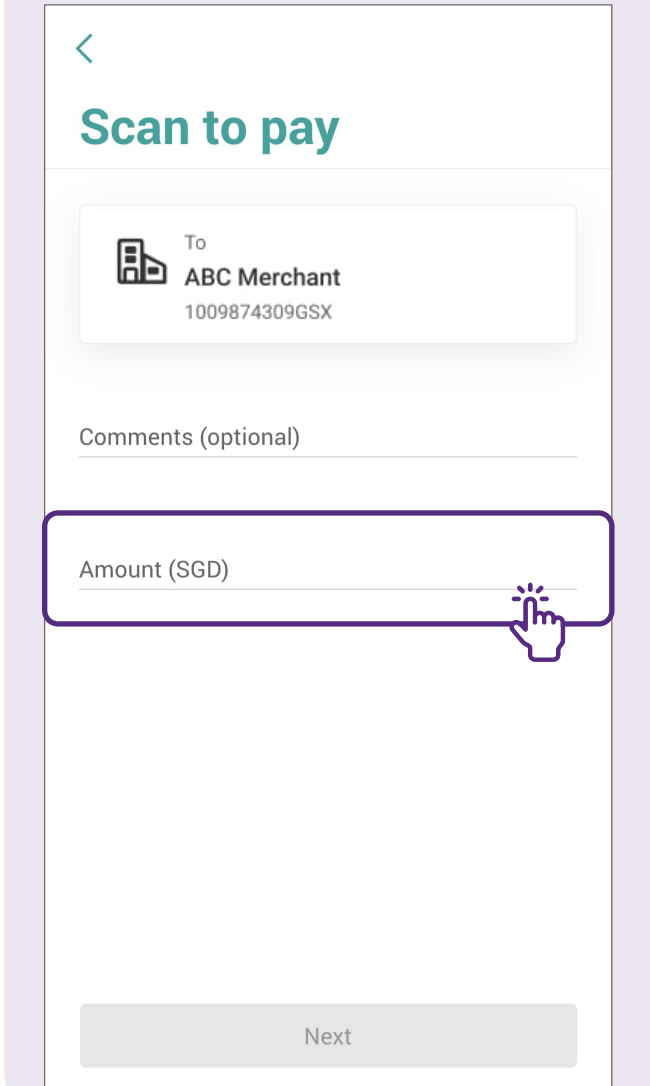
5 Scan QR Code



6 Scan SGQR



7 Enter Transfer Amount



8

Review Payment Details



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



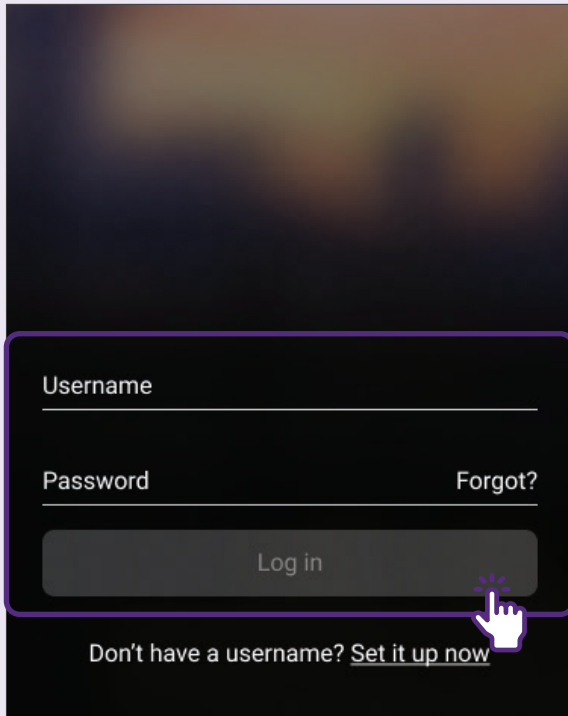
Transfer Money Using PayNow - Upload PayNow QR Code

