



I'M GOING DIGITAL!

学习数码, 马上行动!

SAYA AKAN GUNA DIGITAL!

நான் மின்னிலக்கமயமாகிறேன்!



E-Payment Learning Journey

1. PayNow
2. SGQR
3. DBS digibanking SG
4. DBS PayLah
5. OCBC Mobile Banking
6. OCBC Pay Anyone
7. UOB Mighty
8. Grabpay
9. Singtel Dash
10. FairPrice Scan & Go
11. Cybersecurity
12. Scam



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

PayNow

Mobile:

****7890

NRIC/FIN:

S****888A

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

PayNow

Nickname:

John Tan

SUBMIT

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

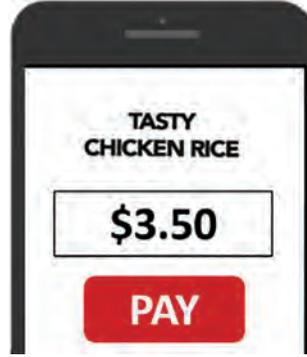
Scan PayNow QR with your bank app and make payment



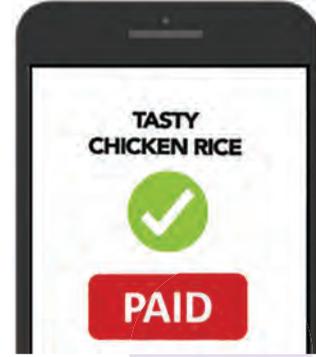
1. Launch your preferred bank app and select the scan QR function within the app to capture the PayNow QR.



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



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



4. 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.



HELPING YOU MAKE CONNECTIONS THAT MATTER



Because life is more colourful when you're connected

Seniors Go Digital is a programme that is specially designed to help you begin your digital journey, with online resources and fun learning sessions that will let you pick up new skills.

Find Out More

go.gov.sg/SeniorsGoDigital

6377 3800

info@sdo.gov.sg



SG Digital

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



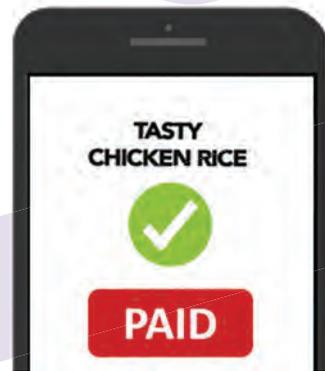
1. Launch your preferred payment app's built-in QR code scanner to capture the SGQR.



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.

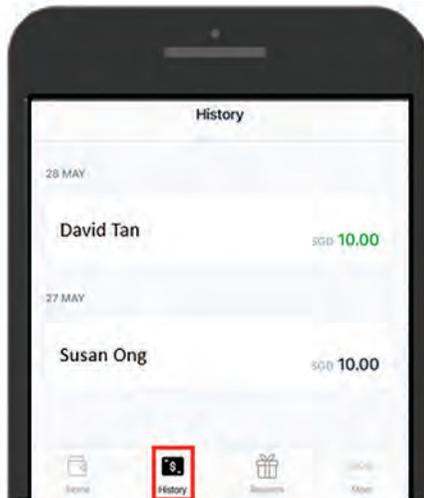


4. You will receive a payment notification message. The amount is immediately deducted from your e-wallet/account and credited to the merchant.

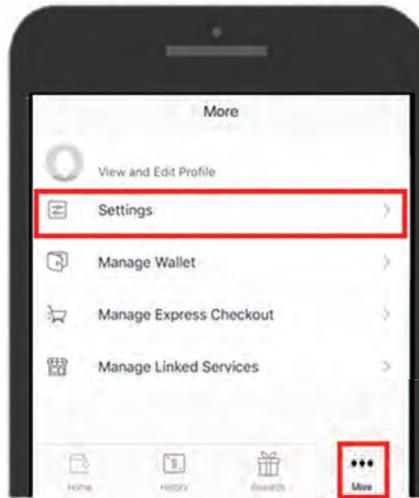
Note: Steps to scan SGQR and make payment will vary for different payment apps.

STEP 3

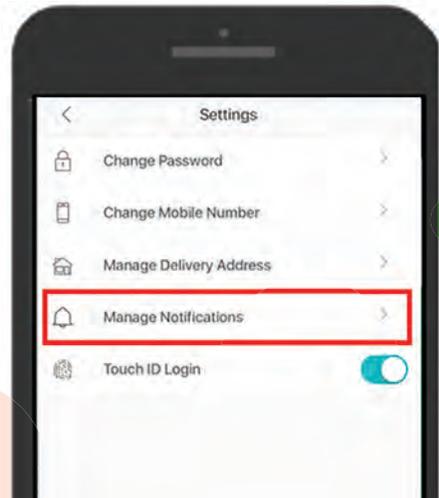
View transaction history and manage notifications



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



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



3. 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.



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SG Digital

Starter Kit on DBS digibank SG app



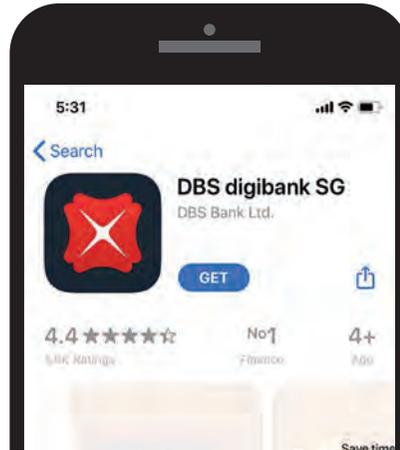
DID YOU KNOW?

