

Online Banking and E-Payment

Transact Online



Scan the QR code below to
try PayNow on a simulator:



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Introduction

It is meant for everyone with or without any digital experience but is interested in finding out more about essential digital skills for daily living.

The essential skills are grouped into 5 competency areas as shown in the diagram.

Learning outcome of Transact Online competency:

Able to make online transactions with government services using e-payment (where applicable).

DSL

To help you acquire the learning outcome, this guidebook uses a simulator as an example to demonstrate the common steps to make payment on digital banking apps.

The following guide is based on common software icons and mobile device settings. Please note that certain features may differ across different mobile devices and models.

The Digital Skills for Life (DSL) Guide is a series of booklets which comprise of:

- step-by-step instructions and
- quick tips

to help you get online confidently and safely.



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.



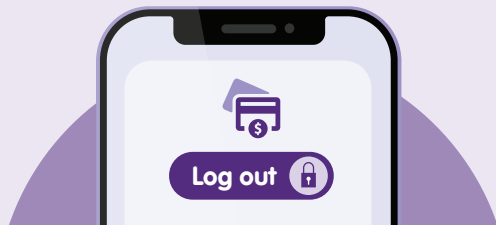
Do not share personal or financial details, passwords or one-time password (OTP) with anyone.



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.

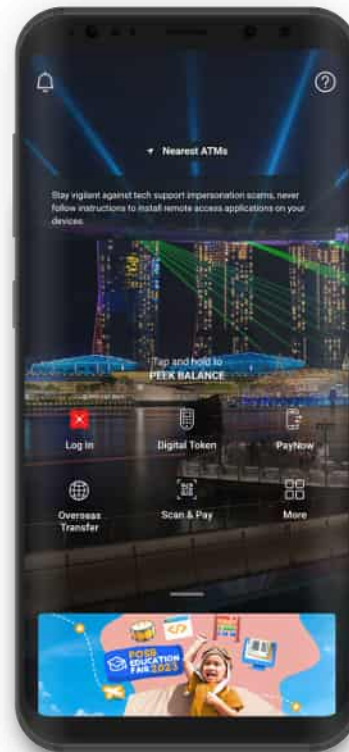
About Digital Banking Apps

Allows you to view your account balances, transfer money and pay bills, apply for new accounts and credit cards instantly, and manage your finances, anytime.

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



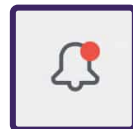
Home Icon

To access the app's main homepage.



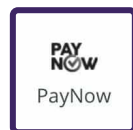
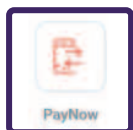
Scan Icon

To scan SGQR code to make payment.



Notification Icon

To read important notification from the bank.



PayNow Icon

To use the PayNow feature to make instant transfer using mobile no./NRIC/UEN.



Hamburger Menu Bar

To access other services on the app.

Common Features Across Digital Banking Apps



In-app Settings Icon

To edit app's settings to your own preference (e.g., notification settings).



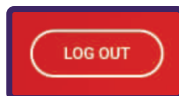
More Options

To allow you to access other options available on the app.



View or Hide Information

To allow you to hide sensitive information from the app and only view them if you want to.

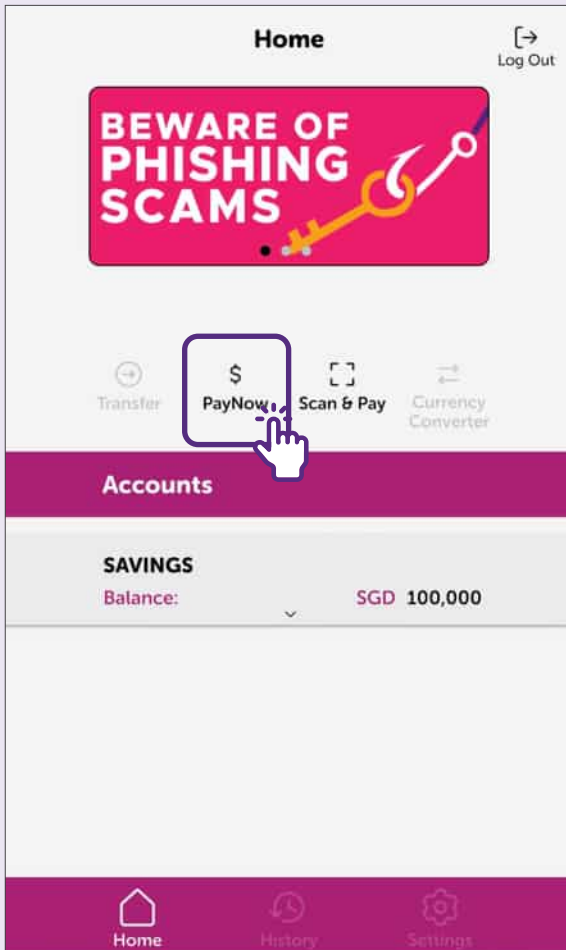


Log Out Icon

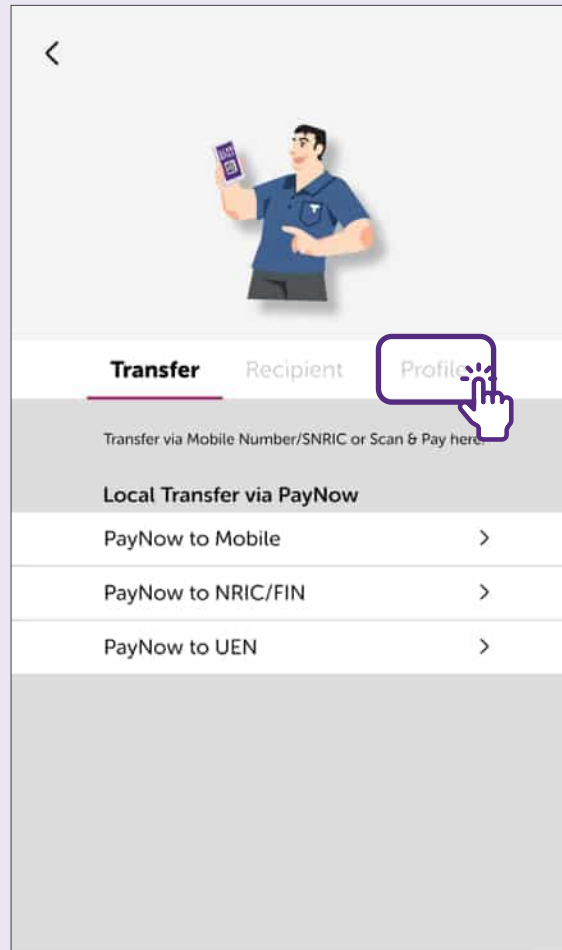
To exit the app.

Common Steps to Set Up PayNow

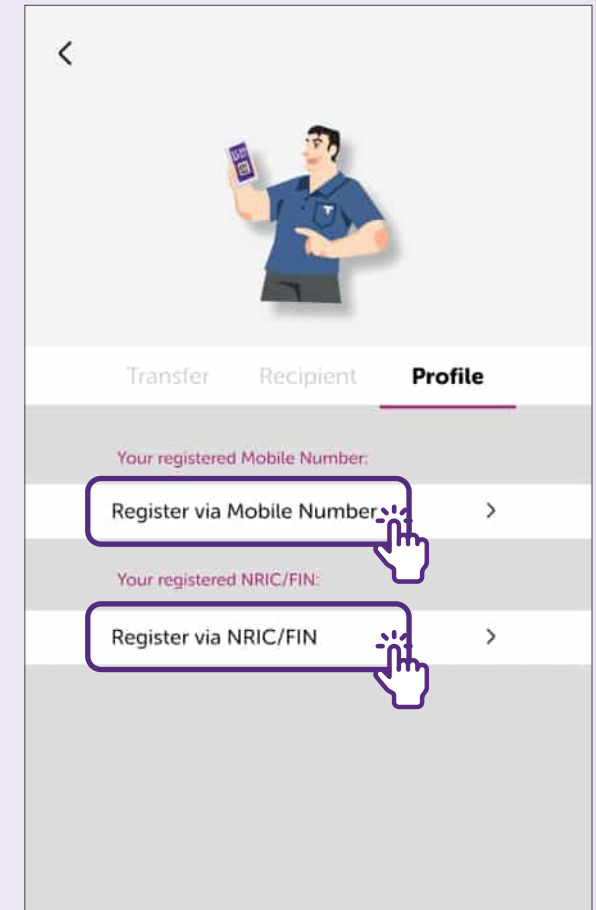
1 Tap on PayNow



2 Tap on Profile




3 Select to Register with Mobile Number or NRIC/FIN



4 Register with 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:

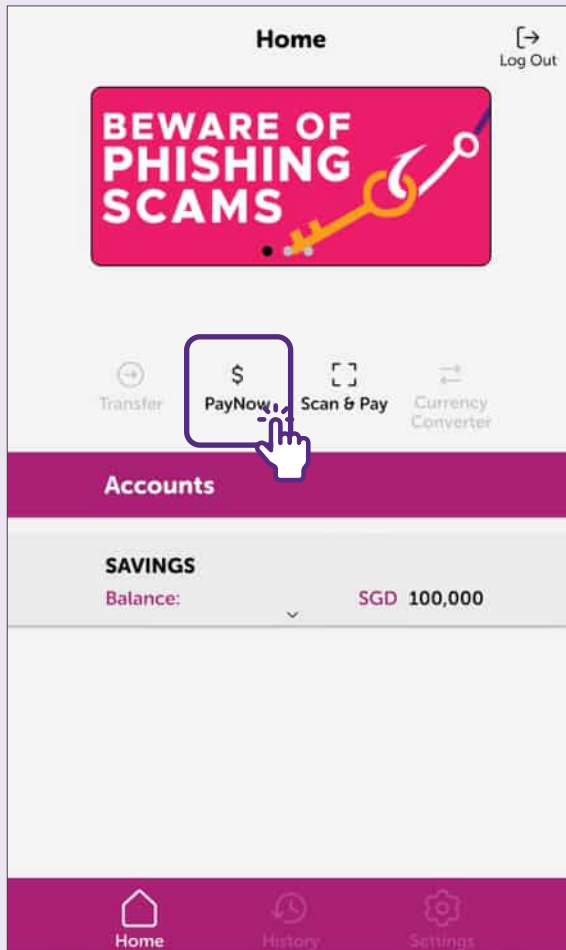
John Doe >
Mobile Number: +65 51185467
Savings Account
1234 5678

Your registered NRIC/FIN:

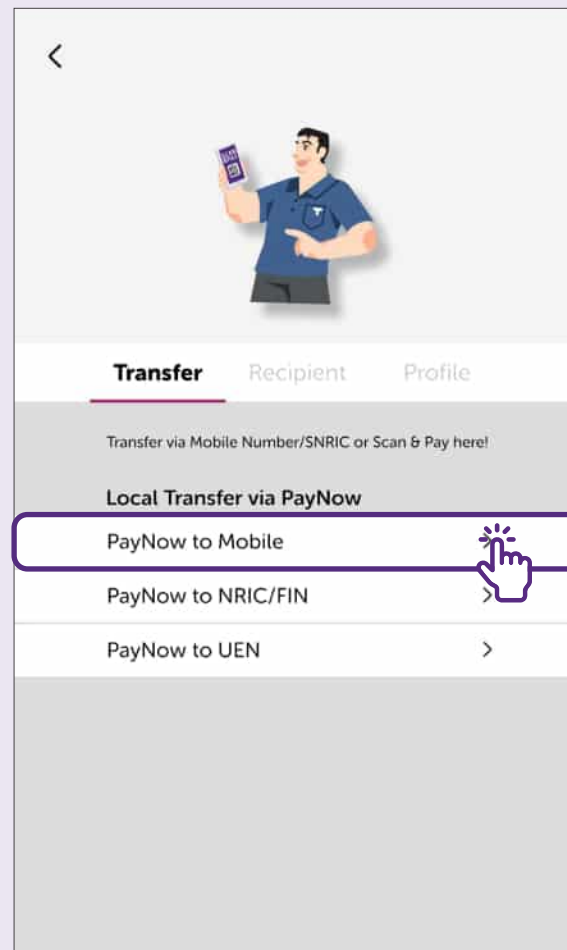
John Doe >
NRIC/FIN: S 000000B
Savings Account
1234 5678

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

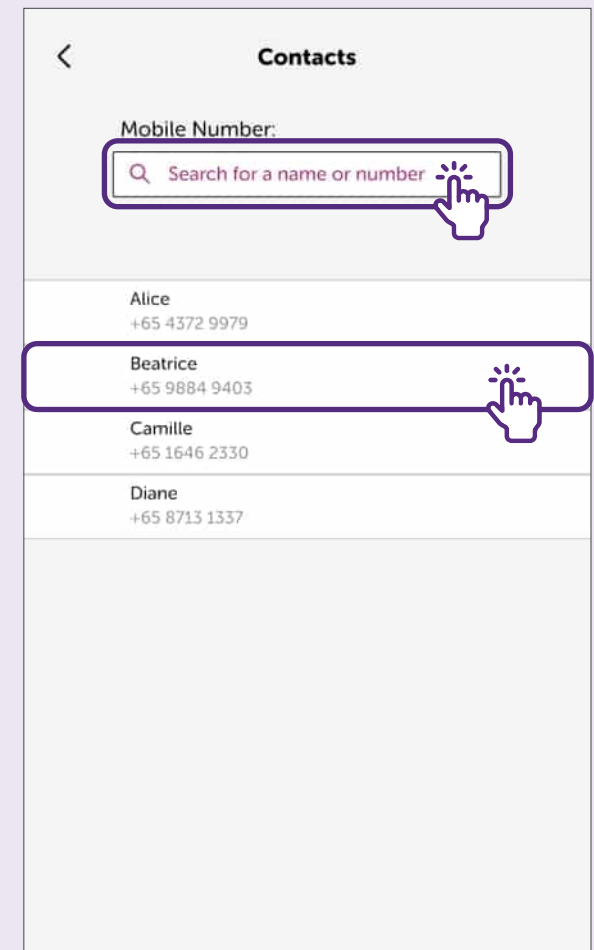
1 Tap on PayNow



2 Tap on PayNow to Mobile



3 Select a Contact



You can search for a contact or choose from your contact list.