1 Launch UOB TMRW

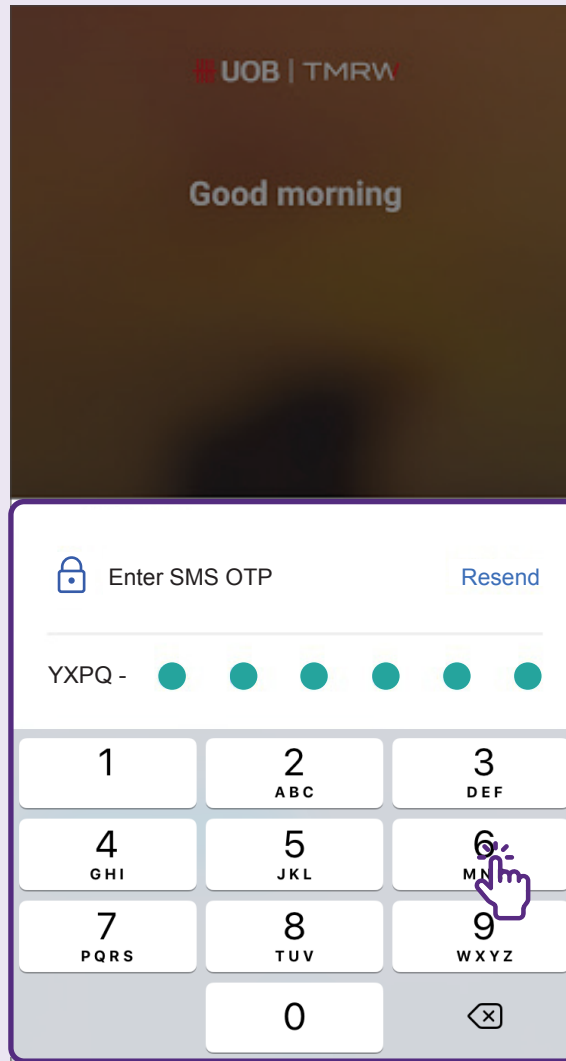


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

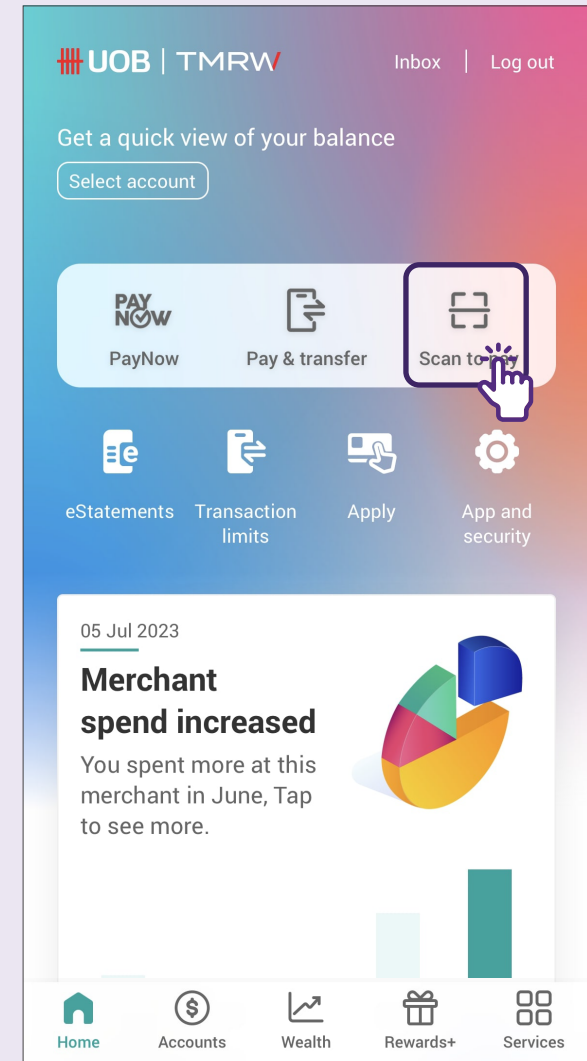
2 Enter Username and Password



3 Enter SMS OTP



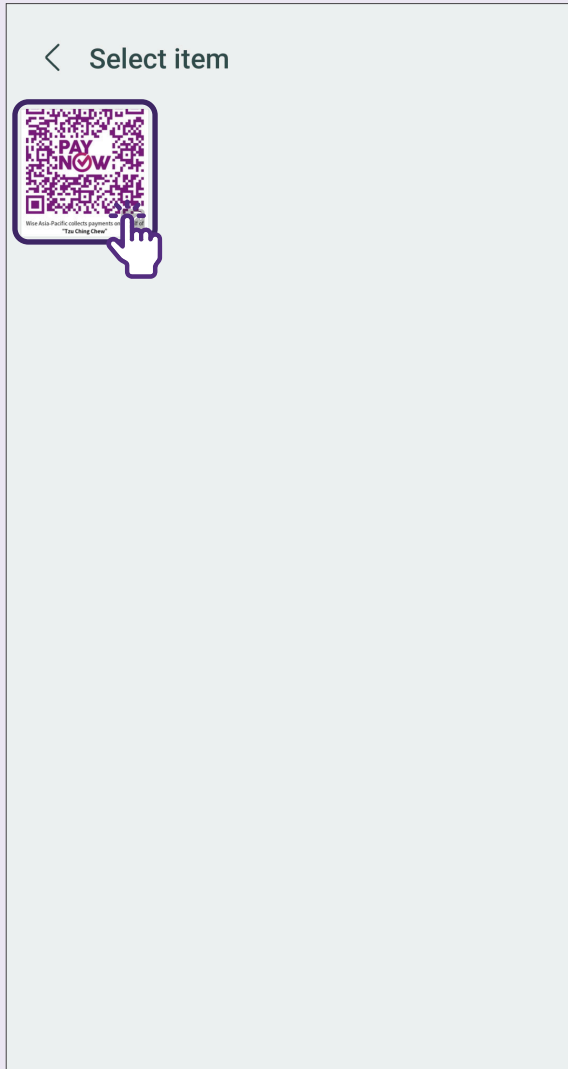
4 Tap on Scan to pay



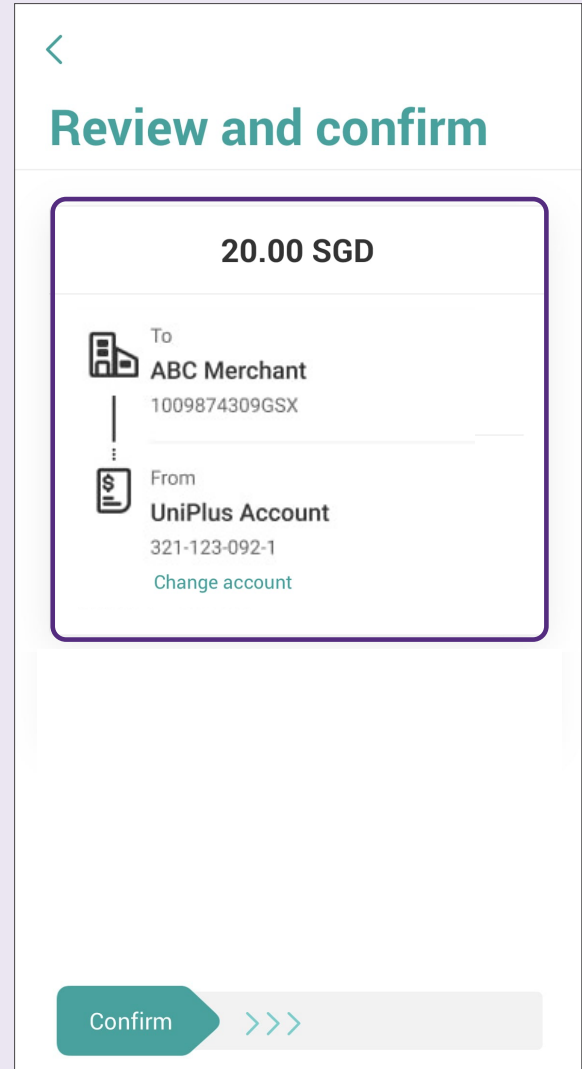
5 Tap on Use QR code from Photos



6 Select QR Code



7 Review Payment Details



