





I'M GOING **DIGITAL!**



Seniors Go Digital Activity Pack 2 (E-Payment, Mobile Banking and Cybersecurity)

Pick up digital skills with the help of our Digital Ambassadors and track your progress with our gameboard. Deepen your learning online and participate in various programmes.

PayNow • SGQR • DBS digibank • DBS PayLah! • OCBC Mobile Banking OCBC Pay Anyone™ • UOB Mighty • Singtel Dash • GrabPay • GrabFood WhyQ • FairPrice Scan & Go • Carousell • Fave • meREWARDS Personal Data • Staying Safe Online • Spot Scams

Find Out More





sdo.gov.sg



6377 3800



☑ INFO@imda.gov.sg



set up an

scan QR Code for SafeEntry

video meeting connect to a Know how to

Wireless@SGx

channel for

updates

WhatsApp

messages

to Gov.sg Subscribe

Make voice or video calls

Send text or voice

Connect to

Know how to

any unverified links) (e.g. do not open buidsidd no security tip 2pake a





SafeEntry check in to ot qqp sepqgni2 ot nigol bnp du tac



Frace Together Know how to use

Set up NLB Mobile app

Set up and login to LifeSG app

to set strong Know how passwords

Singpass app Know how to SMS 2FA for register for (Two-factor

authentication

a friend Refer



your preferred digibank app Download

GO DIGITAL!

WELCOME! **LET'S MAKE THE** DIGITAL CONNECTION.

Try your hand at completing this game board, and you're on your way to going digital!

But if you need some help at any time, don't worry! Just approach our Digital Ambassadors at selected public libraries or community centres and they will help you along your learning programme.

So keep this activity pack handy and enjoy your digital journey!



Refer a friend

Sign up for a Learning Journey of your choice

Know how to make SGQR payment on your preferred mobile payment app

Set up your PayNow service





Starter Kit on PayNow

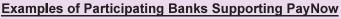


DID YOU KNOW?

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.

















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

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.



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.









Starter Kit on SGQR



DID YOU KNOW?

SGQR is a single payment QR code that combines the QR codes of different electronic payment schemes. Consumers just need to look at the bottom of the SGQR label to see which payment option is accepted by the merchant.

STEP 1 Install your preferred mobile payment app on your mobile phone

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

Examples of Payment Apps Supported under SGQR



STEP 2 Scan SGQR and make payment

1. Launch your preferred payment app's built-in QR code scanner to capture the SGQR.



2. Scan the SGQR displayed by the merchant and check the merchant name.



3. Enter the transaction amount and verify the merchant name in your mobile phone before proceeding with the payment.



4. You will receive a payment notification message. The amount is immediately deducted from your e-wallet/account and credited to the merchant.

Note: Steps to scan SGQR and make payment will vary for different payment apps.

STEP 3 View transaction history and manage notifications



5. Tap on 'History' to view your transaction history.



6. Tap on 'More', 'Settings' to manage notifications.



7. Tap on 'Manage Notifications' to manage alerts and notifications for transactions.

Note: Steps to view transaction history and manage notifications will vary for different payment apps.



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

- Never disclose your mobile banking or payment wallet User ID, PIN & One-Time Password (OTP) to anyone.
- Check the payment wallet to ensure that the merchant name and amount are correct before payment.
- · Download apps only from official sources.









Starter Kit on DBS digibank SG app



DID YOU KNOW?

The digibank app is packed with clever design touches to make your banking quicker, easier and safer. Access the bank in your pocket - check account balance, transfer funds, view eStatements, update particulars and lots more all on-the-go.

STEP 1 Install DBS digibank app on your mobile phone

Go to the **Apple App Store** Apple or Google Play Store to download the DBS digibank SG app and launch the application.

- **1.** For iOS users, tap on '**Get**' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Register for DBS digibank



3. Launch the app and select the option 'Log In'.



4. Tap on '**Get Started**' to register for your DBS digibank.



5. Follow the on-screen steps to complete your registration.

Note: You will need your DBS/POSB Card no. and PIN for verification.