4 Enter Amount

The screenshot shows the 'PayNow' app interface. At the top, there is a back arrow and the title 'PayNow'. Below this, the account type is 'SAVINGS' with a balance of 'SGD 100,000'. The recipient is 'Alice' with the phone number '+65 8646 7703'. A purple bar indicates the 'Amount in SGD' is '50.00'. Below this, there is a section for 'Transfer Details' with a text input field containing 'Here it is!'. At the bottom, a numpad is displayed with digits 1-9, 0, a backspace key, and a confirmation key.

Tap to enter amount. A numpad will show up for you to input the amount you want to transfer.

5 Review Transfer Details

The screenshot shows the 'PayNow' app interface. The account type is 'SAVINGS' with a balance of 'SGD 100,000'. The recipient is 'Alice' with the phone number '+65 8646 7703'. A purple bar indicates the 'Amount in SGD' is '0.00'. Below this, there is a section for 'Transfer Details' with a text input field containing 'Here it is!'. At the bottom, a purple button labeled 'Next' is visible.

Confirm the transfer details such as bank account, recipient, amount to transfer.

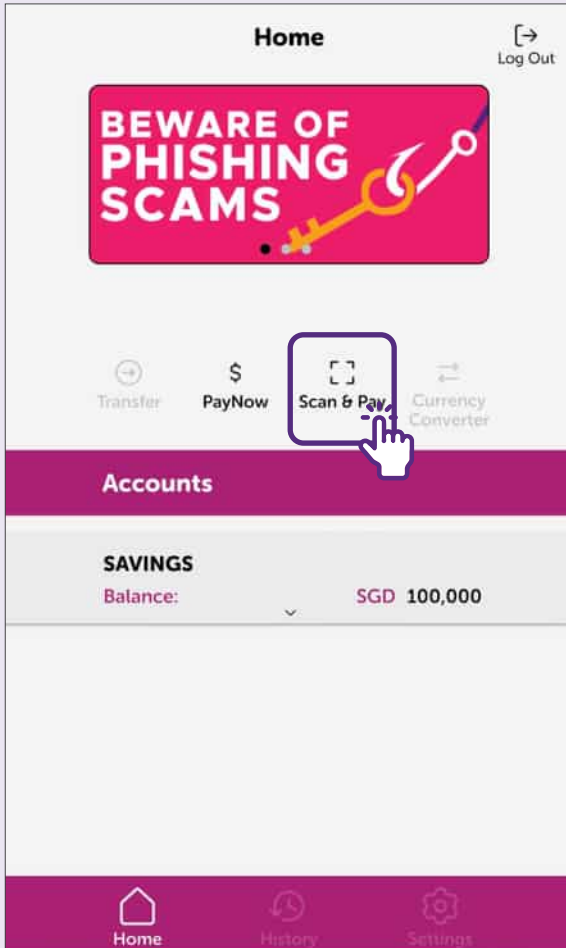
6 Successful Transfer

The screenshot shows the 'PayNow' app interface. At the top, there is a close button (X) and the title 'PayNow', along with a 'Log Out' button. A large green checkmark is centered on the screen with the word 'TRANSFERRED' below it. Below this, a purple bar indicates the 'Amount in SGD' is '50.00'. The transfer details are shown: 'From: SAVINGS ACCOUNT 1234 5678', 'To: ALICE +65 8646 7703', and 'Comment: Here it is!'. At the bottom, there are two buttons: a purple 'Share Transfer Details' button and a grey 'Save Recipient' button.

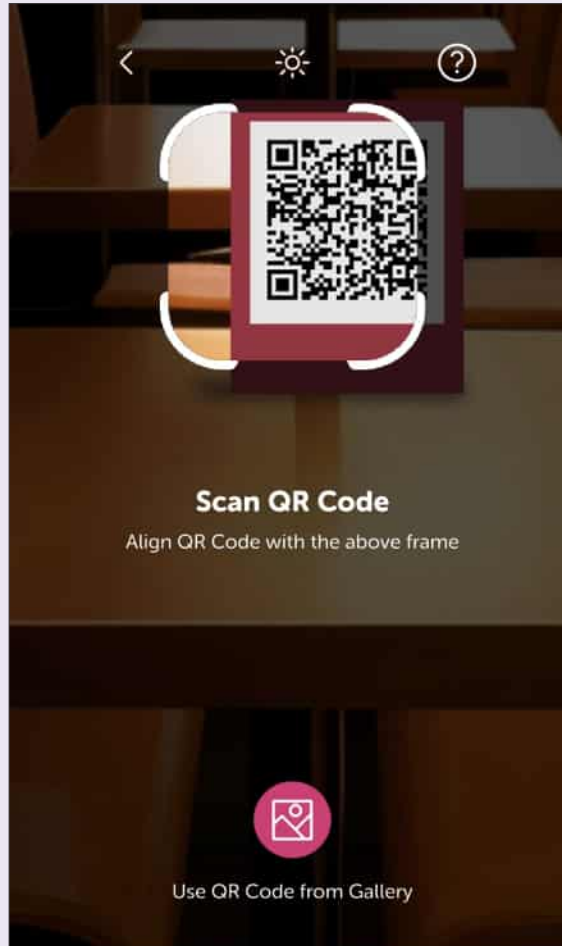
For PayNow via NRIC or UEN the steps are the same.

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

1 Tap on Scan & Pay

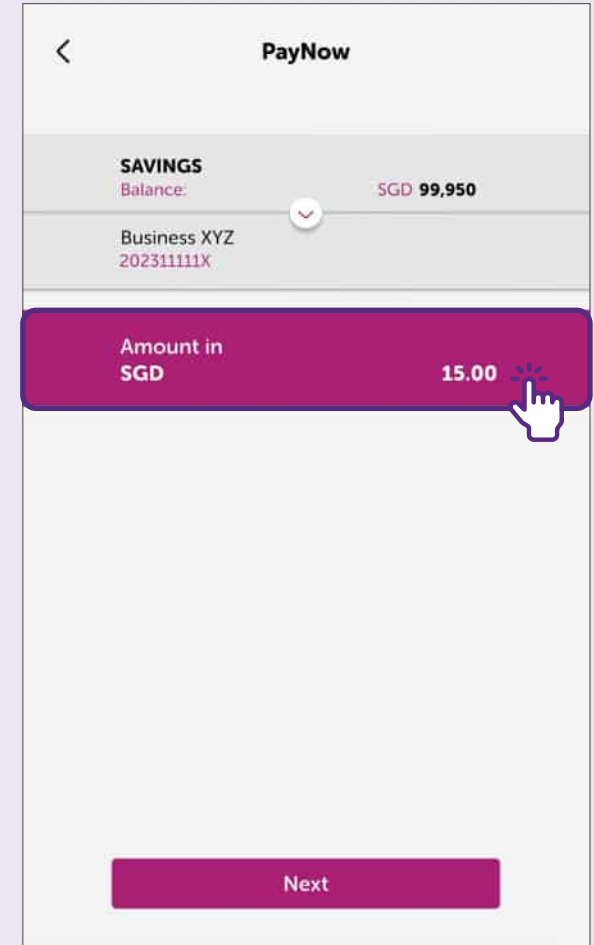


2 Scan QR Code



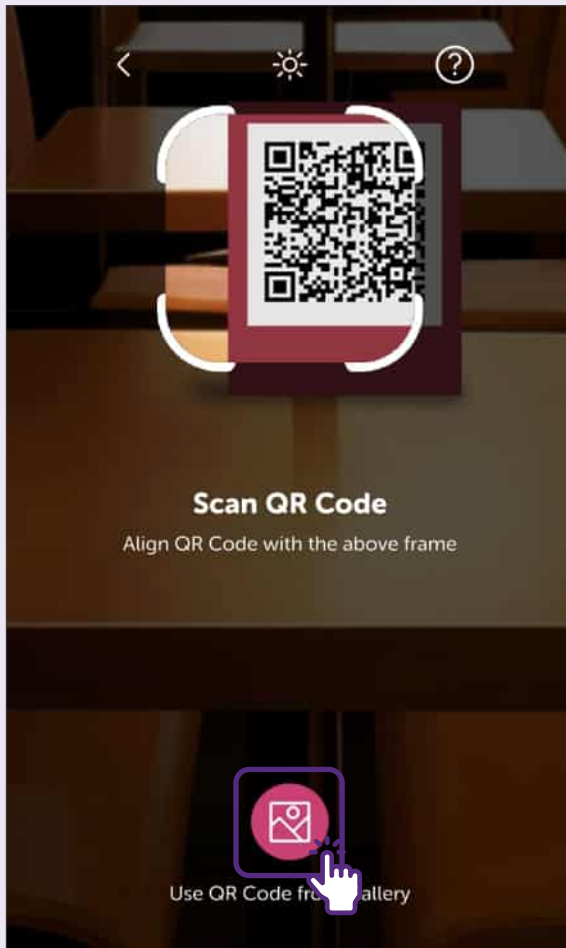
Aim your phone's camera at the SGQR code.

3 Enter Amount



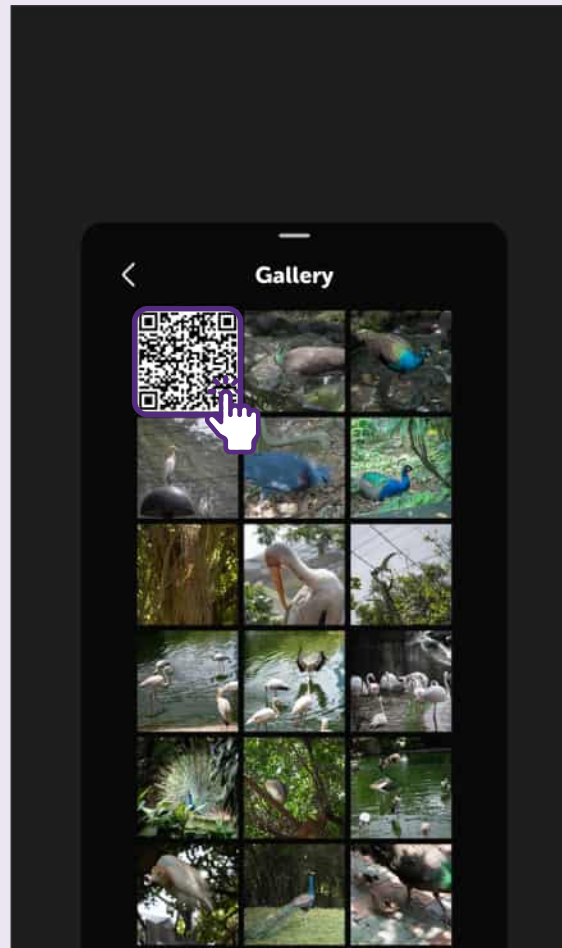
Common Steps to Use PayNow (Upload PayNow QR)

1 Tap on Use QR Code from Gallery

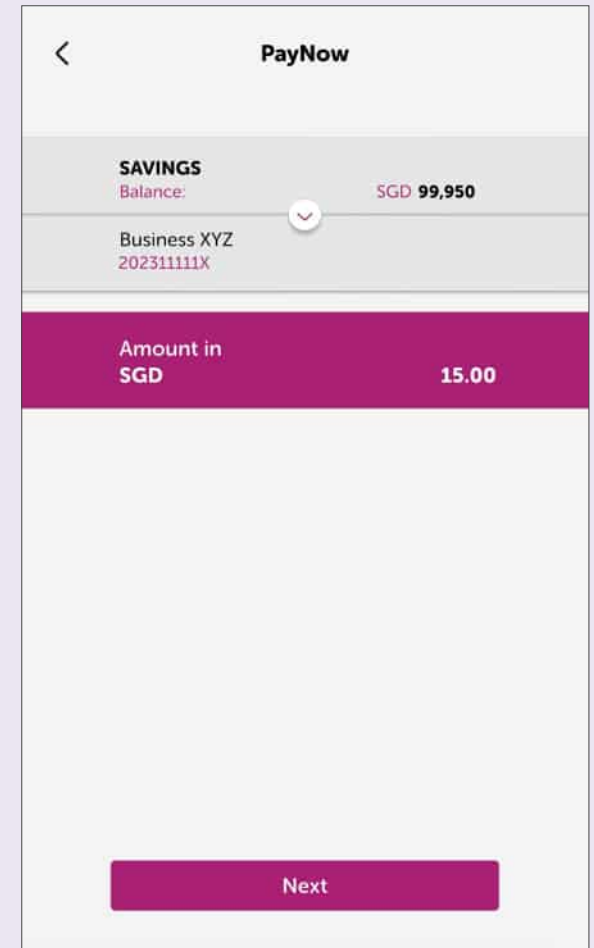


Tap to access phone gallery.

2 Select QR Code



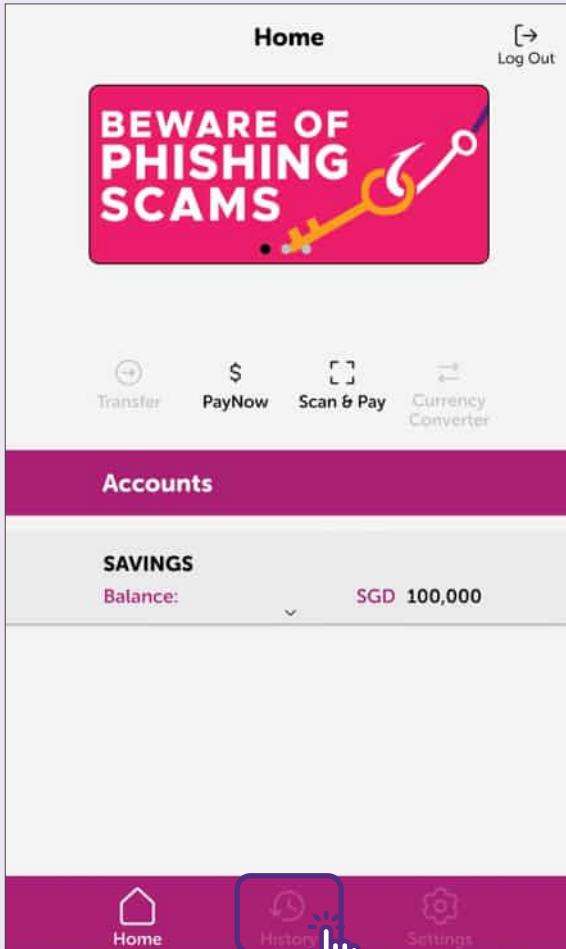
3 Check Payment Details



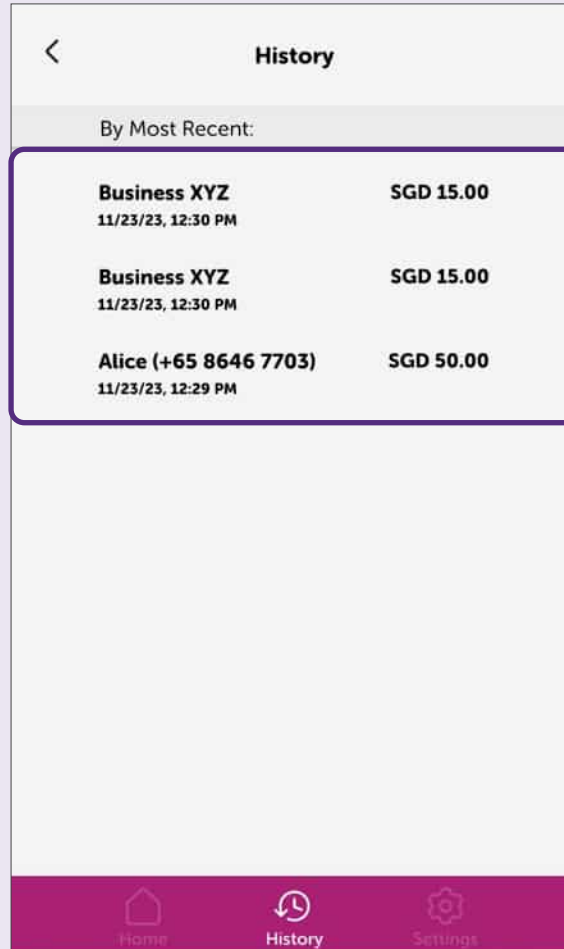
Check that you are transferring the correct amount to the right recipient.