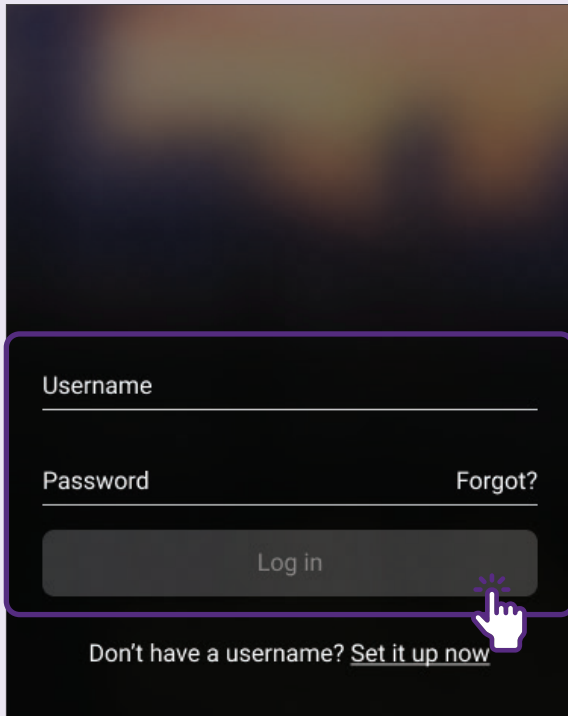
View Transaction History

1 Launch UOB TMRW

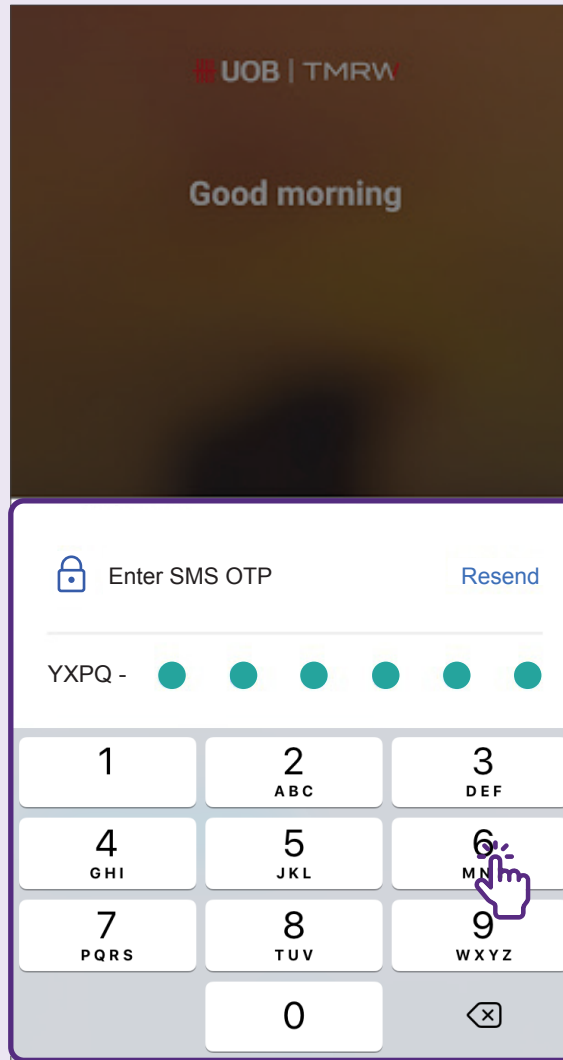


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

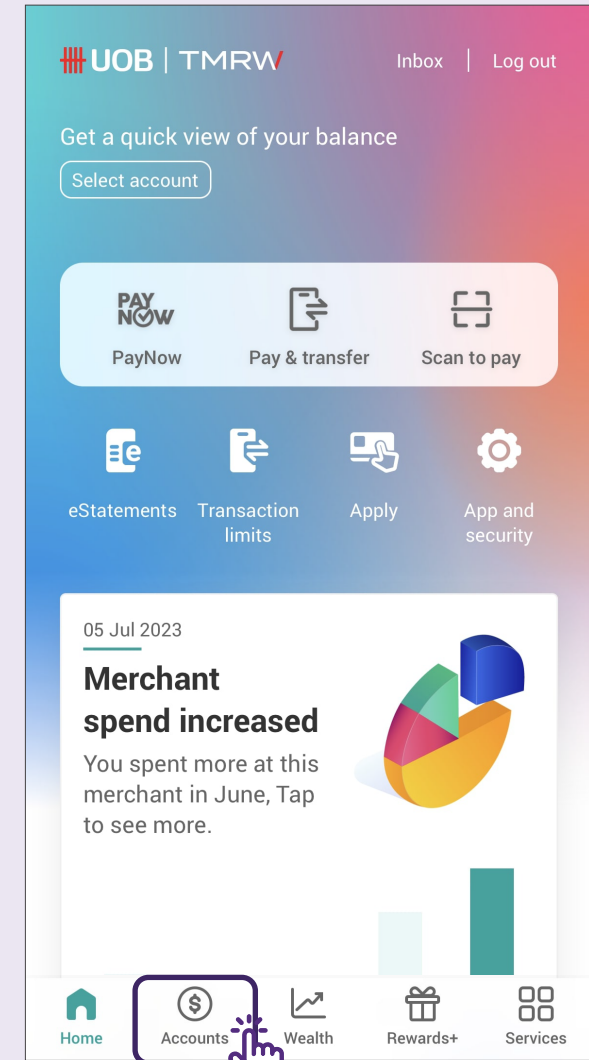
2 Enter Username and Password



3 Enter SMS OTP



4 Tap on Accounts



5 View Transaction History

A

All Accounts

DEPOSITS

One Account
__***_*

Available balance

CARDS