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.

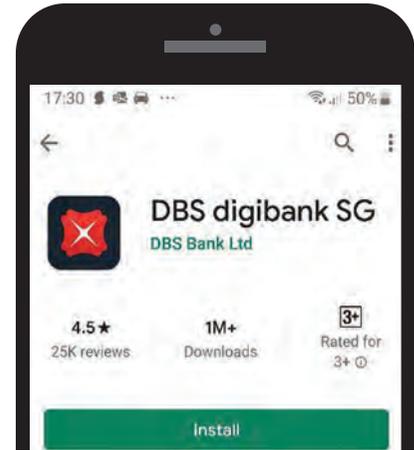
STEP 1

Install DBS digibank app on your mobile phone

Go to the **Apple App Store**  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.



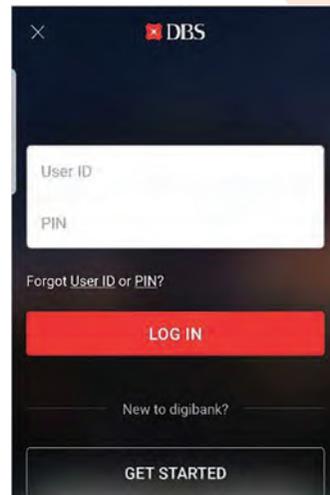
2. For Android users, tap on **Install** to download the app.

STEP 2

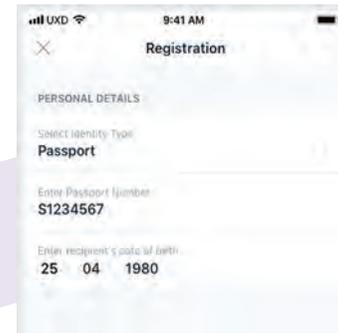
Register for DBS digibank



1. Launch the app and select the option **'Log In'**.



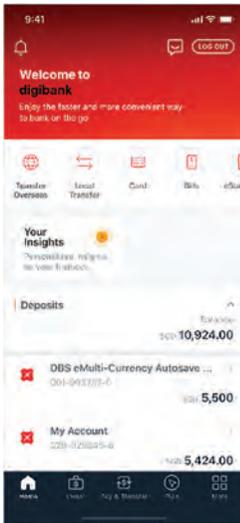
2. Tap on **'Get Started'** to register for your DBS digibank.



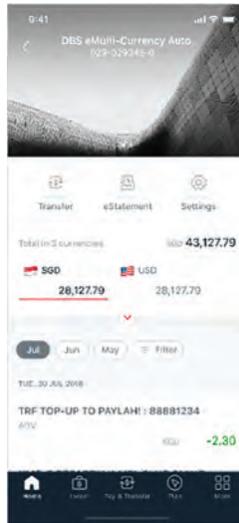
3. Follow the on-screen steps to complete your registration.

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

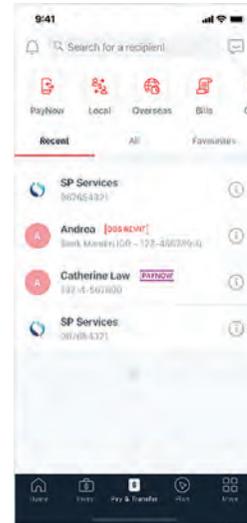
STEP 3 Explore your DBS Digibank app



1. Check account balance on your DBS digibank.



2. Review your transaction history.



3. Make online payments or transfers and more!

Cyber security tips

- Never disclose your digibank User ID, PIN, OTP or Digital Token Approval and account details to anyone.
- Enable your Transaction Alerts to stay informed instantly of transactions on your account via SMS or email.
- Never leave your digibank session unattended, log out after use.

Credit: Content provided by  DBS

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SG Digital

Starter Kit on DBS PayLah!



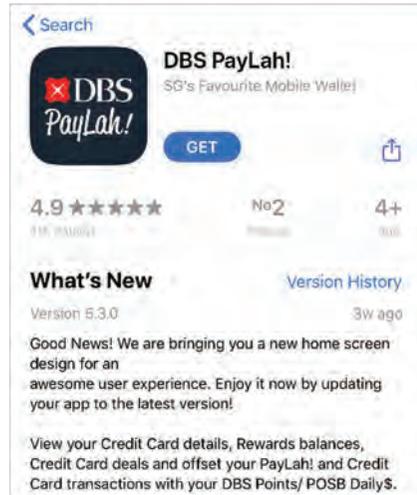
DID YOU KNOW?

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.