Common Steps to View Transaction History

1 Tap on History

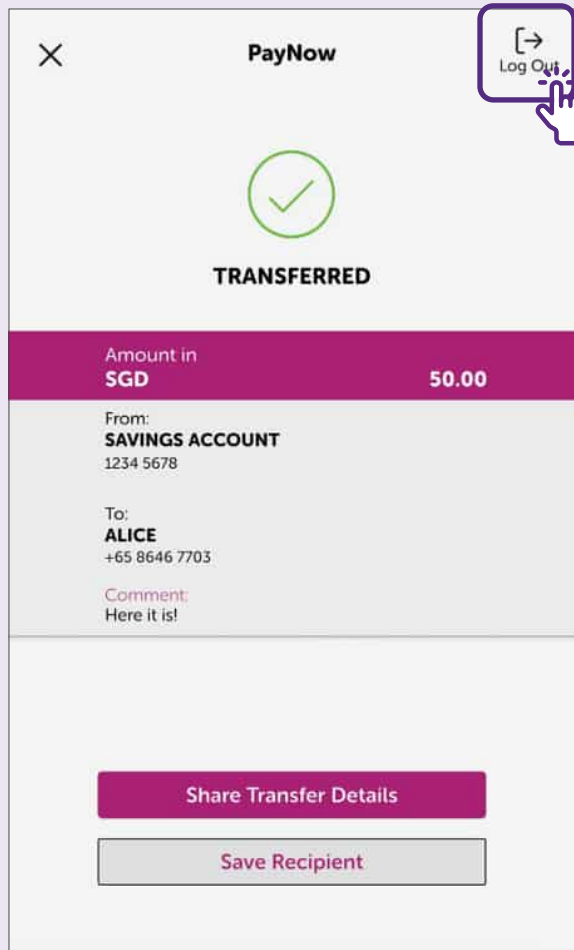


2 View Transaction History

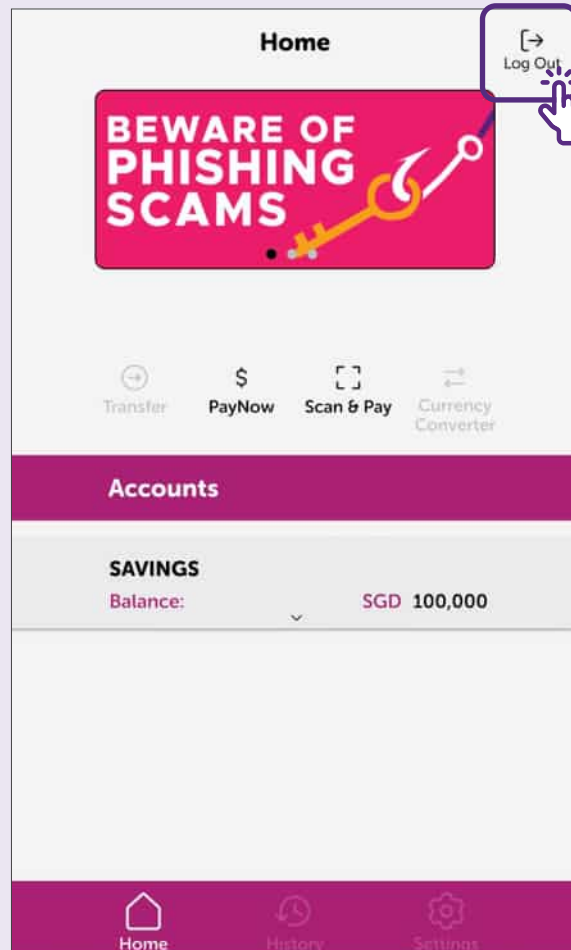


Common Steps to Log Out from Digital Banking Apps

1 From Each Transaction



2 From Home Page



Log In to DBS digibank

1 Launch DBS digibank

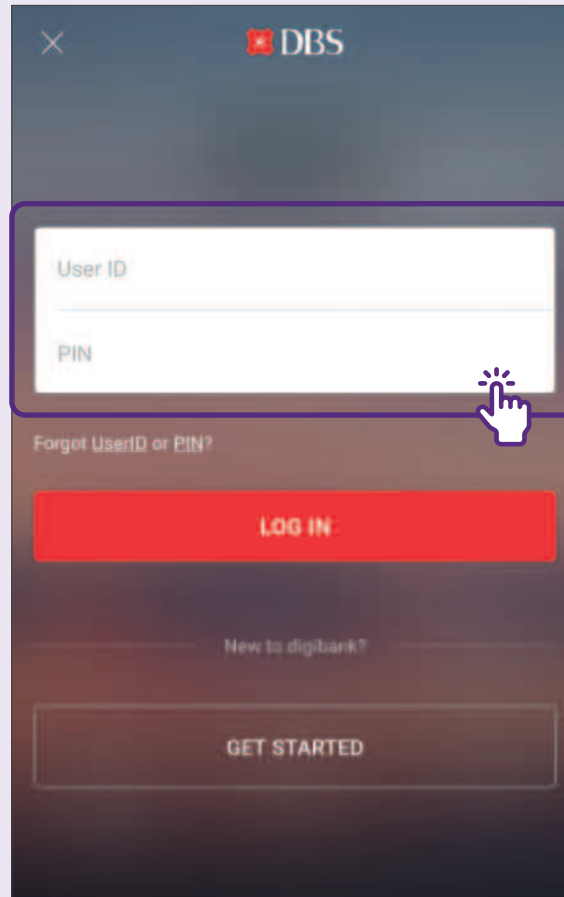


Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

2 Tap on Log In



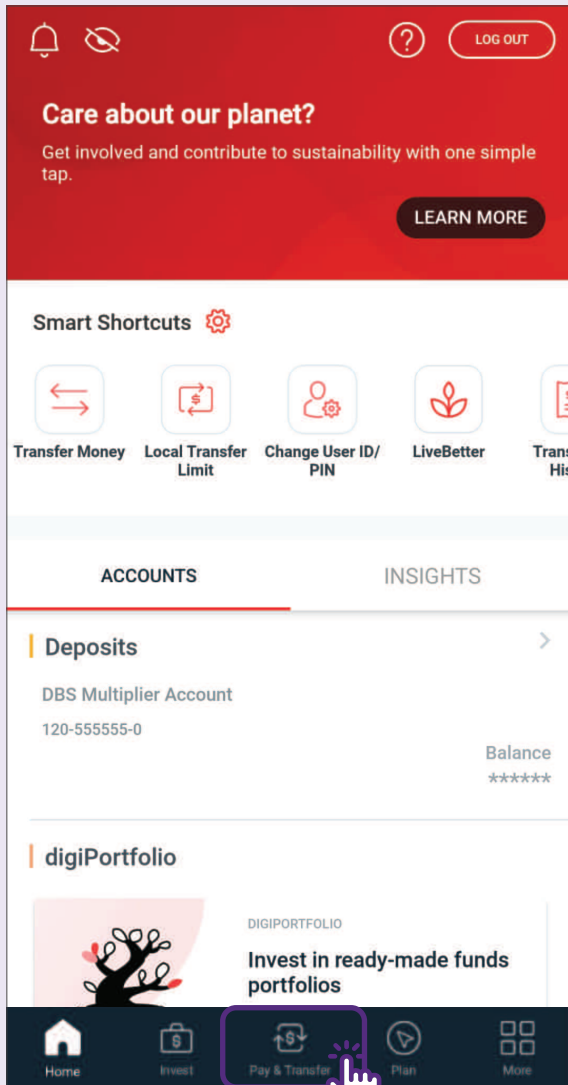
3 Enter User ID & PIN



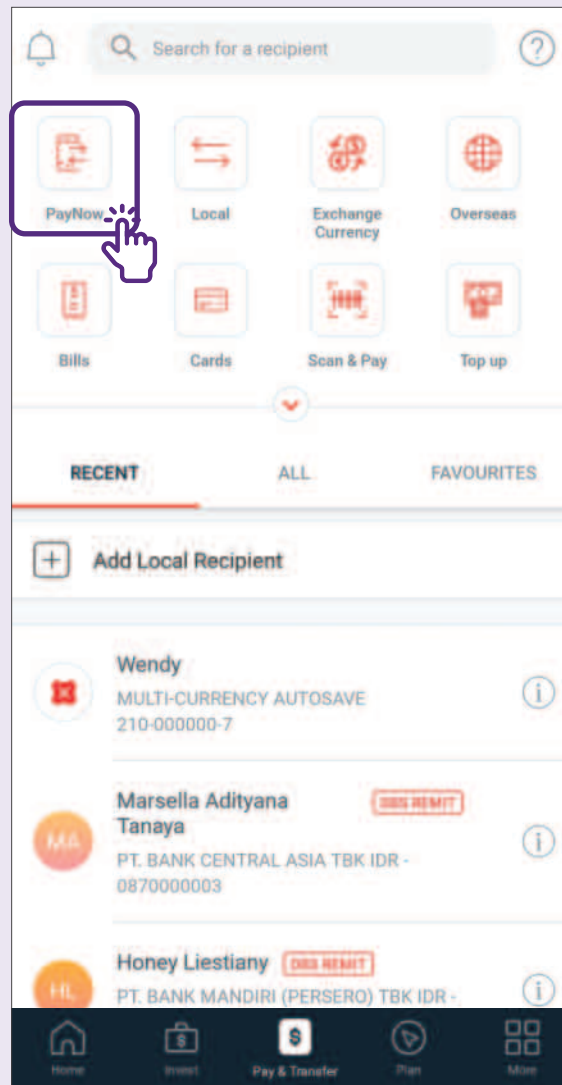
Note: If you have not registered and would like to register on your own, you will need your DBS/POSB Card no. and PIN for verification.

Set Up PayNow

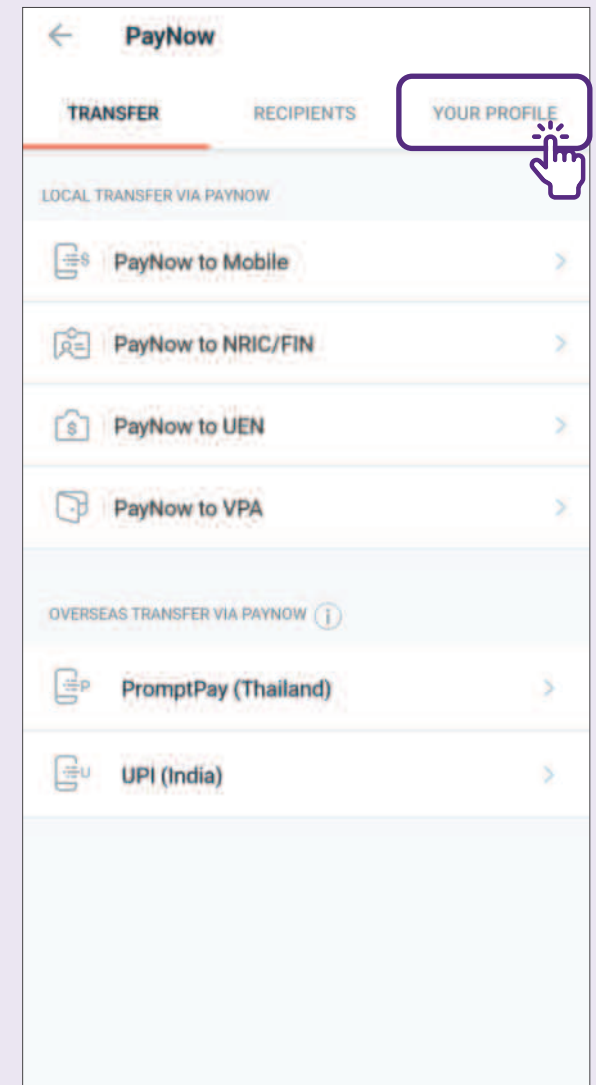
1 Tap on Pay & Transfer



2 Tap on PayNow



3 Tap on Your Profile



4 Register PayNow

PayNow

TRANSFER RECIPIENTS **YOUR PROFILE**

Register to receive money via PayNow

- Register your mobile no.
- Register your NRIC/FIN

5 Enter 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 Mobile

← 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 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