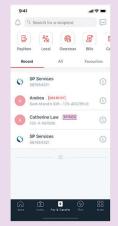
STEP 3 Explore your DBS Digibank app



6. Check account balance on your DBS digibank.

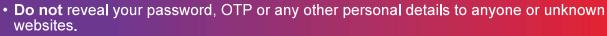


7. Review your transaction history.



8. Make online payments or transfers and more!

Cyber security tips (Credit: Content provided by DBS)



- 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.









Starter Kit on DBS PayLah!



DID YOU KNOW?

Singapore's favourite payments app now lets you do more than just pay. With more than 80,000 acceptance points across retail and service outlets, use PayLah! today to discover a world of exclusive deals for food, shopping, rides, movies and more.

STEP 1 Install the DBS PayLah! app on your mobile phone

Go to the **Apple App Store** Apple or Google Play Store to download the DBS PayLah! app and launch the application.

- 1. For iOS users, tap on 'Get' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Register for DBS PayLah!



3. Launch the app and register with your DBS/POSB digibank (DBS/POSB customers) or via Singpass with MyInfo (other bank users).



4. For DBS/POSB customers, register using your digibank ID and PIN to proceed.



For other bank users, register using your Singpass ID and PIN or Singpass app to proceed.

STEP 3 Scan QR with DBS PayLah! app and make payment



6. Tap on '**Scan**' on the home screen to scan the merchant's QR code.



7. Scan the merchant's QR code.



8. Review the merchant and payment details before proceeding.



Tap on 'History' to view your transaction history after completing the payment.

Cyber security tips (Credit: Content provided by DBS)

- 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.









Starter Kit on OCBC Mobile Banking



DID YOU KNOW?

The OCBC Mobile Banking App allows you to manage your funds and access your bank details easily on-the-go.

STEP 1 Install OCBC Mobile Banking App on your mobile phone

Go to the **Apple App Store** or **Google Play Store** to download the **OCBC Mobile Banking App** and launch the application.

- **1.** For iOS users, tap on '**Get**' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Set up your OCBC Mobile Banking App Login



- Launch the app and select the option 'Log In'.
- Access code

 PIN

 Login

 Trouble Logging In?
- 4. Tap on "Trouble Logging in?".
- - 5. Click on "Get Help".



Note: You will need an active OCBC ATM/ Debit/ Credit Card no. and Card PIN for verification.

Follow the on-screen steps to complete Online Banking signup.

STEP 3 Explore the OCBC Mobile Banking App



Check account balance on your OCBC Mobile Banking App.



Review your transaction history.



 From Menu, select "Transfer" and transfer funds.



10. From Menu, select "**Pay**" and pay bills.

Cyber security tips (Credit: Content provided by OCBC Bank)

- 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.







Starter Kit on Using OCBC Pay Anyone™



DID YOU KNOW?

OCBC Pay Anyone™ lets you pay everyone - including those on PayNow using their mobile number. You may also pay directly to a wide range of participating merchants by scanning QR codes.

STEP 1 Install the OCBC Pay Anyone™ App on your mobile phone

Go to the **Apple App Store** Apple App Store or Google Play Store to download the OCBC Pay Anyone™ and launch the application.

Note: You must have your OCBC Mobile Banking access code and pin to proceed.

- 1. For iOS users, tap on 'Get' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2a Pay by Entering Mobile Number



 Log in with your banking credentials (Access code, Pin, Fingerprint / Face ID, if applicable).



4. Tap on "Pay a Person".



5. Select a contact, enter the amount you wish to transfer to proceed.



Review the transfer details and click on the arrow to confirm the payment.



7. The transfer is completed!

STEP 2b Scan QR with OCBC Pay Anyone™ App and make payment



8. Scan/ Import the NETS QR or PayNow QR to start your transaction.



Ensure the merchant's name is correct and enter the payment amount.



10. Tap on the arrow to confirm the payment.



11. The payment is completed!

Cyber security tips (Credit: Content provided by OCBC Bank)

- **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.









Starter Kit on UOB Mighty



DID YOU KNOW?

UOB Mighty app is an all-in-one mobile banking app for UOB customers. It allows you to view your bank account details on-the-go and allow cashless transaction via QR payments.