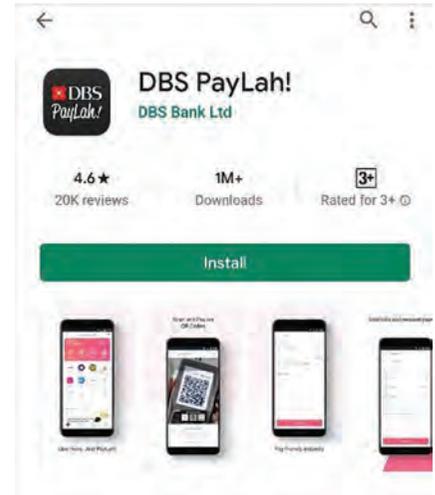
STEP 1

Install the DBS PayLah! app on your mobile phone

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



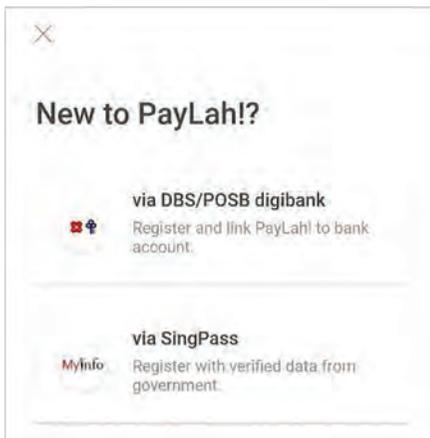
1. For iOS users, tap on **GET** to download the app.



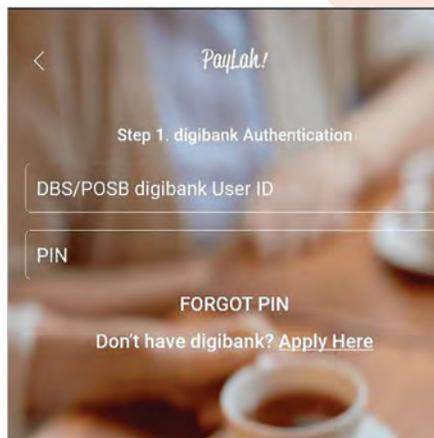
2. For Android users, tap on **Install** to download the app.

STEP 2

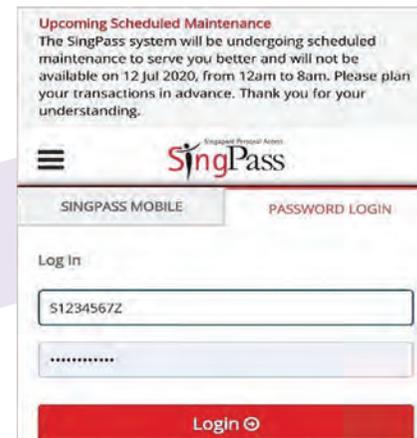
Register for DBS PayLah!



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



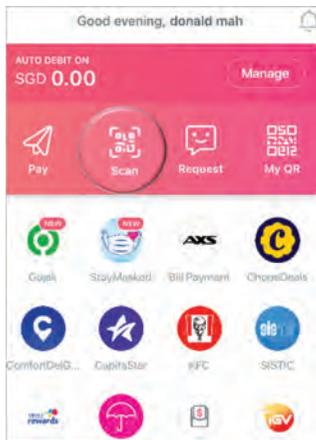
2. For DBS/POSB customers, register using your digibank ID and PIN to proceed.



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

STEP 3

Scan QR with DBS PayLah! app and make payment



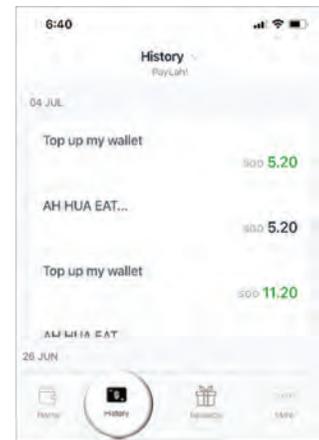
1. Tap on 'Scan' on the home screen to scan the merchant's QR code.



2. Scan the merchant's QR code.



3. Review the merchant and payment details before proceeding.



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

Cyber security tips

- Never disclose your digibank User ID, PIN, OTP or Digital Token Approval and account details to anyone.
- Enable your Transaction Alerts to stay informed instantly of transactions on your account via SMS or email.
- Never leave your digibank session unattended, log out after use.

Credit: Content provided by 



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SG Digital

Starter Kit on OCBC Mobile Banking



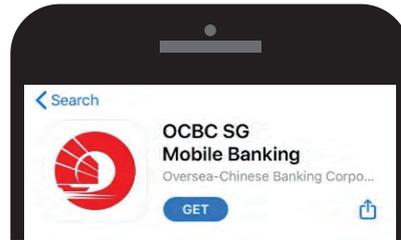
DID YOU KNOW?

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 **OCBC Mobile Banking App** and launch the application.



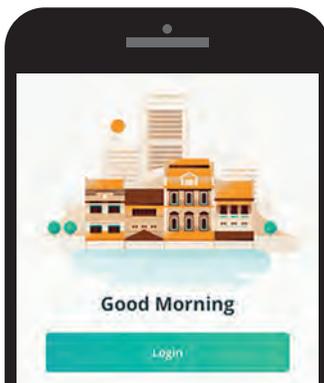
1. For iOS users, tap on **GET** to download the app.



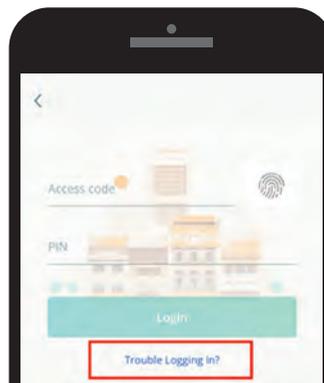
2. For Android users, tap on **Install** to download the app.