UOB ONE VISA DEBIT
__***_*


Home Accounts Wealth Rewards+ Services

B

One Account

__***_*

Details Transactions

Monthly eStatements  View

01 Jul
Misc DR-Debit Card
JUN 4610 4005162 - 89.40 SGD

30 Jun
Interest Credit
+ 0.19 SGD

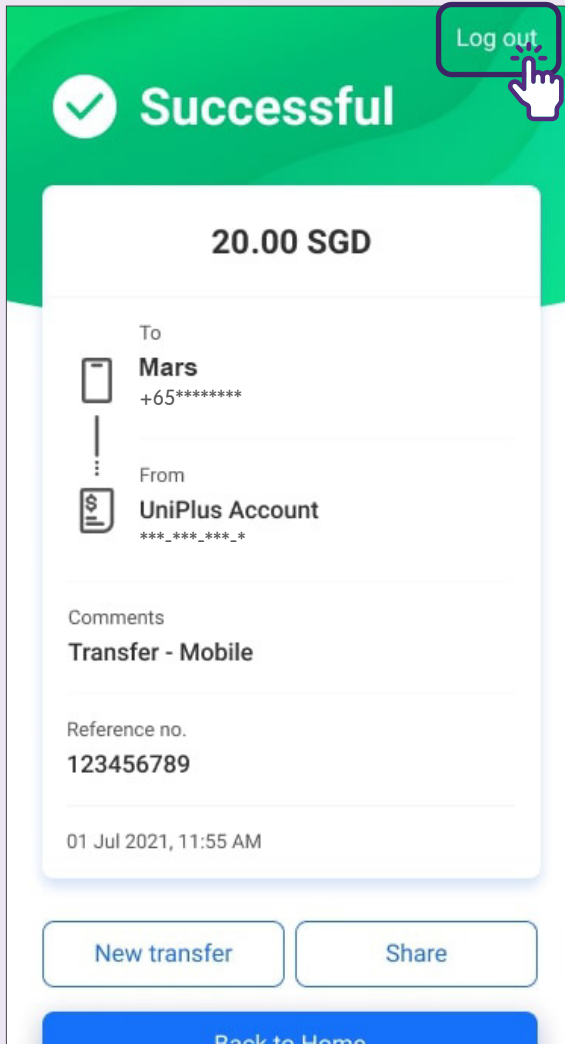
Misc DR-Debit Card
JUN 4610 0006309 - 119.20 SGD

Misc DR-Debit Card :
SINGAPORE 27 JUN 4610 8168797 - 4.00 SGD