STEP 1 Install the UOB Mighty App on your mobile phone

Go to the **Apple App Store** or **Google Play Store** to download the **UOB Mighty Singapore** and launch the application.

- **1.** For iOS users, tap on '**Get**' to download the app.
- **2.** For Android users, tap on '**Install**' to download the app.

STEP 2 Register for UOB Online Banking



Launch the app and select the option 'Sign Up'.



Follow the on-screen steps to sign up for your UOB Online Banking.



Key in the SMS OTP that will be sent to you upon registration.



6. Enter ATM/Credit/Debit Card number and PIN to complete your registration.

Note: You will need your UOB Card no. and PIN for verification.

STEP 3 Scan QR with UOB Mighty app and make payment



7. Launch and login with your UOB Mighty app.



8. Tap on the QR PAY to access the app's built-in QR code scanner to capture SGQR.



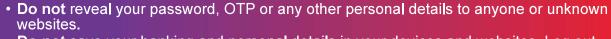
Scan the SGQR displayed by the merchant and check the merchant name.



Enter the transaction amount and verify the merchant name before proceeding with the payment.

Amount will be deducted from your account and credited directly to the merchant.

Cyber security tips (Credit: Content provided by UOB)



- 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.









Starter Kit on Singtel Dash



DID YOU KNOW?

Singtel Dash is the all-in-one mobile wallet for your payment and lifestyle needs. Whether in-store or online, locally or globally, Dash enables you to make secure and easy payments wherever you go. Download Dash to shop, dine, commute and send money with your mobile phone now.

STEP 1 Install the Singtel Dash app on your mobile phone

Go to the **Apple App Store**or **Google Play Store**to
download the **Singtel Dash app**.

- 1. For iOS users, tap on 'Get' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Sign up and register for Singtel Dash



Launch your Singtel Dash app and tap on 'Sign Up' to register.

Complete registration in 3 simple steps:



3. Fill in the required details in the form.



4. Set up your 6-digit PIN. Do not use running digits (123456) or duplicates (333333).

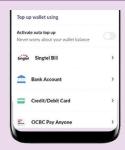


5. Fill in the remaining details and enter referral/promo code (if any).

STEP 3 Top-up and Scan QR to make payment with Singtel Dash



6. Select 'Top-Up' on the home screen to top up your Singtel Dash account.



Choose your preferred top-up methods* and follow the steps to top-up.



Tap on the pink button on the home screen to scan QR to make payment.



Verify the merchant name and transaction amount before making payment.

*Other available top up options include eNETS via your bank account, 7-eleven and AXS. Visit dash.com.sg to find out more.



Cyber security tips (Credit: Content provided by Singtel Dash)

- Use a strong password on your device to prevent unauthorised use.
- Do not share your PIN or OTP with anyone
- Do not disclose personal, financial or credit card information to little-known or suspicious websites.









Starter Kit on GrabPay



DID YOU KNOW?

GrabPay supports a collection of cashless payment methods, such as credit/debit cards, partner wallets like PayPal and GrabPay balance. Enjoy the ease of paying for your rides, food deliveries, online shopping, in-store purchases and more!

STEP 1 Install the Grab App on your mobile phone

Go to the **Apple App Store**or **Google Play Store**to
download the **Grab App** and
launch the application.

- **1.** For iOS users, tap on '**Get**' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Sign up and register for GrabPay



- 3. Sign up for a Grab account by providing your mobile number and email address.
 - A 6-digit verification code will be sent to the mobile number to activate account.



4. Tap on 'Payment' on the bottom navigation bar, and verify your identify using Singpass via MyInfo or Fill in a form manually.



5. Add your credit/ debit card by tapping on 'Payment', then 'Add a Card'. Enter your card details and tap 'Save'.



 Top up your GrabPay Wallet using your card and select a top-up value. You can also use Paynow.

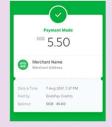
STEP 3 Scan QR with GrabPay and make payment



7. Use GrabPay in-stores by tapping on the scan QR button at the top left corner. You can also book a ride or order food delivery.