STEP 2

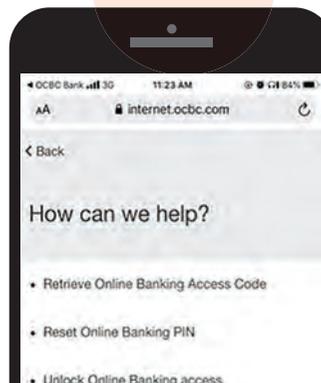
Set up your OCBC Mobile Banking App Login



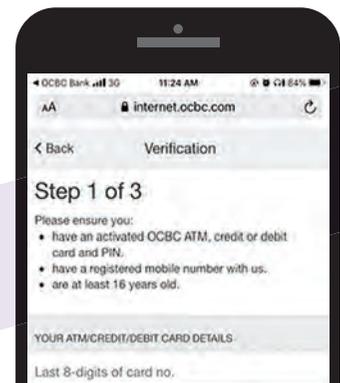
1. Launch the app and select the option 'Log In'.



2. Tap on "Trouble Logging in?".



3. Click on "Get Help".

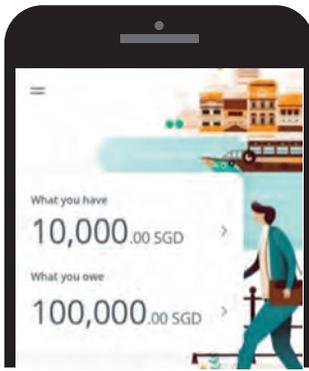


4. Follow the on-screen steps to complete Online Banking signup.

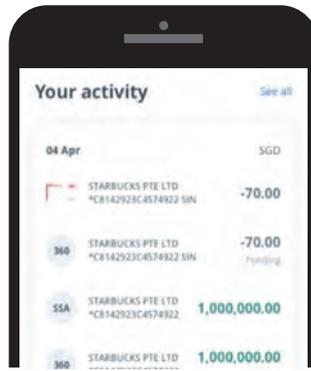
Note: You will need an active OCBC ATM/ Debit/ Credit Card no. and Card PIN for verification.

STEP 3

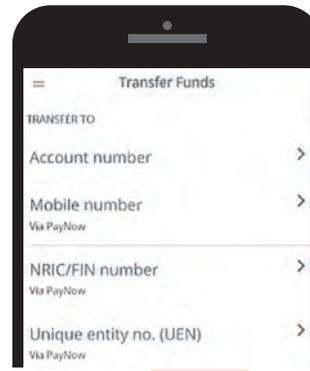
Explore the OCBC Mobile Banking App



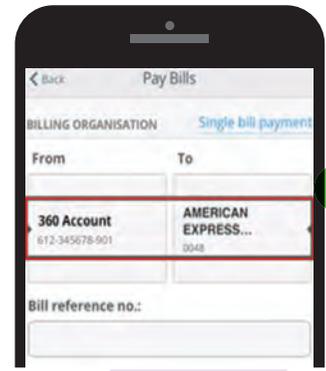
1. Check account balance on your OCBC Mobile Banking App.



2. Review your transaction history.



3. From Menu, select "Transfer" and transfer funds.



4. From Menu, select "Pay" and pay bills.

Cyber security tips

- Do not reveal your access code or PIN to anyone.
- Always inform the Bank when you change your contact details.
- Do not access online banking using jail-broken or "rooted" mobile devices.
- Read your SMS alerts carefully and contact the Bank when you receive alerts on transactions that were not performed by you.

Credit: Content provided by  **OCBC Bank**



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SG Digital

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

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

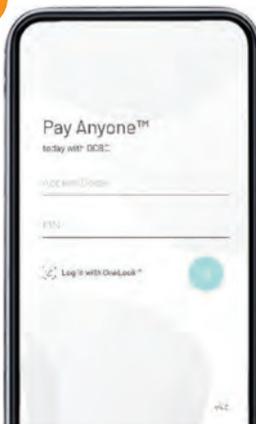


1. For iOS users, tap on **GET** to download the app.

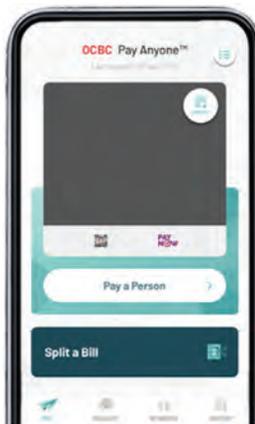


2. For Android users, tap on **Install** to download the app.

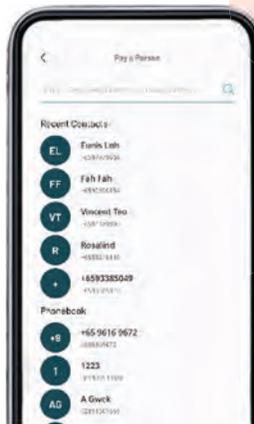
STEP 2a Pay by Entering Mobile Number



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



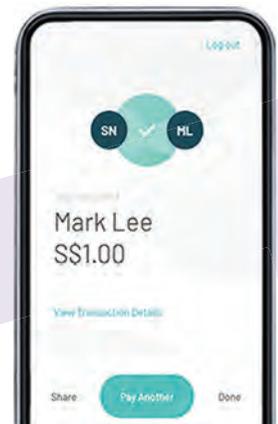
2. Tap on "Pay a Person".