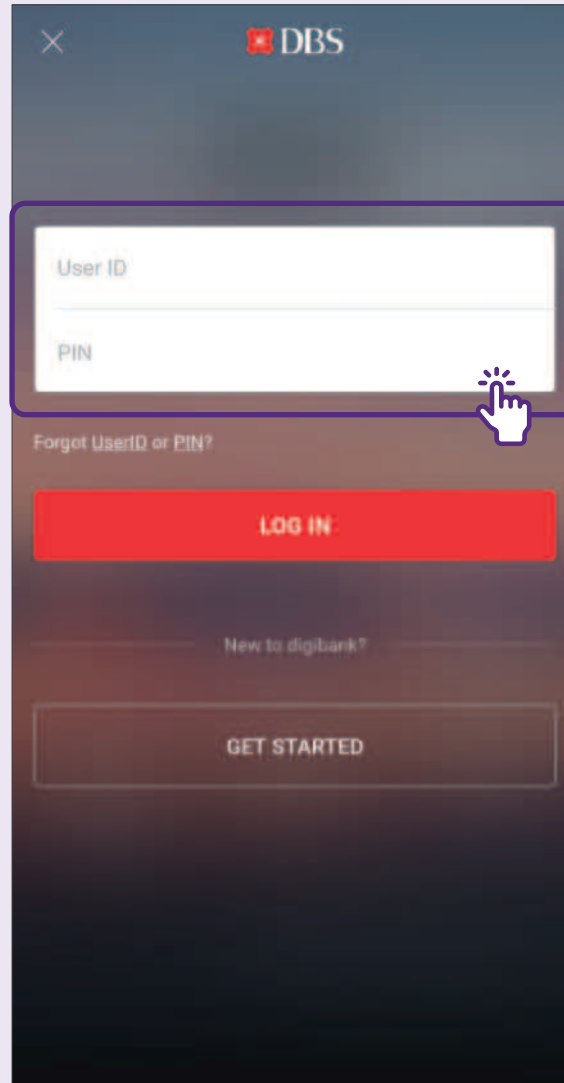


Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

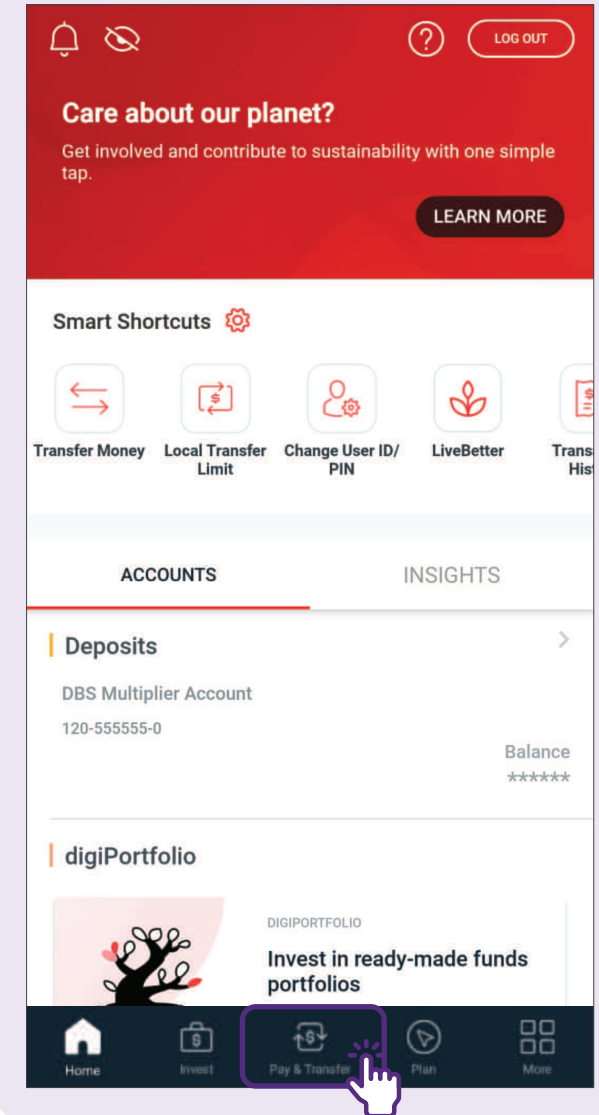
2 Tap on Log In



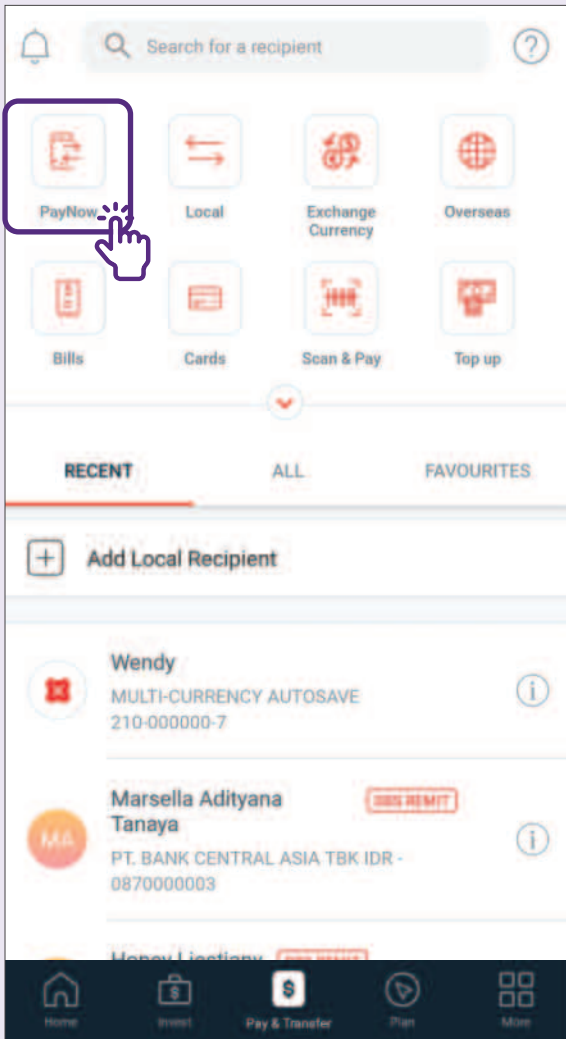
3 Enter User ID & PIN



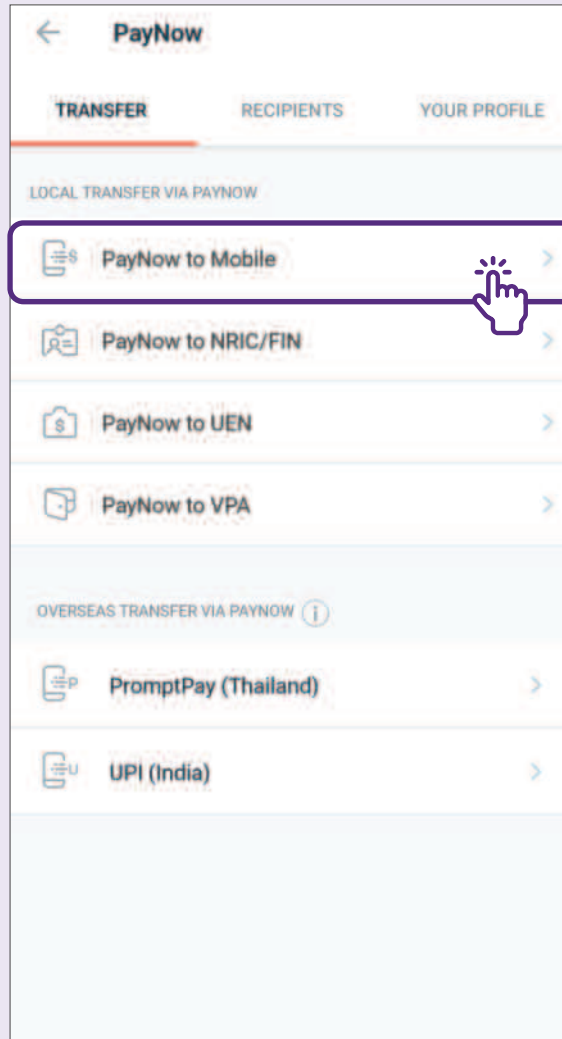
4 Tap on Pay & Transfer



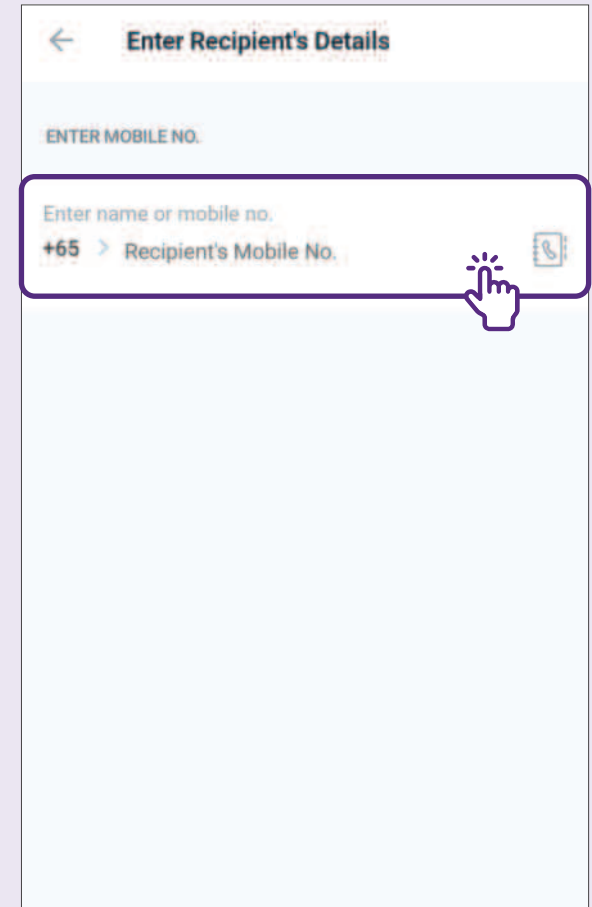
5 Tap on PayNow



6 Select PayNow to Mobile



7 Tap on Recipient's Mobile No.



Note: For PayNow via NRIC or UEN, go to step 9.

8 Select From Contacts

✕ Select from Contacts

Search for a name or number

A B C D E F G H I J K L M N O P Q R S T U V W Y Z #

AAA Derek
0313544000

AHA Care
03616004098

AHA modem
03616014126

AHCC
+6282288886922

AK Big 3
+6590293059

Abraham Sridjaja
+62818315858

Activate Call Tones
138

Enter phone number or search from contact list.

9 Review Recipient's Details and Tap on Next

← Enter Recipient's Details

ENTER MOBILE NO.

Enter name or mobile no.
+65 > 90000007

Recipient's Nickname
Liz

NEXT

10 Enter Amount

← 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

11 Add Comment

PayNow to Mobile

DBS Multiplier Account
120-555555-0

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: For PayNow via NRIC, UEN or VPA, the steps are the same.

Transfer Money Using PayNow - Scan & Pay (SGQR)

1 Launch DBS digibank

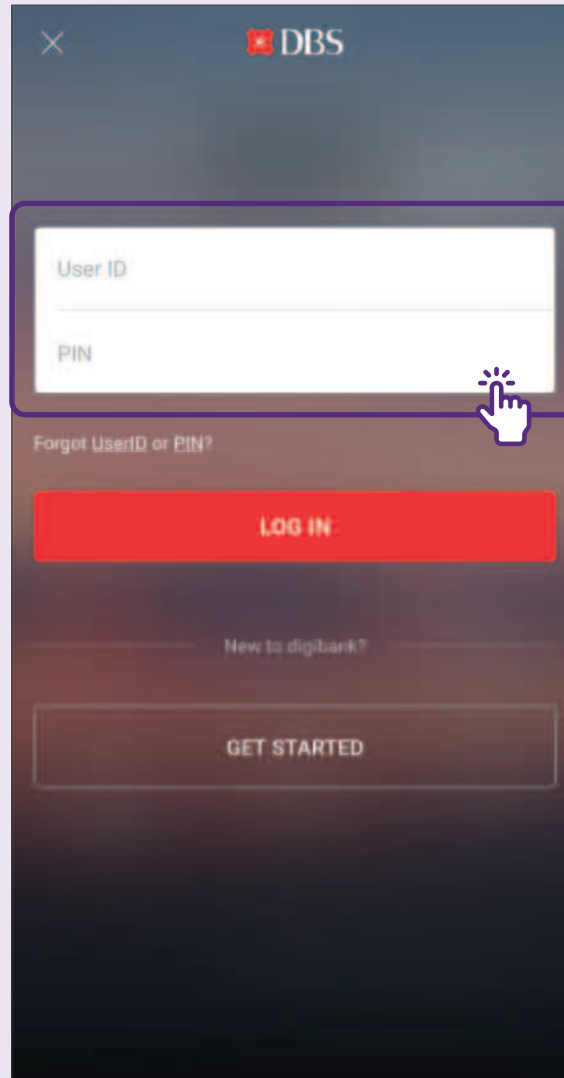


Download “**DBS digibank**” app from Apple App Store or Google Play Store and launch it.