8. Scan the merchant's QR Code and enter the transaction amount.



Verify the merchant name and transaction amount in your mobile phone before proceeding with the payment.

Cyber security tips (Credit: Content provided by Grab)

- Set up a 6-digit GrabPay PIN to keep payments more secure.
- Never disclose your OTP, password or other personal details with anyone or unknown websites.
- Do not give any personal details to third-party websites or apps claiming to be Grab.
 All requests for information needed for verification purposes will take place within the Grab app.









Starter Kit on GrabFood



DID YOU KNOW?

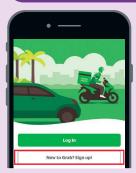
You can choose between self pick-up or delivery when you buy food through the app! Some restaurants provide discounts for self pick-up and there are others that offer discounts or free deliveries when you order with them!

STEP 1 Install the Grab App on your mobile phone

Go to the Apple App Store or Google Play Store to download the Grab App and launch the application.

- **1.** For iOS users, tap on '**Get**' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Sign up and register for Grab



3. Tap on 'New to Grab? Sign up!' to create an account.



4. Provide your mobile number. A 6 digit verification code will be sent to the mobile number to activate account.



5. Enter the 6 digit verification code that was sent to you.

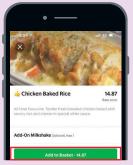
STEP 3 Search on GrabFood and cart your favourite food/items



6. Tap on '**Food**' to see the available restaurants around your area.



7. Tap on the restaurant name of your choice listed in the app.



8. Choose the food and tap on 'Add to Basket'.



 Check your delivery address and total amount before placing order. Tap on 'Place Order' once confirmed.



- Set up a 6 digit GrabPay PIN to keep payments more secure.
- Never disclose your OTP, password or other personal details with anyone or unknown websites.
- Do not give any personal details to third party websites or apps claiming to be Grab. All
 requests for information needed for verification purposes will take place within the Grab app.









Starter Kit on WhyQ



DID YOU KNOW?

WhyQ lets you order a variety of dishes from hawker stalls island wide and delivers them to you at low costs! Enjoy cheaper meals with ongoing promotions that WhyQ offers daily.

STEP 1 Install the WhyQ App on your mobile phone

Go to the Apple App Store Apple or Google Play Store to download the WhyQ App and launch the application.

- 1. For iOS users, tap on 'Get' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Sign up and register for WhyQ



3. Tap on 'Sign Up' to create an account.



4. Fill in the required details or use your Facebook account to register.



5. Key in the 6 digit SMS OTP that will be sent to you upon registration.

STEP 3 Search on WhyQ and cart your favourite food/items



Select type of order to see available food courts near you, island wide, or for bulk order.



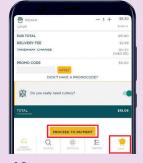
7. Tap on your preferred food court and select a food stall.



8. Select your preferred day and time of delivery.



Choose the desired dish and tap on 'Add to Cart'.



10. Tap on 'Cart' followed by 'Proceed to Payment' once confirmed.



Cyber security tips

- Use a strong password for your WhyQ account to prevent unauthorized use.
- Never disclose your password or OTP details with anyone or unknown websites.
- Do not give any personal details to unknown websites or apps claiming to be WhyQ.









Starter Kit on FairPrice Scan & Go



DID YOU KNOW?

Almost half of the FairPrice Scan & Go customers are senior citizens! With FairPrice Scan & Go, seniors can skip the queue, and use their Pioneer, Merdeka and Senior Citizen discounts too!

STEP 1 Install the FairPrice App on your mobile phone

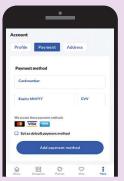
Go to the Apple App Store or Google Play Store to download the FairPrice App and launch the application.

- 1. For iOS users, tap on 'Get' to download the app.
- **2.** For Android users, tap on '**Install**' to download the app.

STEP 2 Setup your account



3. Sign up for an account by providing your email address, mobile number and password via clicking on More, then Account tab.