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



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

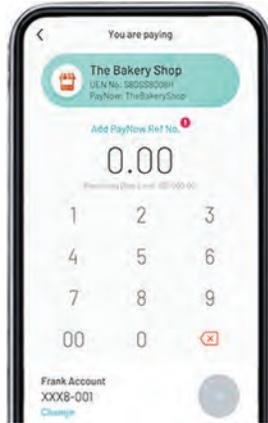


5. The transfer is completed!

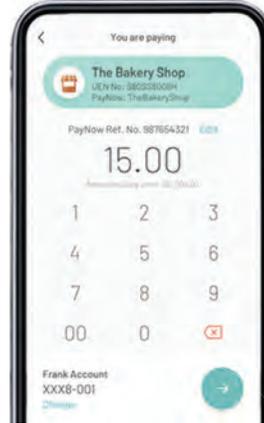
STEP 2b Scan QR with OCBC Pay Anyone™ App and make payment



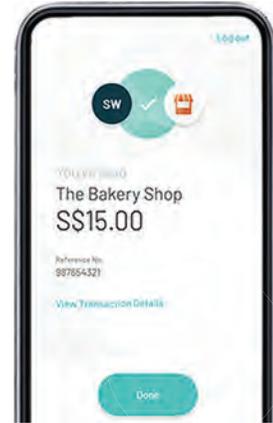
1. Scan/ Import the Net QR or PayNow QR to start your transaction.



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



3. Tap on the arrow to confirm the payment.



4. And you're done!

Cyber security tips

- Do not reveal your access code or PIN to anyone.
- Always inform the Bank when you change your contact details.
- Do not access online banking using jail-broken or "rooted" mobile devices.
- Read your SMS alerts carefully and contact the Bank when you receive alerts on transactions that were not performed by you.

Credit: Content provided by  **OCBC Bank**



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 **SG: DIGITAL**

 **INFOCOMM
MEDIA
DEVELOPMENT
AUTHORITY**



SG Digital

Starter Kit on UOB Mighty

DID YOU KNOW?

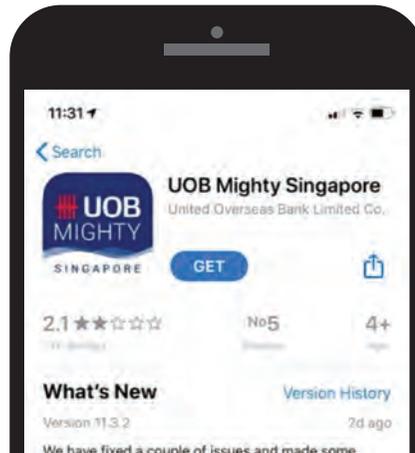
UOB Mighty app is an all-in-one mobile banking app for UOB customers. It allows you to view your bank account details on-the-go and allow cashless transaction via QR payments.



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.



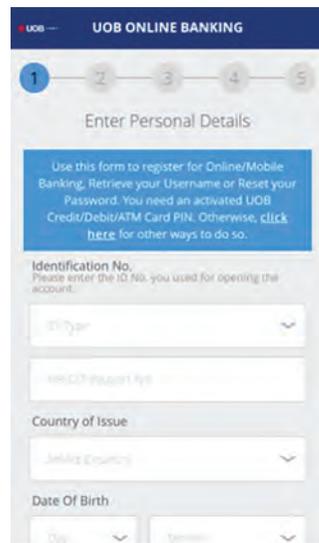
1. For iOS users, tap on **GET** to download the app.
2. For Android users, tap on **Install** to download the app.

STEP 2

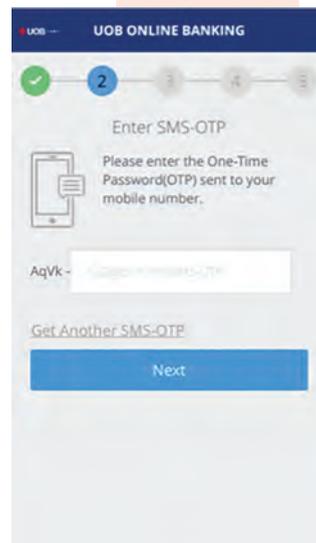
Register for UOB Online Banking



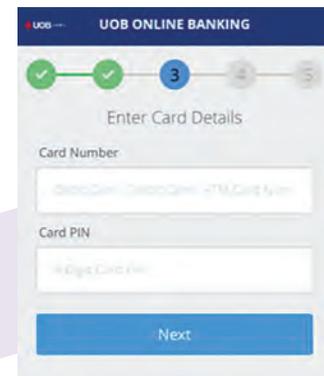
1. Launch the app and select the option '**Sign Up**'.



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



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



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

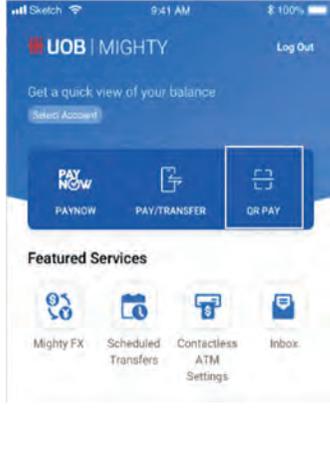
Note: You will need your UOB Card no. and PIN for verification.