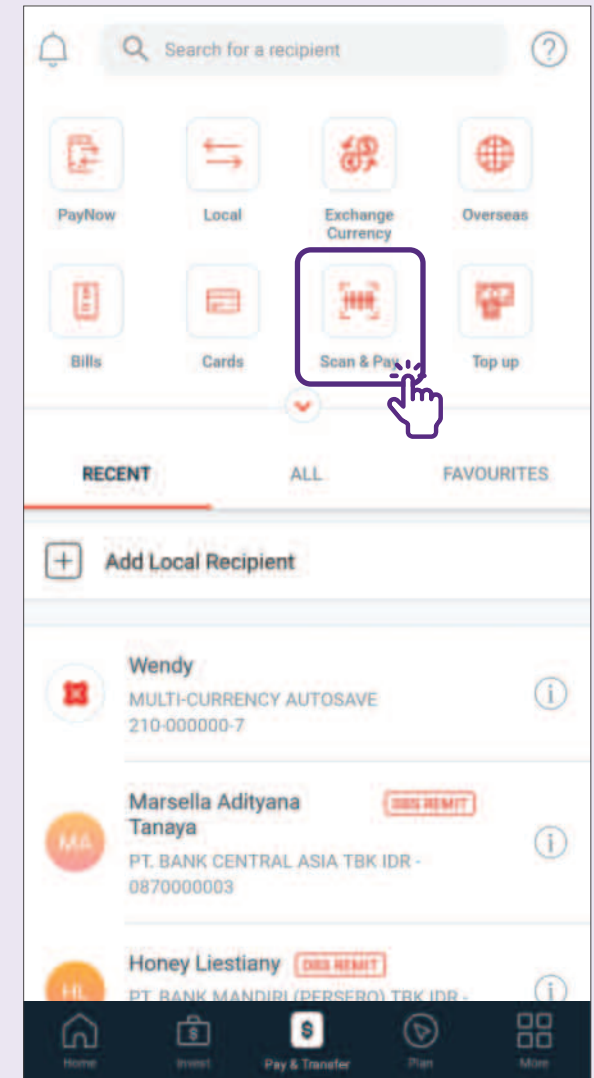
2 Tap on Log In



3 Enter User ID & PIN



4 Select Scan & Pay



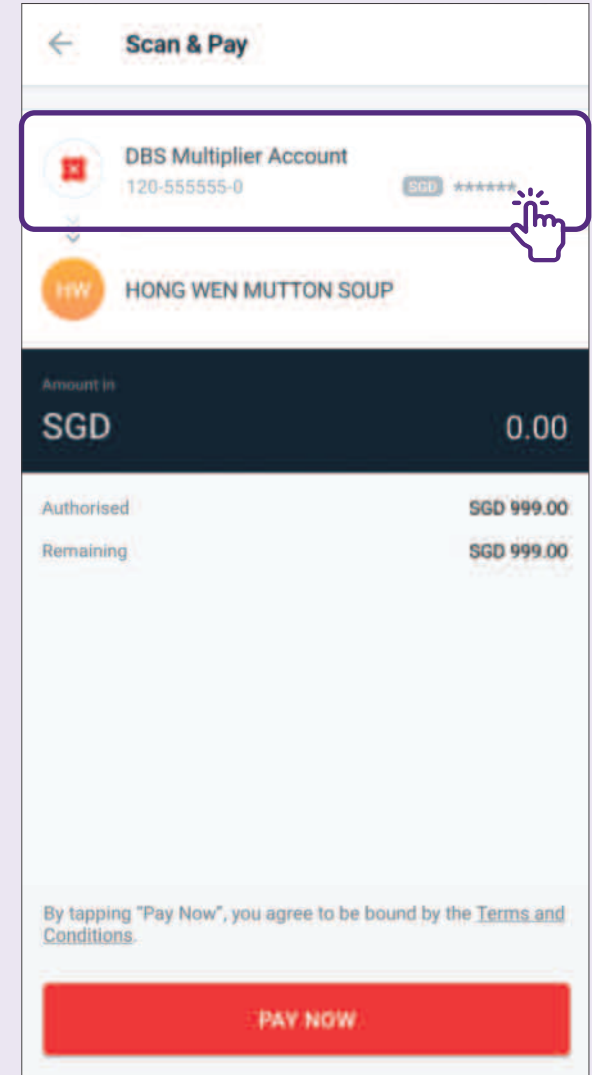
5 Scan QR Code



6 Scan SGQR



7 Select Account



8 Enter Amount

Scan & Pay

DBS Multiplier Account
120-555555-0

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

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 recipient.

Transfer Money Using PayNow - Upload PayNow QR Code

1 Launch DBS digibank

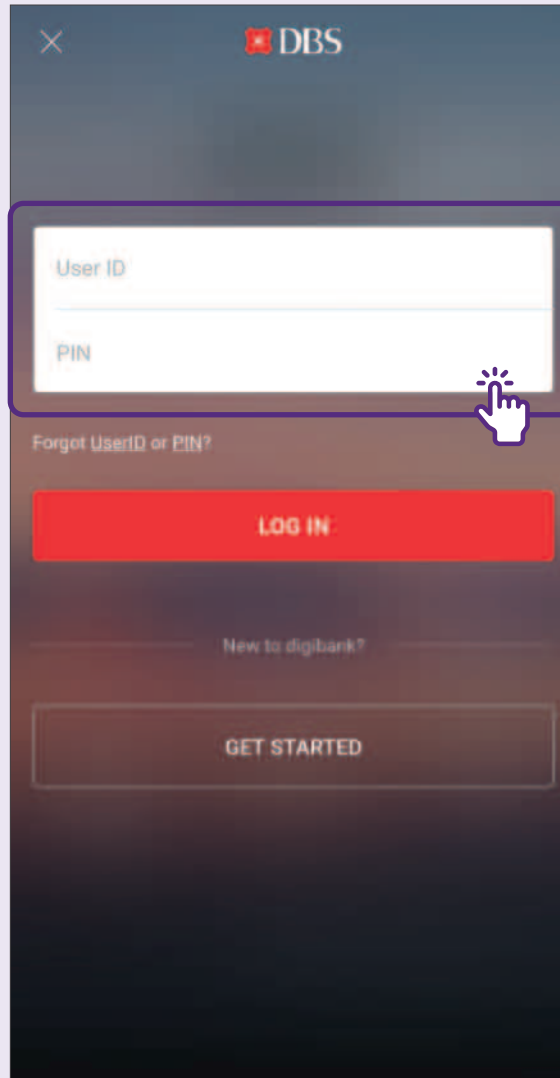


Download "DBS digibank" app from Apple App Store or Google Play Store and launch it.

2 Tap on Scan & Pay



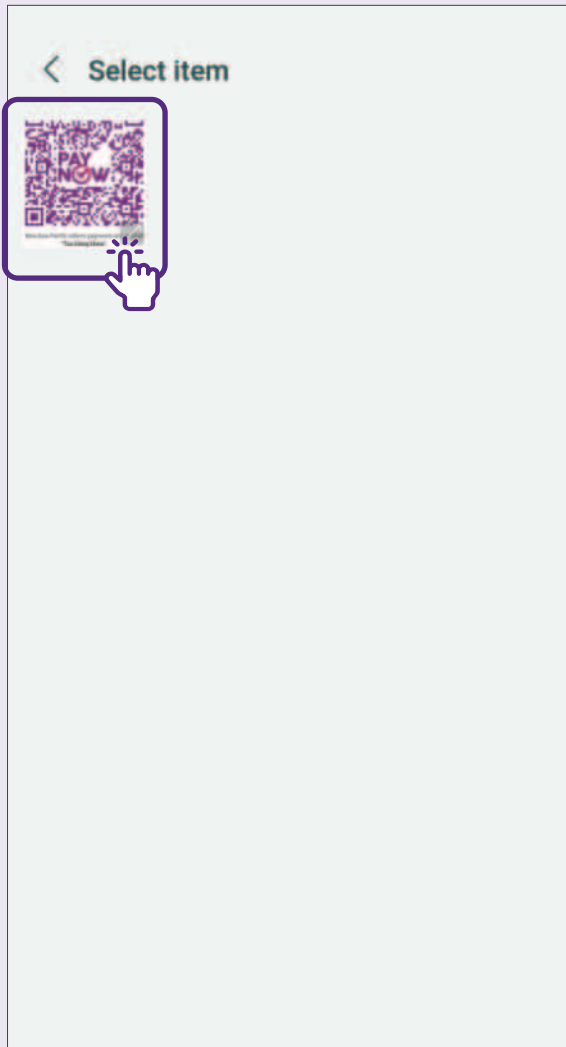
3 Enter User ID & PIN



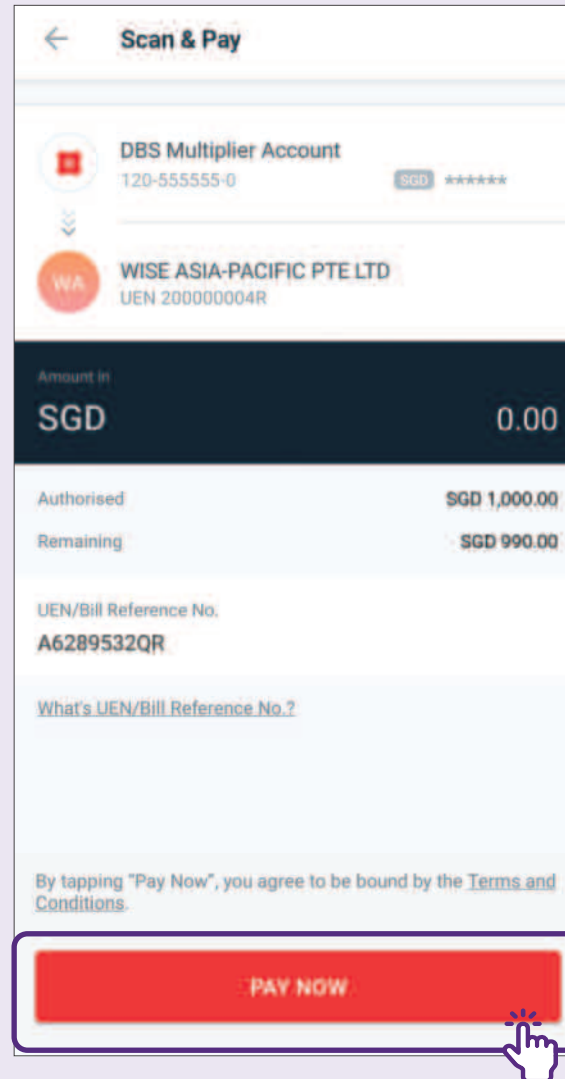
4 Tap on Photo Library



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 recipient.

View Transaction History

1 Launch DBS digibank

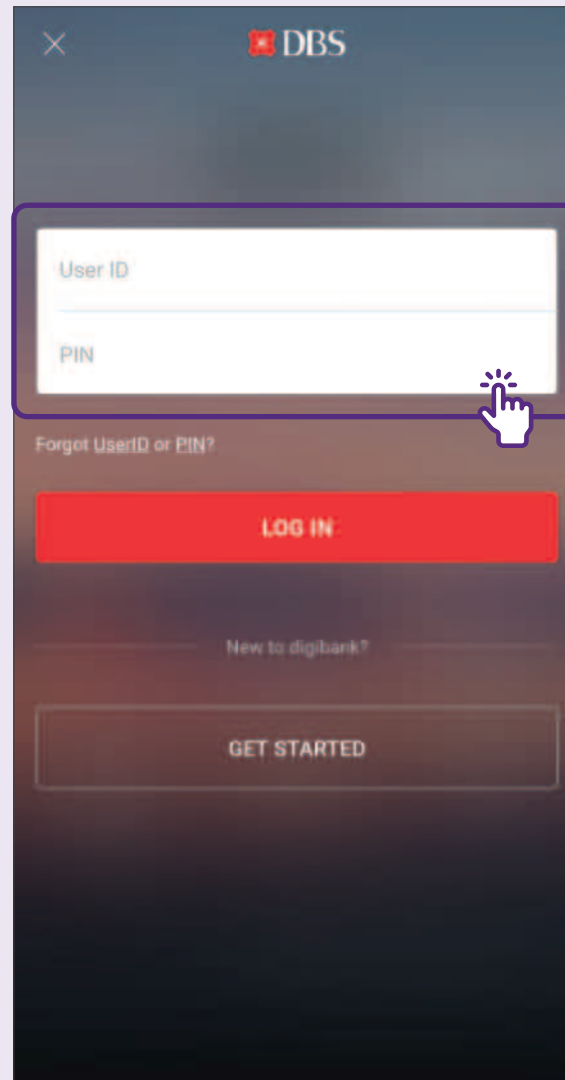


Download “DBS digibank” app from Apple App Store or Google Play Store and launch it.