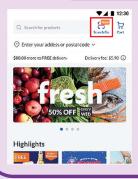


4. Set-up your payment details for easy payment of your items.



You can also link your PLUS!
 account to enjoy rebates and
 other benefits and check the
 Lucky Draw box to take part in
 all FairPrice lucky draws.

STEP 3 Scan and Shop as You Go!



6. Launch
FairPrice App
Tap on icon
and check in by
enabling GPS
location in the
app.



7. Shop As You Go by scanning the barcode of the item(s) you want to purchase & pay in the app.



8. Checkout
Verify your
e-receipt with
your purchases
at the FairPrice
Scan & Go Kiosk
to complete your
shopping.

Cyber security tips (Credit: Content provided by FairPrice)



- Create a strong password for your online FairPrice account, with at least 12 characters and different character types (i.e. UPPERCASE, lowercase, 1234, !@#\$).
- Never disclose your OTP, password or other personal details with anyone or unknown websites.
- Report any fraudulent credit/debit card charges to your bank and cancel your card immediately.









Starter Kit on Carousell



DID YOU KNOW?

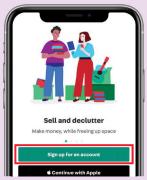
Carousell enables you to search for a residential or commercial unit to buy or rent!

STEP 1 Install the Carousell App on your mobile phone

Go to the **Apple App Store** Apple or Google Play Store >> to download the Carousell app and launch the application.

- 1. For iOS users, tap on 'Get' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

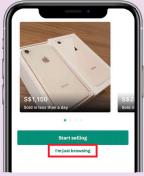
Sign up and register for Carousell



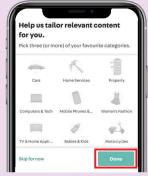
3. Tap on 'Sign up for an account' to create an account.



4. Create a username and password, provide your City and email address.

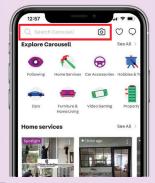


5. Tap on 'I'm just browsing'.

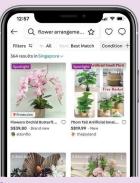


6. Choose at least three preferred categories and tap on 'Done'.

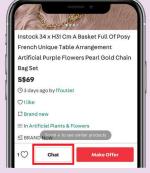
STEP 3 Search on Carousell and buy your favourite products



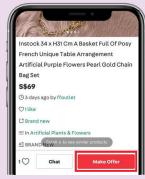
7. Enter keywords in the 'Search Carousell' box to look for the item that you want.



8. Scroll through the search results and choose the item that interests you.



9. Once an item is selected, you can read the description and price. Tap on 'Chat' to enquire more on the item.



10. If you are interested on an item, tap on 'Make offer' to input your price. The seller will arrange with you the mode of transaction thereafter if the offer is accepted.



Cyber security tips (Credit: CSA Singapore / GoSafeOnline)

- Avoid public Wi-Fi and use secure websites e.g. https://...
- Be vigilant against bogus sites, and offers that are too good to be true.
- Make payment after you have sighted and are satisfied with the product as advertised.









Starter Kit on Fave



DID YOU KNOW?

Enjoy cashless payments at over 14,000 FavePay partners across Singapore and earn up to 20% cashback every time!

Install the Fave App on your mobile phone

Go to the **Apple App Store** Apple or Google Play Store >> to download the Fave App and launch the application.

- 1. For iOS users, tap on 'Get' to download the app.
- 2. For Android users, tap on 'Install' to download the app.

STEP 2 Sign up and register for Fave



3. Tap on one of the options to link your existing social media account to Fave, or use your phone number to sign up.



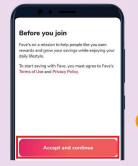
4. Scroll down and tap on 'Singapore' as your city.



5. For phone number option, enter your phone number and tap 'Next'. Key in the OTP sent to your phone number and tap 'Continue'.



6. Fill in your name and email address and tap 'Continue'.



7. Read and tap on 'Accept and continue' to accept the terms and conditions.

STEP 3 Scan FavePay QR with Fave and make payment



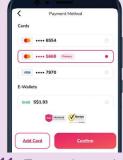
8. Tap on the 'Scan & Pay' icon.



