



# SG Digital



Starter Kit on  
PayNow



## DID YOU KNOW?

With PayNow, you can send and receive Singapore Dollar funds from one bank to another in Singapore almost instantly by using just your registered mobile number or Singapore NRIC/FIN.

### STEP 1 Install your preferred bank app on your mobile device

Go to the **Apple App Store**  or **Google Play Store**  to download any of the bank apps supported under PayNow and launch the application.

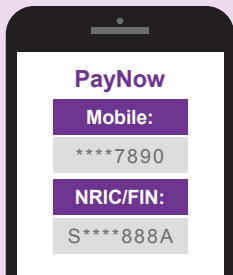
#### Examples of Participating Banks Supporting PayNow



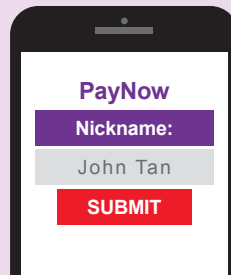
You will need to install and activate internet banking for your bank account prior to setting up PayNow.

Assistance is available (if required) over the counter at the nearest banking branch.

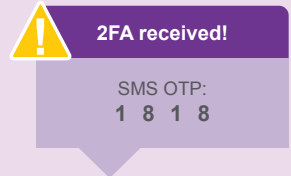
### STEP 2 Link PayNow to your bank account



1. Launch your preferred bank app and link your mobile number and/or Singapore NRIC/FIN.



2. Enter a nickname for your PayNow account, avoid using your full name, to help others identify who you are on PayNow.



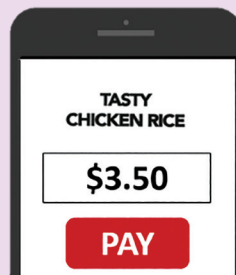
You will receive a **2FA (e.g. SMS OTP)** for verification to complete the registration.

### STEP 3 Scan PayNow QR with your bank app and make payment

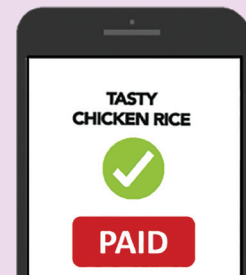
3. Launch your preferred bank app and select the scan QR function within the app to capture the PayNow QR.



4. Scan the PayNow QR displayed by the merchant and check the merchant name.



5. Enter the transaction amount and verify the merchant name on your mobile phone before you proceed with the payment.



6. You will receive a payment notification message. The amount is immediately deducted from your bank account and credited to the merchant.

### Cyber security tips (Credit: Cyber Security Agency of Singapore)



- **Do not** reveal your password, OTP or any other personal details to anyone or unknown websites.
- **Do not** save your banking and personal details in your devices and websites. Log out after completing a transaction.
- **Set up** SMS/email notification alerts and allow in-app push notifications for your banking transactions so that you can monitor them for any suspicious activity.