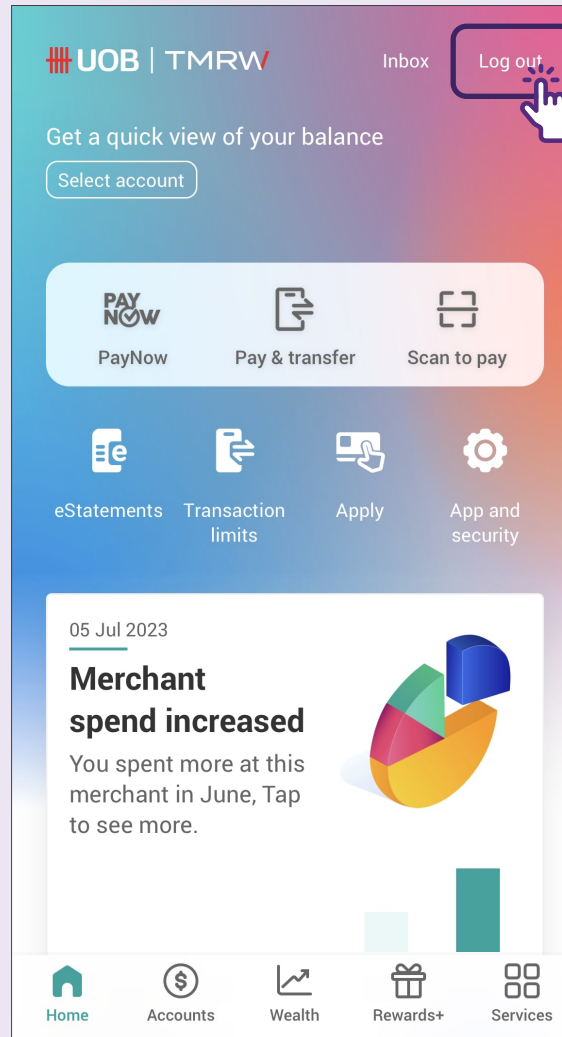
Pay or transfer

Log out from UOB TMRW

1 Log out after Each Transaction



2 Log out from Homepage



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

IMDA Contact Centre

Hotline: +65 6377 3800

Feedback: go.gov.sg/imda-feedback

Website: digitalforlife.gov.sg



Scan QR code to
visit the Digital for
Life Portal.

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