9. Scan the unique QR code at the counter.



10. Key in the amount and tap on 'Payment method'



you want to pay with or tap on GrabPay.



11. Tap on the cards **12.** Enter the amount you wish to pay and tap on 'Continue to Payment' to make payment.



Cyber security tips (Credit: CSA Singapore / GoSafeOnline)

- Never disclose your OTP with anyone or unknown websites.
- Do not disclose personal, financial or credit card information to little-known or suspicious websites.
- Check the payment details to ensure that the merchant's name and amount are correct before payment.







Starter Kit on meREWARDS



DID YOU KNOW?

You can use meREWARDS anytime and anywhere, when you Shop, Eat or Travel. Redeem our exclusive promo codes and 1-for-1 dining offers, made for you.

Install the meREWARDS App on your Mobile Phone

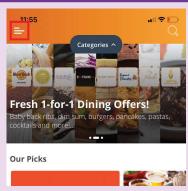
Go to the **Apple App Store** , Google Play Store > or HUAWEI AppGallery to download the meREWARDS app and launch the application.

- 1. For iOS users, tap on 'Get' to download the app.
- For Android and HUAWEI users, tap on 'Install' to download the app.

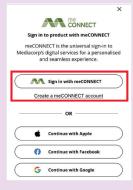
STEP 2 Sign Up for a meCONNECT Account

You can use the same meCONNECT account across all Mediacorp's digital services.

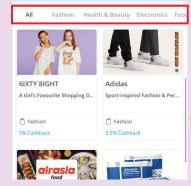
Alternatively, sign in with your Apple, Facebook or Google account.



3. Tap on the icon 📒 at the top left and Sign In.



4. Tap on 'Sign In with meCONNECT' or 'Create a meConnect account' to access your meREWARDS.

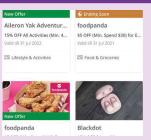


Enjoy cashback and 'book a table' services through the app.

STEP 3 Start Enjoying 1-for-1 Dining & Coupons



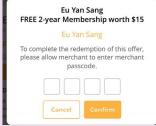
6. Tap on 'Coupons' from the main page.



7. Select the Coupon you would like to redeem.



8. Tap on the 'Get Coupon Code' to reveal promo code to redeem through the app.



9. Some merchants will require you to input their for 4-digit merchant code to redeem.



10. You can also redeem 1-for-1 dining from the app too!

Cyber security tips (Credit: Content provided by Mediacorp)

- Do not disclose your login details to others as it can lead to unauthorised access to your accounts and personal information.
- Use a strong password on your device to prevent unauthorised use.
- Change your password regularly to reduce the risk of having your online account compromised.









Starter Kit on Protecting Your Personal Data



DID YOU KNOW?

You share personal data with every transaction or online interaction you make. As such, you should be aware of ways that can ensure your personal data is being well-managed. Here is a checklist to help you manage your data responsibly.

STEP 1

Transact with accountable organisations



Transact with organisations that you can trust to take care of your personal data.

Look out for organisations that display the Data Protection Trustmark (DPTM) logo for added assurance that your personal data will be kept safe. DPTM-certified organisations have accountable data protection practices to better safeguard your personal data.

Find out more at https://go.gov.sg/dptm.

STEP 2

Read through the Terms & Conditions



Websites are required to provide information about what personal data is being collected and why in their data protection or privacy policy. Mobile applications also provide similar information and are required to seek your consent before you download the app.

Take your time to read through the terms and conditions to better understand what data they are collecting from you, and how your data is being managed.

STEP 3 Take swift and immediate action to protect your data



Organisations are required to inform you if a data breach has occurred and may result in any risk or harm to you. When that occurs, you should follow the necessary steps advised by the organisation to manage your personal data, such as changing your passwords, or contacting your bank or financial institution to protect yourself from unknown charges.

Credit: Personal Data Protection Commission (PDPC)









Starter Kit on Staying Safe Online



DID YOU KNOW?

Just as we lock our doors to keep burglars out, we must learn how to secure our devices and manage our information when transacting online. Here is a checklist to help you stay safe online.