STEP 3

Scan QR with UOB Mighty app and make payment



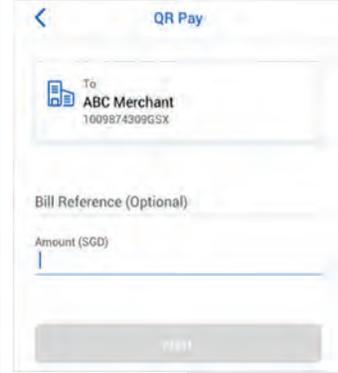
1. Launch and login with your UOB Mighty app.



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



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



4. 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

- Keep your credentials confidential at all times, do not share it with anyone. UOB and our partners will never request for your username, password or One-Time-Password (OTP) over phone or email.
- Always log out after an online banking session.
- Change your password immediately if you suspect your account has been compromised.

Credit: Content provided by  UOB 大华银行



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SG Digital

Starter Kit on GrabPay



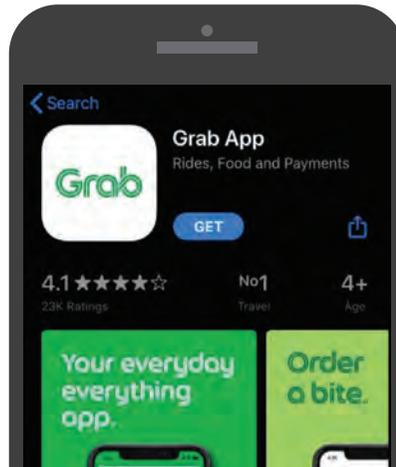
DID YOU KNOW?

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!

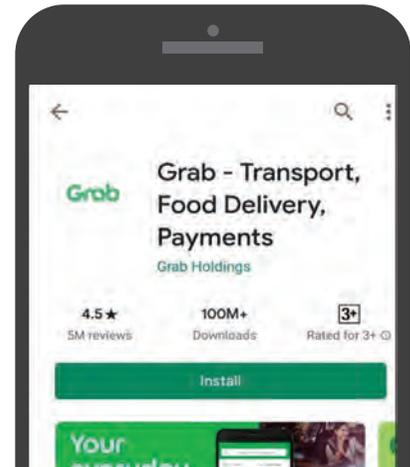
STEP 1

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.



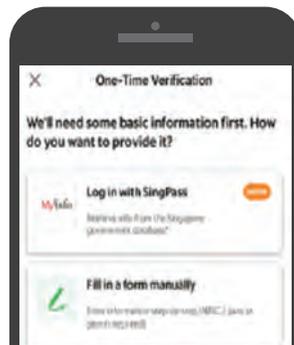
2. For Android users, tap on **Install** to download the app.

STEP 2

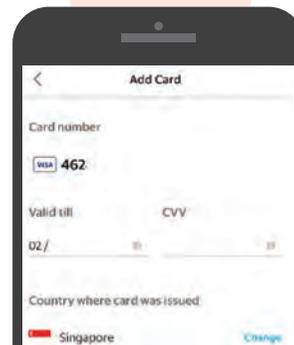
Sign up and register for GrabPay



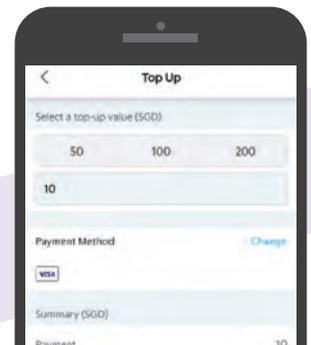
1. **Sign up** for a Grab account by providing your mobile number and email address. A 6-digit verification code will be sent to the mobile number to activate account.



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



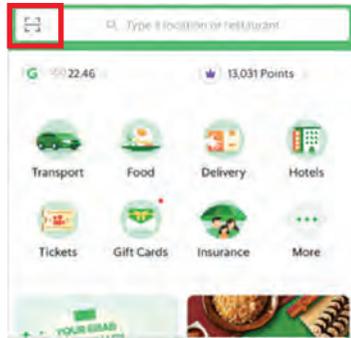
3. **Add your credit/debit card** by tapping on 'Payment', then 'Add a Card'. Enter your card details and tap 'Save'.



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

STEP 3

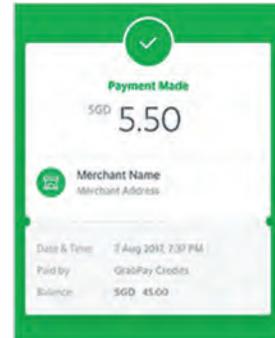
Scan QR with GrabPay and make payment



1. 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.



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



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

Cyber security tips

- 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.
- Please 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.

Credit: Content provided by 



HELPING YOU MAKE CONNECTIONS THAT MATTER



Because life is more colourful when you're connected

Seniors Go Digital is a programme that is specially designed to help you begin your digital journey, with online resources and fun learning sessions that will let you pick up new skills.

Find Out More

 go.gov.sg/SeniorsGoDigital  6377 3800  info@sdo.gov.sg



SG Digital

Starter Kit on Singtel Dash

DID YOU KNOW?