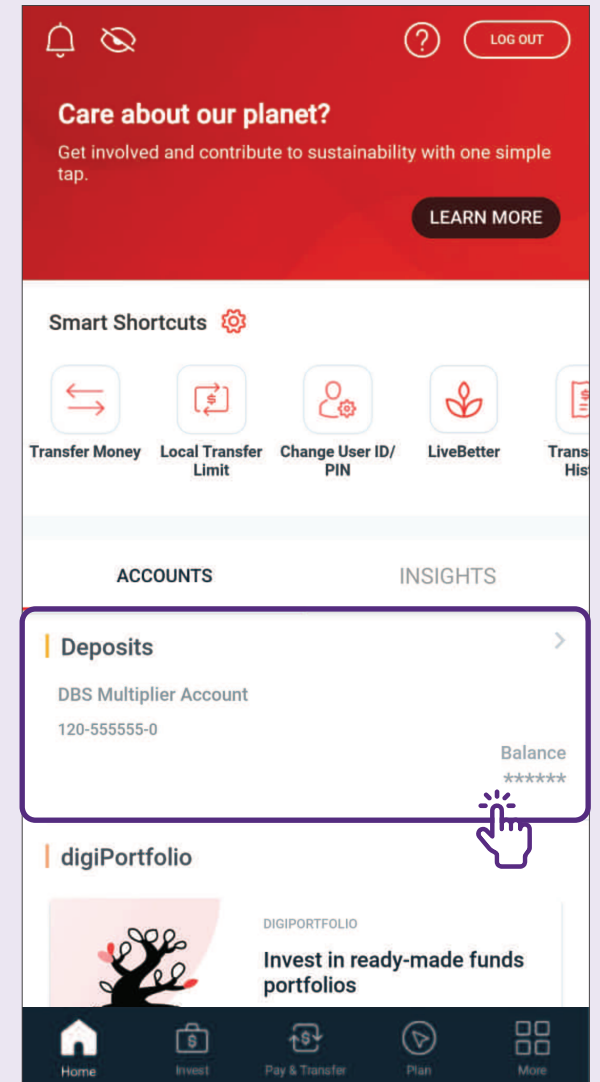
2 Tap on Log In



3 Enter User ID & PIN

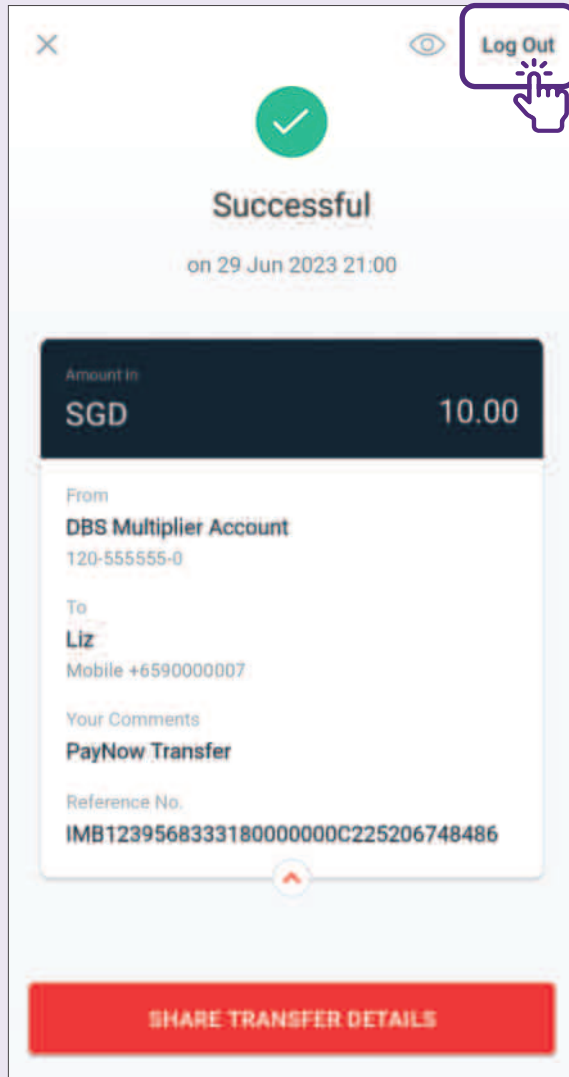


4 Select an Account

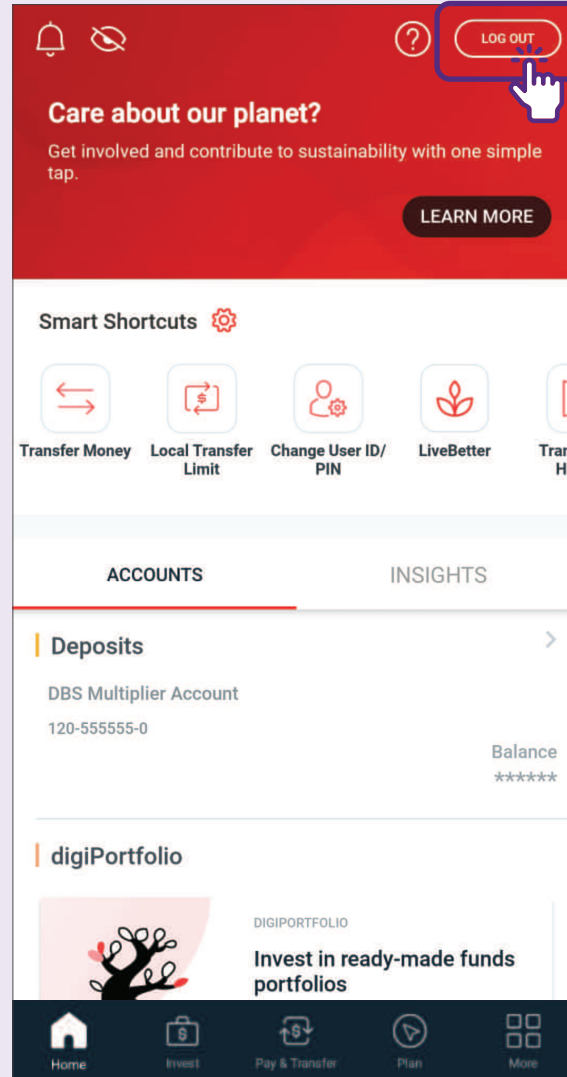


Log Out from DBS digibank

1 From Each Transaction



2 From Home Page



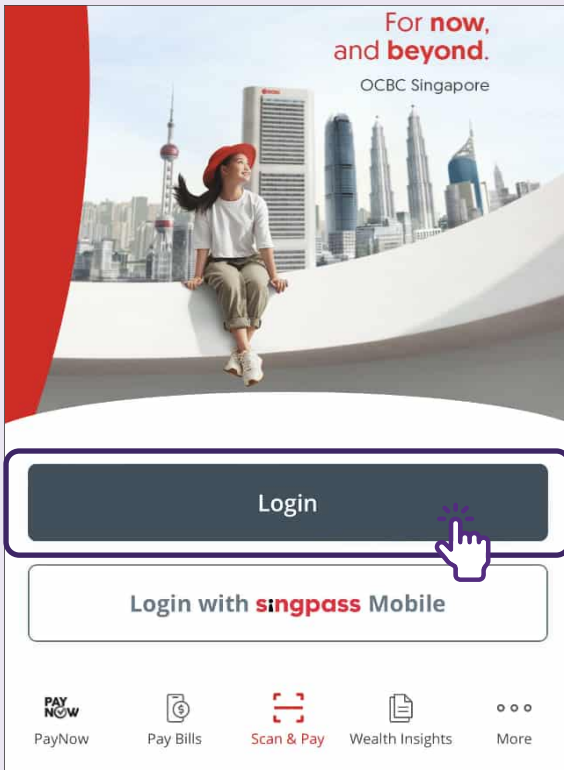
Log In to OCBC Digital

1 Launch OCBC Digital

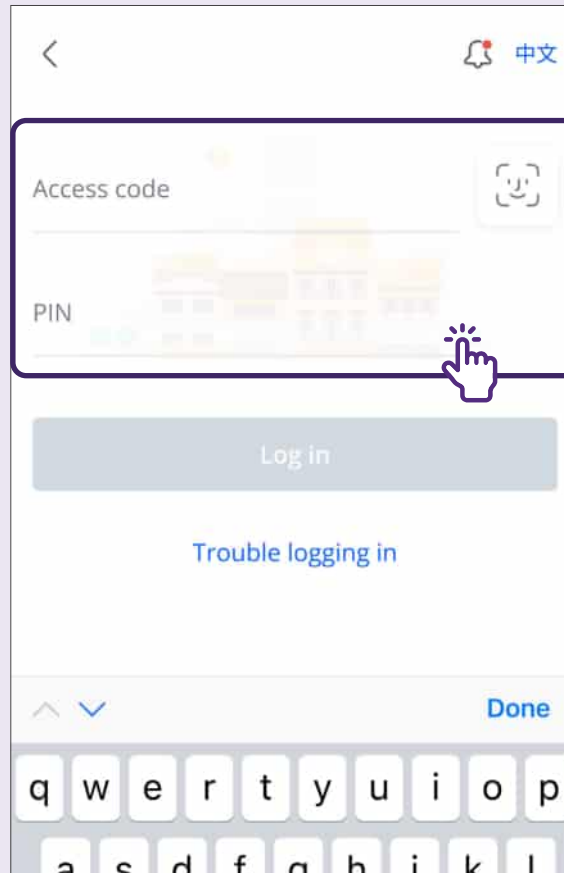


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

2 Tap on Login



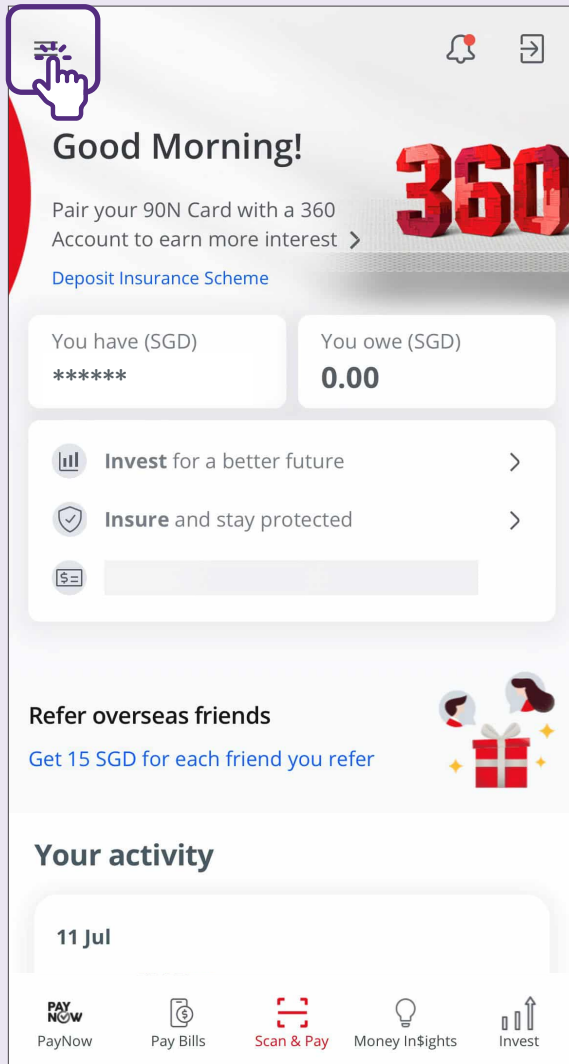
3 Enter Access Code & PIN



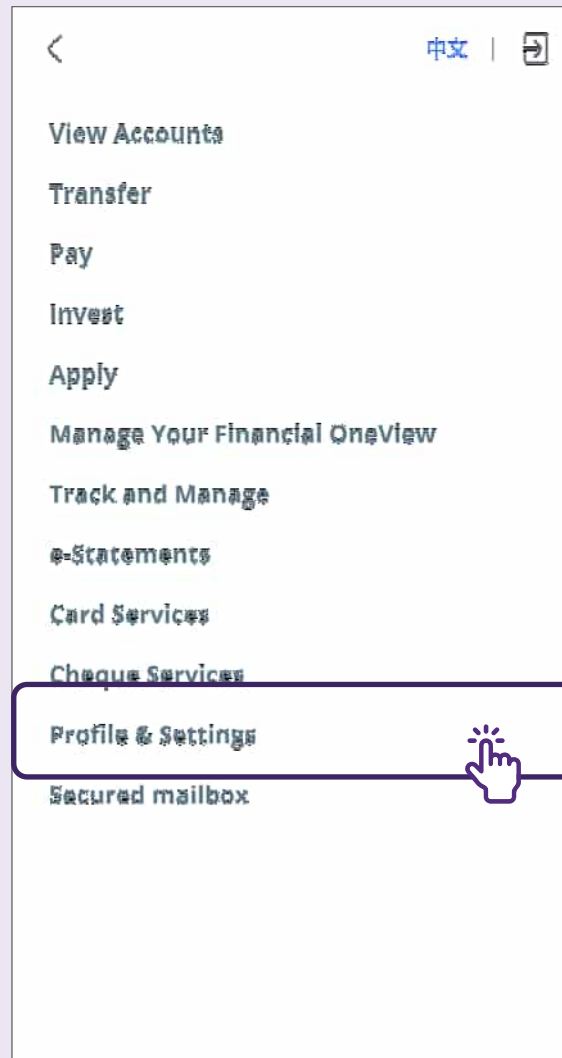
Note: If you have not registered and would like to register on your own, you will need your OCBC Card no. and PIN for verification.

Set Up PayNow

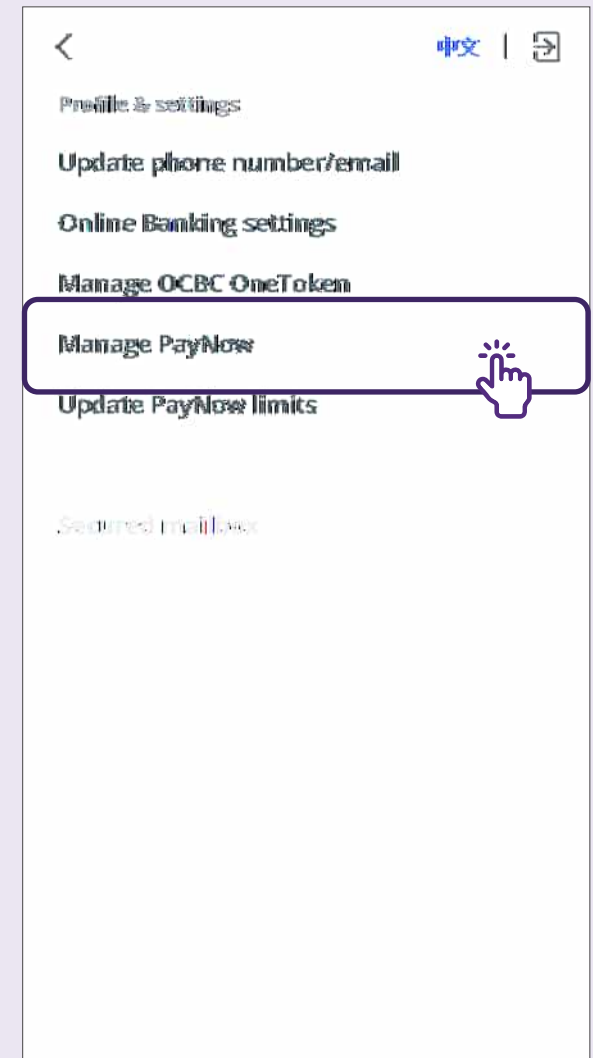
1 Tap on Menu



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 \$55,000 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:
 

PayNow name (to be used to receive)



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

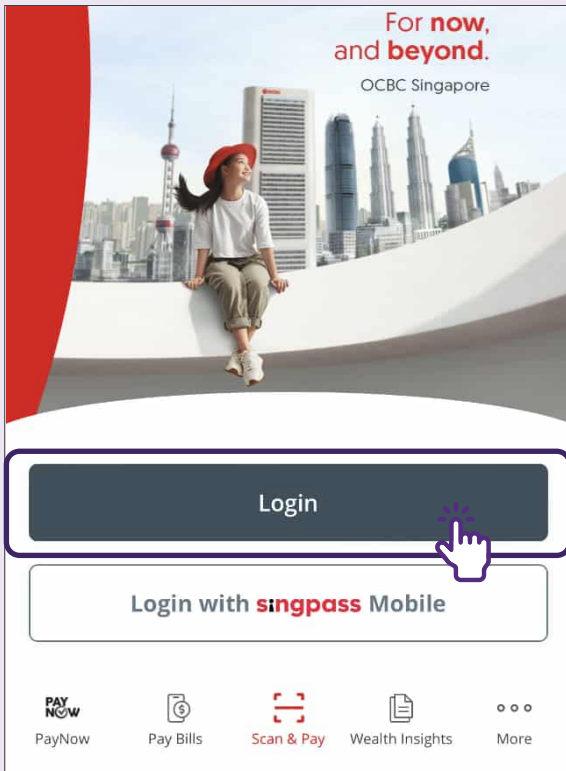
Transfer Money Using PayNow - Mobile Number/NRIC/UEN