1 Use an anti-virus software and update it regularly



Anti-virus software can scan and remove harmful viruses, and block unsafe websites. Be wary of fake anti-virus apps and only install apps from official app stores.



Software updates keep your computer and devices safe from security threats. Enable automatic updates if the option is available.

2

Share your personal data with care



When sharing your personal data online, always

- a) Find out why you are being asked for your data; and
- b) Think about whether it is necessary to provide it before you do.

If you are unsure why the requested information is necessary, always seek further clarification from the organisation to better understand how your data will be used.

3

Spot signs of phishing

From: Singa Bank
To: Mr John Tan
Subject: Payment error

Please verify your account info immediately. Log on now to www.singa.com/verify.

www.abc-xyz123.com

Phishing is used by scammers to trick you to give them your personal or financial information such as login details, bank account and credit card numbers.

Beware of fake websites, emails or phone messages claiming to be from the government or service providers. Look out for misleading information. Be careful of urgent and unexpected requests for your confidential information in exchange for attractive rewards. Do not open or download any unverified links or attachments.

4

Use strong passwords and enable 2FA



Your One-Time Password (OTP) is 894326.

Create long and random passwords by using '5 different words' that you can remember (e.g. IhadKAYAtoastAT8am).

Do not reveal your password and One-Time Password (OTP) to anyone or unknown websites. When available, enable 2-factor authentication (2FA) as an additional layer of verification.

Visit https://go.gov.sg/csa-pwchecker or scan this QR code to check if your password is strong



5

Check, before we share



Fight fake news and stop their spread.

Question the source

- Verify the information
- Check with fact-checking tools e.g. Factcheck.org and www.gov.sg/Factually (for Singapore-related news)

Credit: Cyber Security Agency of Singapore, Media Literacy Council and the Personal Data Protection Commission.







#StaySafeGoDigital

HOW TO SPOT A SCAM?



Signs of Scams

01. Immediate Payment

Caller threatens to take action if money is not transferred immediately.

02. Request for Personal Information

Caller identifies himself as a government official or from a legitimate business and asks for your personal information such as bank details and NRIC number for the purpose of investigation in order to absolve yourself from any criminal offence.

03. Don't Tell Others

You are warned to keep the call a secret.

04. "+" Sign Prefix

Seeing what seems like a local number with a "+" prefix is likely to be a spoofed call. Only incoming international calls have the "+" sign prefix displayed whilst local calls will not have a "+" prefix.









Common Scams

E-Commerce Scam



Scammers typically tout low prices for their merchandise and request you to make payment in advance.

Social Media Impersonation



Scammers often use compromised / spoofed social media accounts posing as your family members or friends to obtain your personal information.

Loan Scam



Scammers pretend to be a staff from a licensed moneylender and typically send a SMS text or WhatsApp message offering loan services.

What should you do:

- **01.** If unsure, call the NCPC Anti-Scam hotline at **1800-722-6688** (9am 5pm, Mon Fri) or email hotline@ncpc.org.sg.
- **02.** Never give personal information and One-Time Passwords (OTPs) over the phone. Always **verify with the organization's main hotline** and not through the contact details given in the suspected call.
- **03.** For unexpected calls showing a "+" prefix, it is an incoming international call. **Exercise greater caution** when answering them.

Produced in collaboration with Singapore Police Force and Cyber Security Agency of Singapore





SDO Hotline: 6377 3800

NOTES



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THERE'S ALWAYS A NEW DIGITAL SKILL TO LEARN!

Upgrading your digital skills can be a lifelong learning journey! Continue to upgrade your skills by checking out some of these resources.



go.gov.sg/dp



首勢震襲

securitytip

go.gov.sg/cybersecuritytip

DIGITAL PODS

A different online interactive class will teach you a new skill each week.

CYBERSECURITY TIPS

Now that you've learnt how to get online, learn how to stay safe online.



go.gov.sg/SeniorsLJ



go.gov.sg/LearnDigital



LEARNING JOURNEYS

Learn how to use various digital apps that will help improve your everyday life.

LEARNING PROGRAMMES

Specially tailored programmes designed to impart essential digital skills in a classroom setting are available island-wide! Scan the code to find out more.