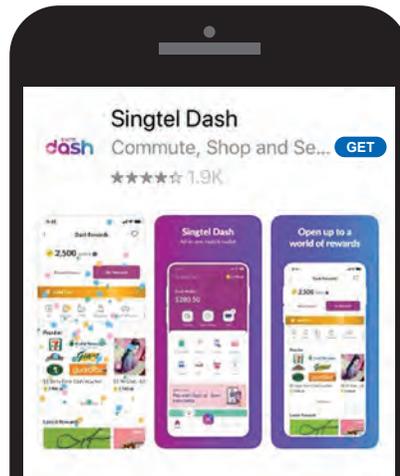
Singtel Dash is the all-in-one mobile wallet for your payment and lifestyle needs. Whether in-store or online, locally or globally, Dash enables you to make secure and easy payments wherever you go. Download Dash to shop, dine, commute and send money with your mobile phone now.



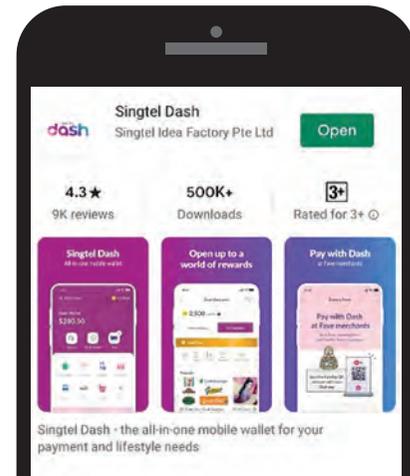
STEP 1

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.

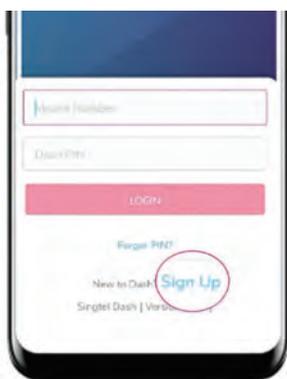


2. For Android users, tap on **Install** to download the app.

STEP 2

Sign up and register for Singtel Dash

Complete registration in 3 simple steps:



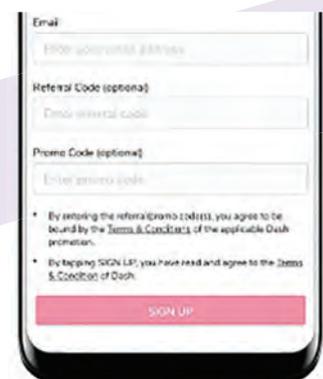
Launch your Singtel Dash app and tap on **'Sign Up'** to register.



1. Fill in the required details in the form.



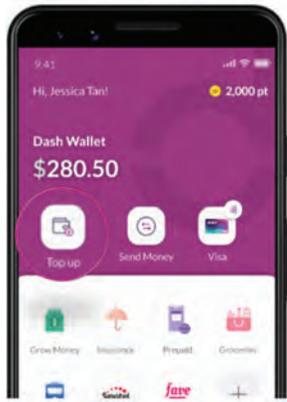
2. Set up your 6-digit PIN. Do not use running digits (123456) or duplicates (333333).



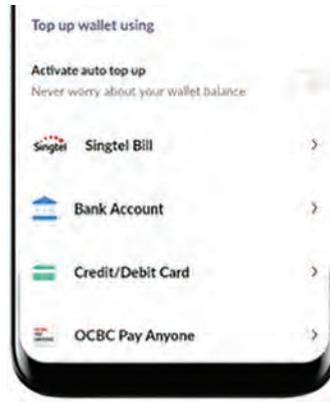
3. Fill in the remaining details and enter referral/promo code (if any).

STEP 3

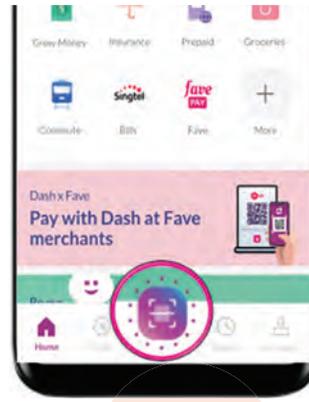
Top-up and Scan QR to make payment with Singtel Dash



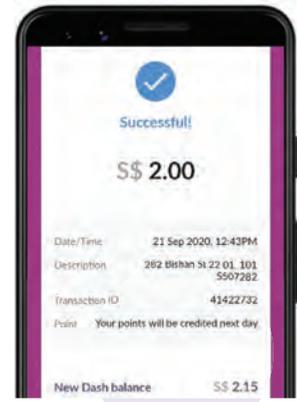
1. Select 'Top-Up' on the home screen to top up your Singtel Dash account.



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



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



4. 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

- 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.

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SG Digital

Starter Kit on FairPrice Scan & Go



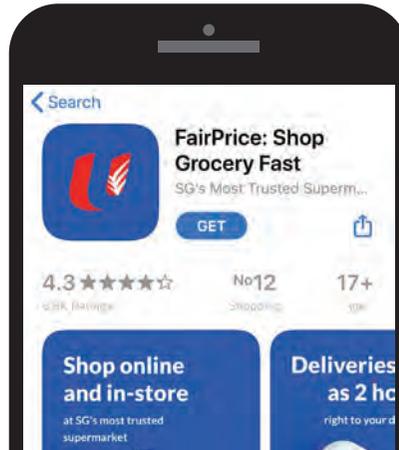
DID YOU KNOW?