1 Launch OCBC Digital

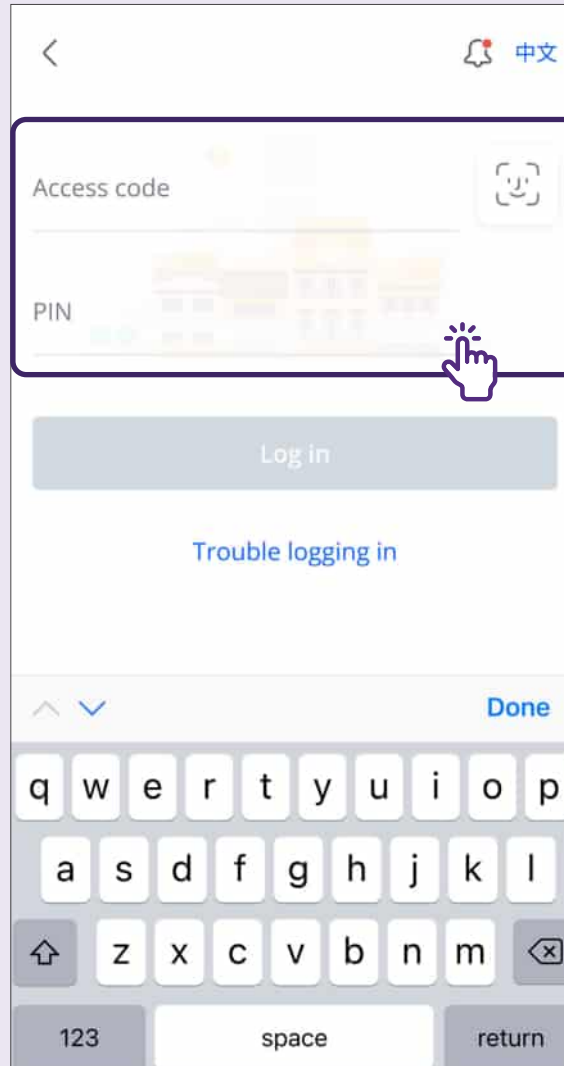


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

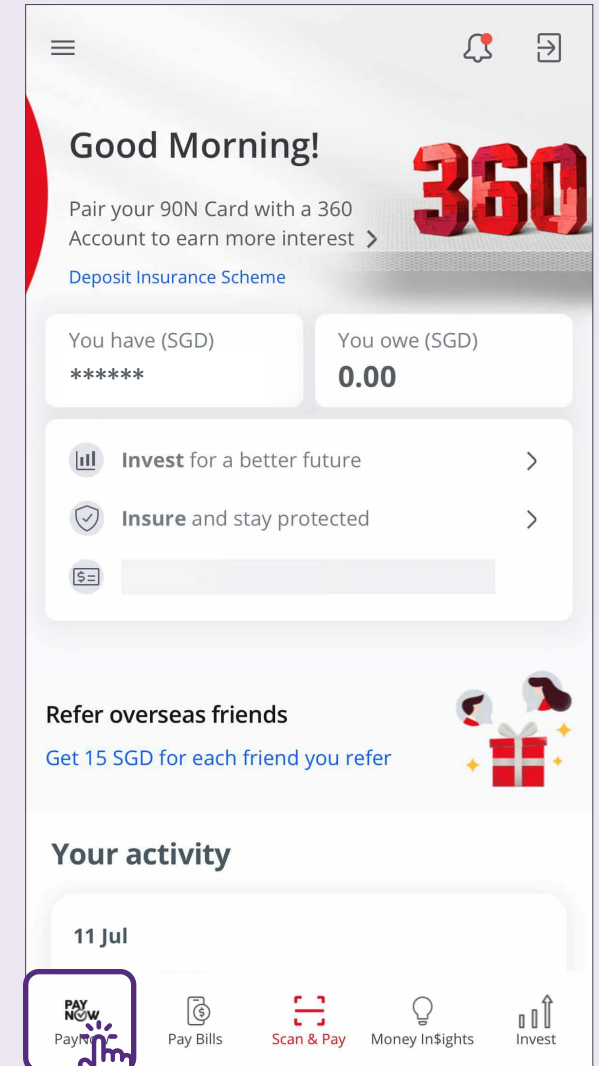
2 Tap on Login



3 Enter Access code & PIN



4 Tap on PayNow



5

Select Mobile Number

The screenshot shows the 'Transfer Funds' app interface. At the top, there is a hamburger menu icon and the title 'Transfer Funds'. Below this is a section titled 'TRANSFER TO'. The first option is 'Mobile number', which is highlighted with a purple box and a hand icon pointing to its right arrow. Below it are 'Account number', 'NRIC/FIN number', and 'Unique entity no. (UEN)', each with a right arrow. At the bottom, there is a message: 'You can now transfer up to 200,000.00 SGD daily via PayNow.'

6

Enter Mobile Number

The screenshot shows the 'Transfer Funds' app interface for entering a mobile number. At the top, there is a back arrow and the title 'Transfer Funds'. Below this is a section titled 'TO MOBILE NUMBER'. The first field is 'To', which is highlighted with a purple box and a hand icon pointing to its search icon. Below it are 'From' (360 Account 345-1234567-890), 'Purpose Code' (Other), and 'Description (optional)'. At the bottom, there is a 'Slide to Submit' button and a 'Remaining daily limit: SGD 2,500.00' with a 'Change limit' link.

7

Enter Amount

The screenshot shows the 'Transfer Funds' app interface for entering an amount. At the top, there is a back arrow and the title 'Transfer Funds'. Below this is a section titled 'TO MOBILE NUMBER'. The first field is 'To', which is highlighted with a purple box and a hand icon pointing to its search icon. Below it are 'From' (360 Account 345-1234567-890), 'Purpose Code' (Other), and 'Description (optional)'. At the bottom, there is a 'Slide to Submit' button and a 'Remaining daily limit: SGD 2,500.00' with a 'Change limit' link. The amount field is highlighted with a purple box and a hand icon pointing to the '0.00' value.

8 Transfer Funds

< Back 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

Slide to Submit

[Change limit](#)

Slide the green bar to submit payment details.

9 Review Payment Details and Tap on Confirm Transfer

< Back Confirm Transfer

CHECK DETAILS, THEN CONFIRM TRANSFER

To

+65 12345678

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: For PayNow via NRIC or UEN, the steps are the same.

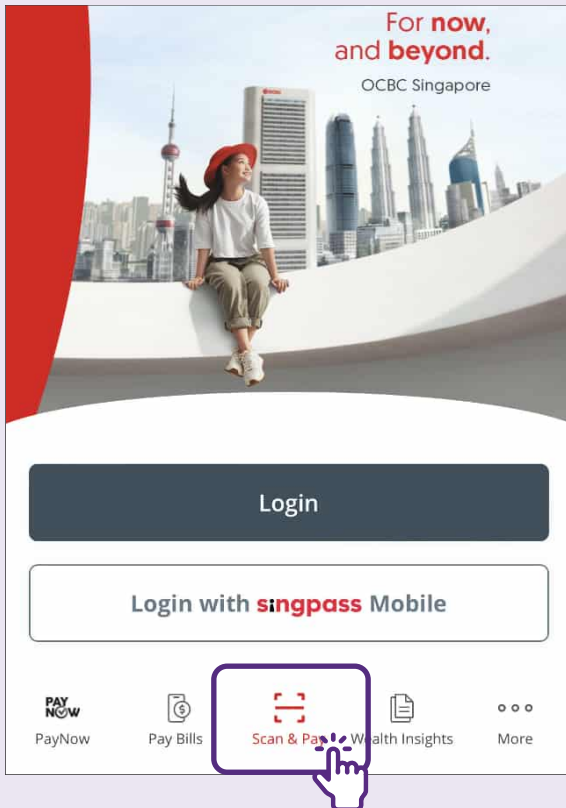
Transfer Money Using PayNow - Scan & Pay (SGQR)