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!

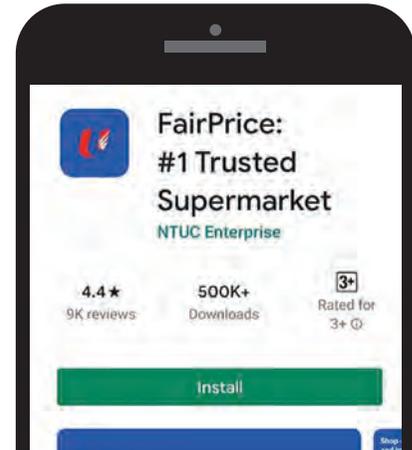
STEP 1

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.



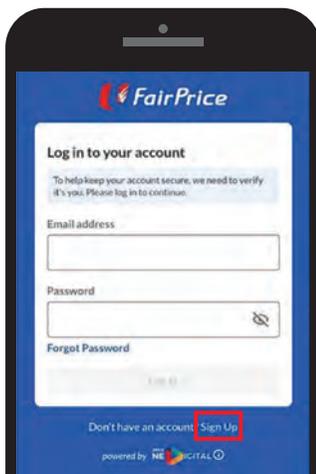
1. For iOS users, tap on **GET** to download the app.



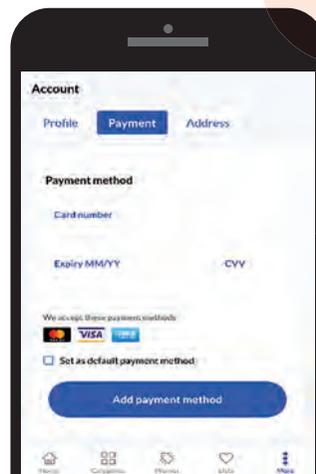
2. For Android users, tap on **Install** to download the app.

STEP 2

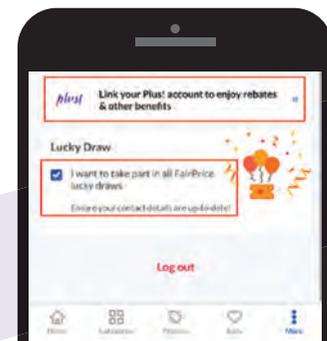
Setup your account



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



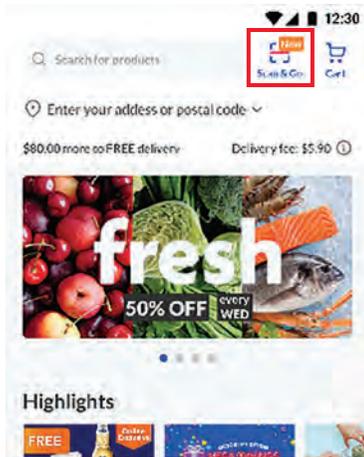
2. **Set-up** your payment details for easy payment of your items.



3. 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!



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



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



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

Cyber security tips

- Create a strong password for your online FairPrice account, with at least 8 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.

Credit: Content provided by 



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SG Digital

Starter Kit on
Staying Safe
Online



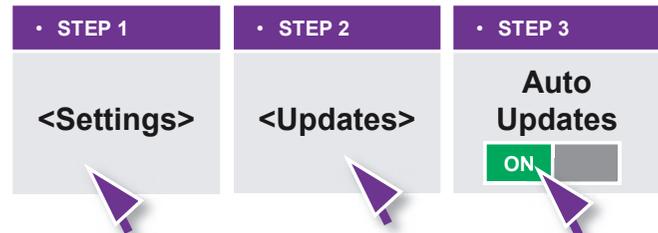
DID YOU KNOW?

Just as we lock our doors to keep burglars out, we must secure our devices and information to stay safe 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. Do not share personal data online



Be mindful not to overshare personal data online. Think about who you are giving your personal data to and whether it is necessary to do so.

Always understand the purpose for the collection, use and/or disclosure of your personal data. Seek clarification from the organisation if you are not clear why the requested information is needed.

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

Password S****089D



Password ****AT8am



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.



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SG:DIGITAL

IM INFOCOMM
MEDIA
DEVELOPMENT
AUTHORITY

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

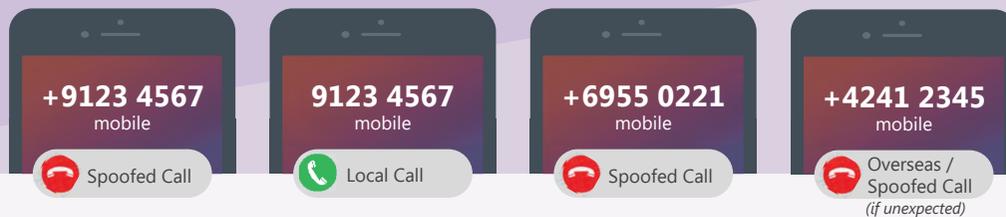
- ▶ Caller identifies himself as a government official or from a legitimate business and asks for your personal information such as bank details and NRIC number for the purpose of investigation in order to absolve yourself from any criminal offence.

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 Scam



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