1 Launch OCBC Digital

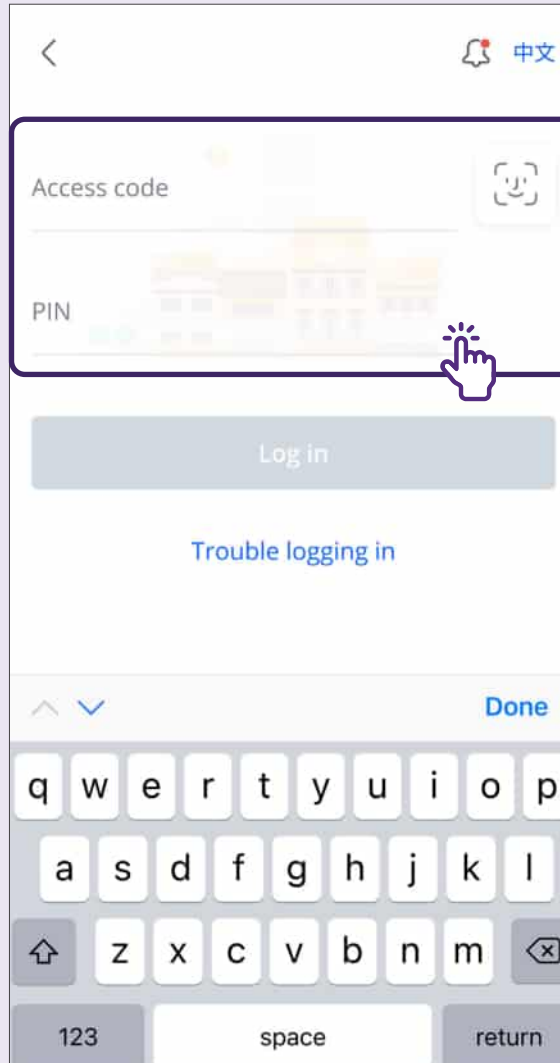


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

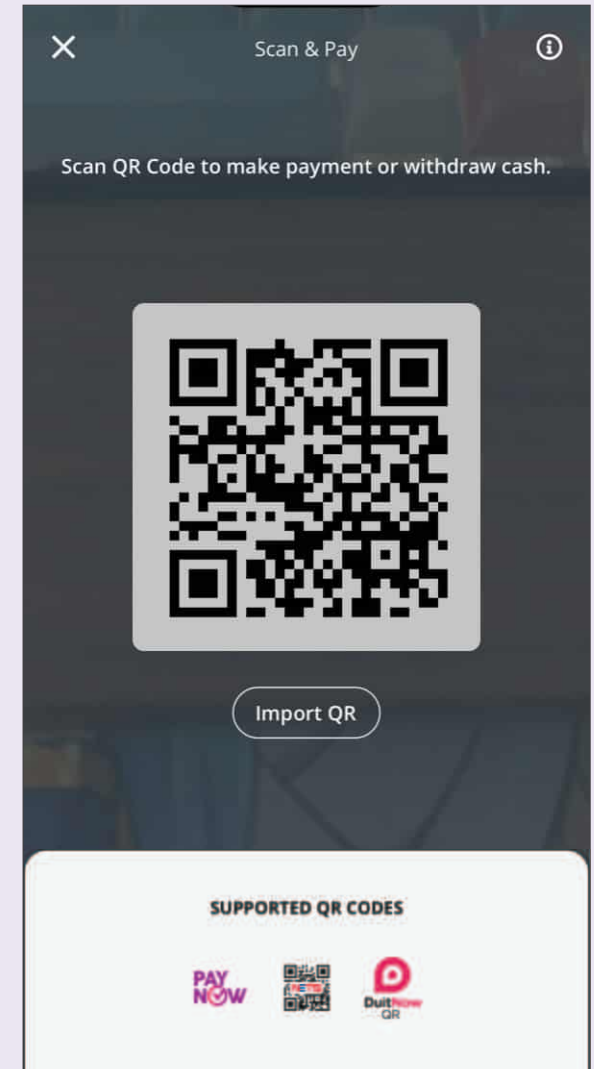
2 Tap on Scan & Pay



3 Enter Access code & PIN



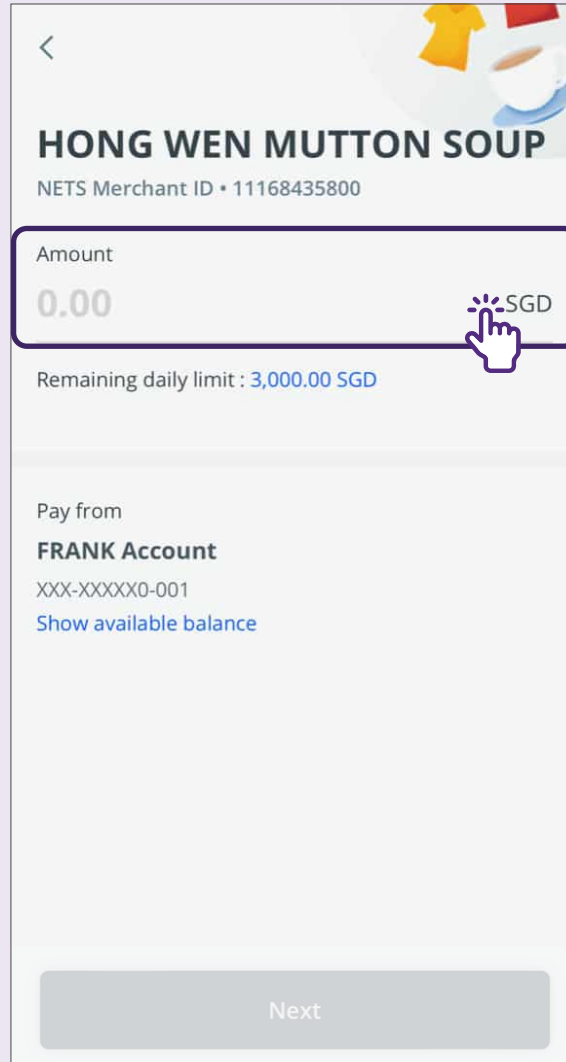
4 Scan QR Code



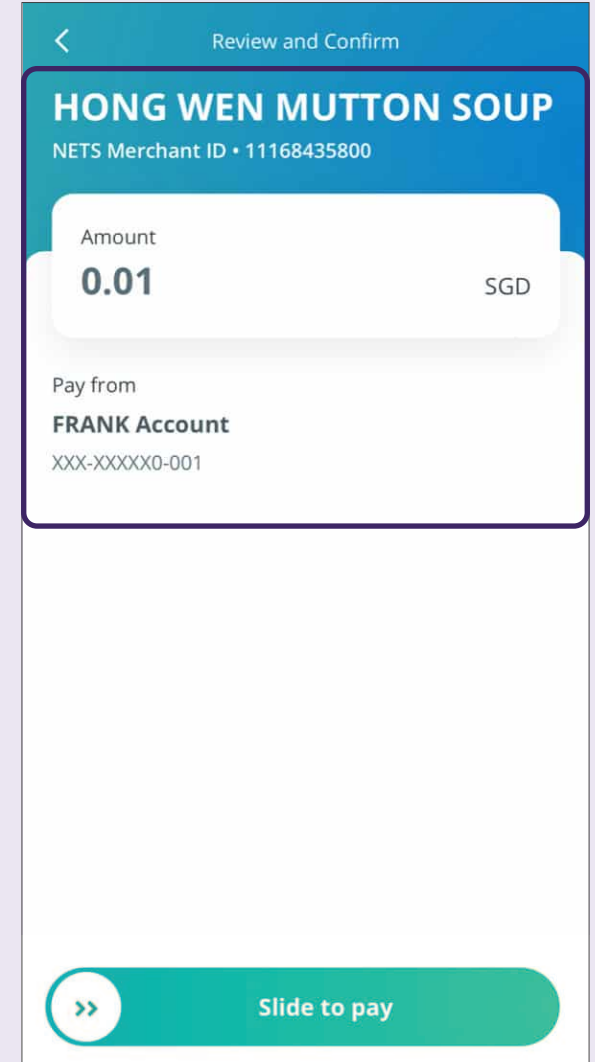
5 Scan SGQR



6 Enter Amount



7 Review Payment Details



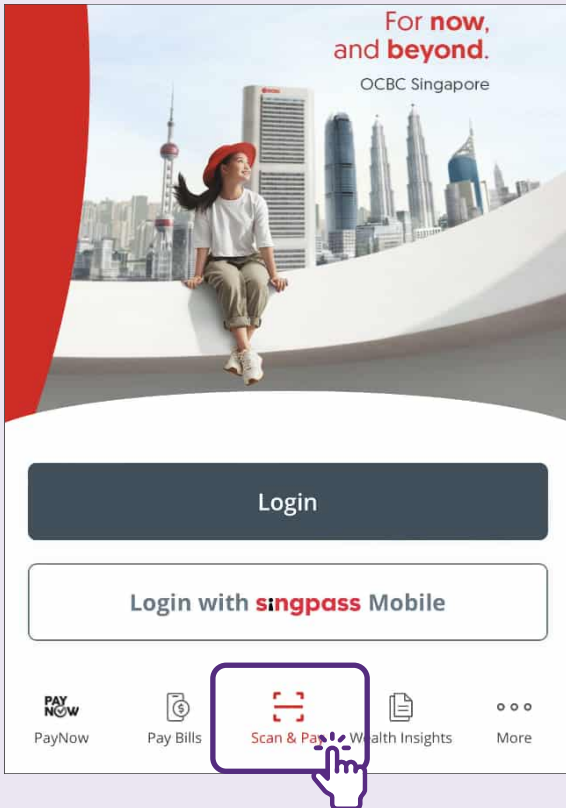
Transfer Money Using PayNow - Upload PayNow QR Code

1 Launch OCBC Digital

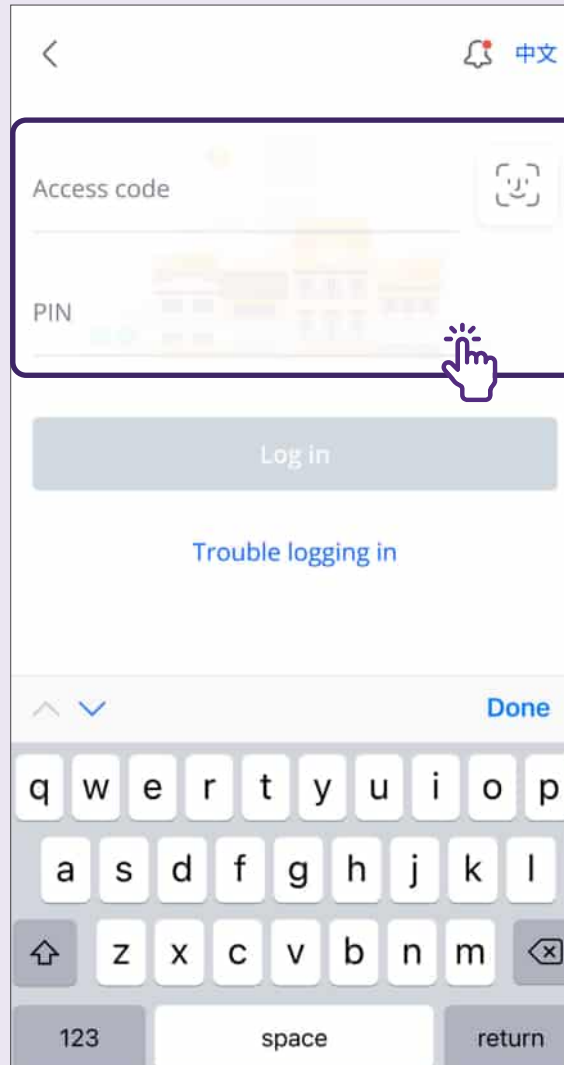


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

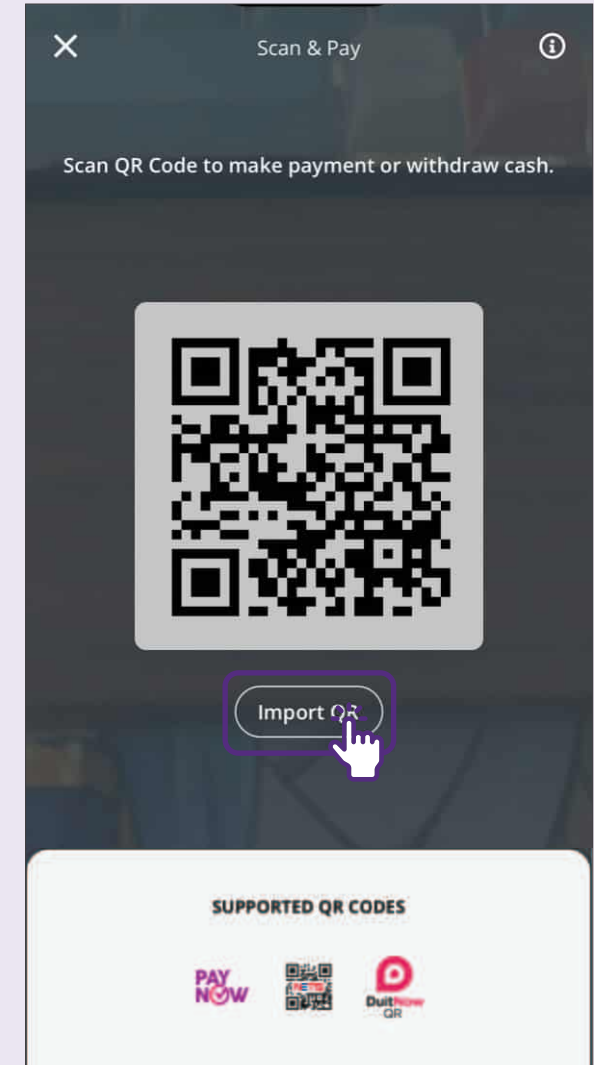
2 Tap on Scan & Pay



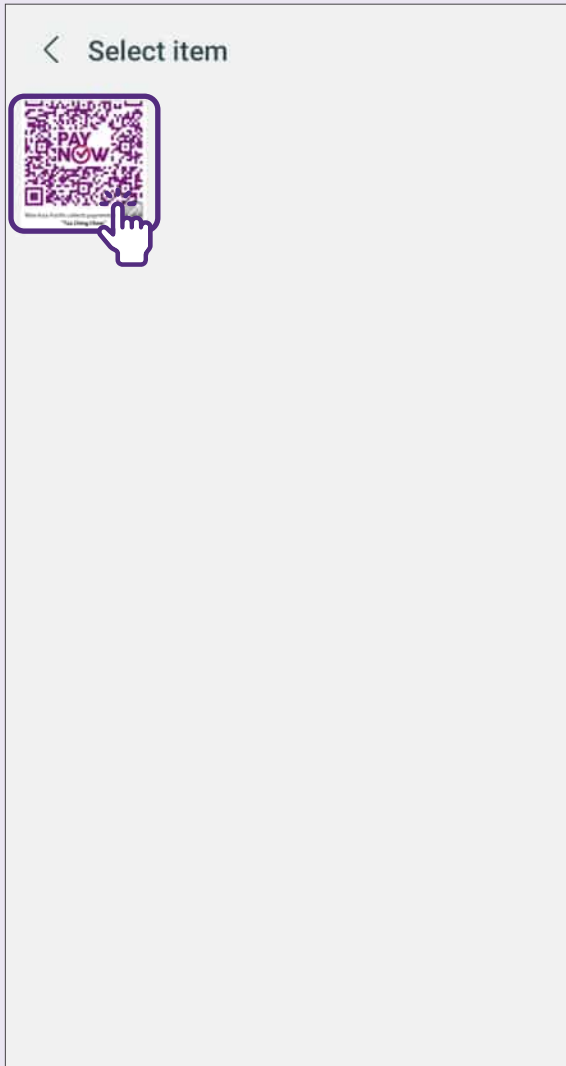
3 Enter Access code & PIN



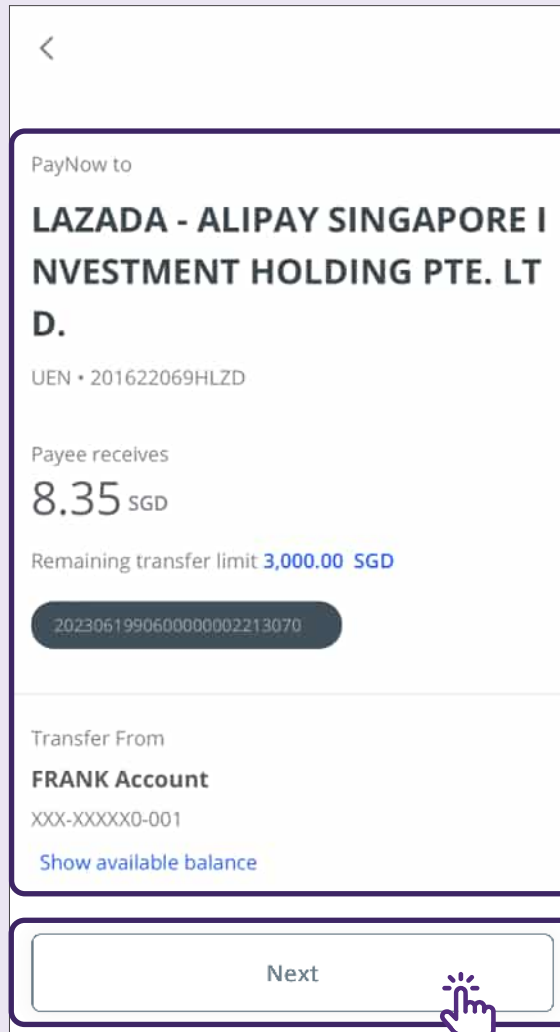
4 Tap on Import QR



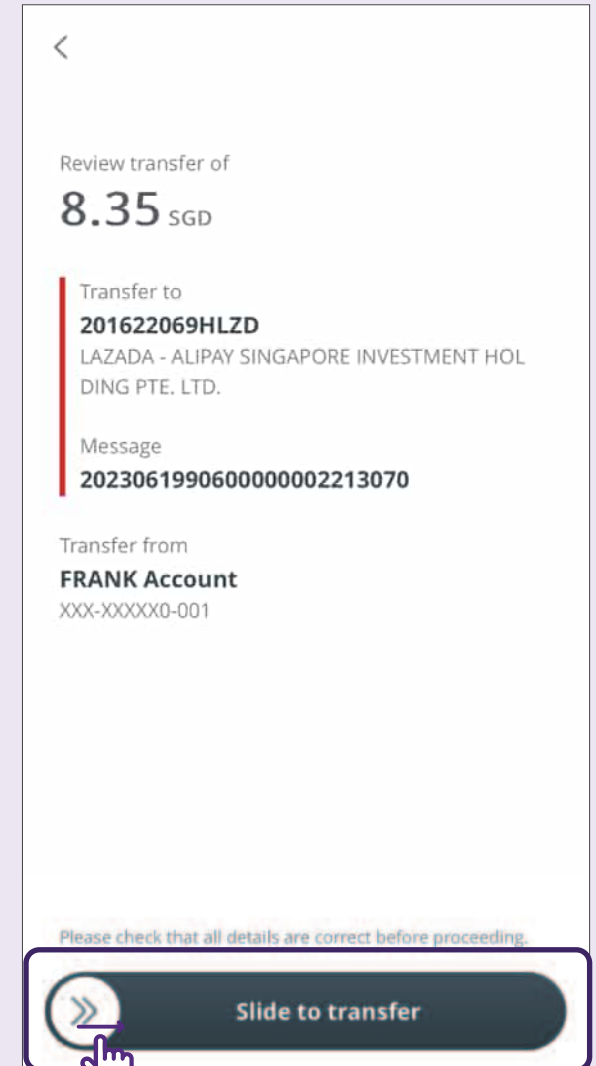
5 Select QR Code



6 Review Payment Details and Tap on Next



7 Slide to Transfer



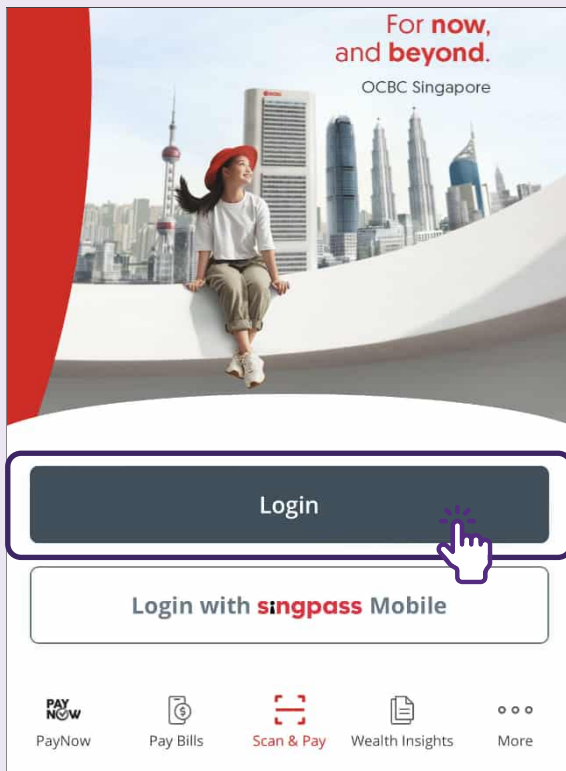
View Transaction History

1 Launch OCBC Digital

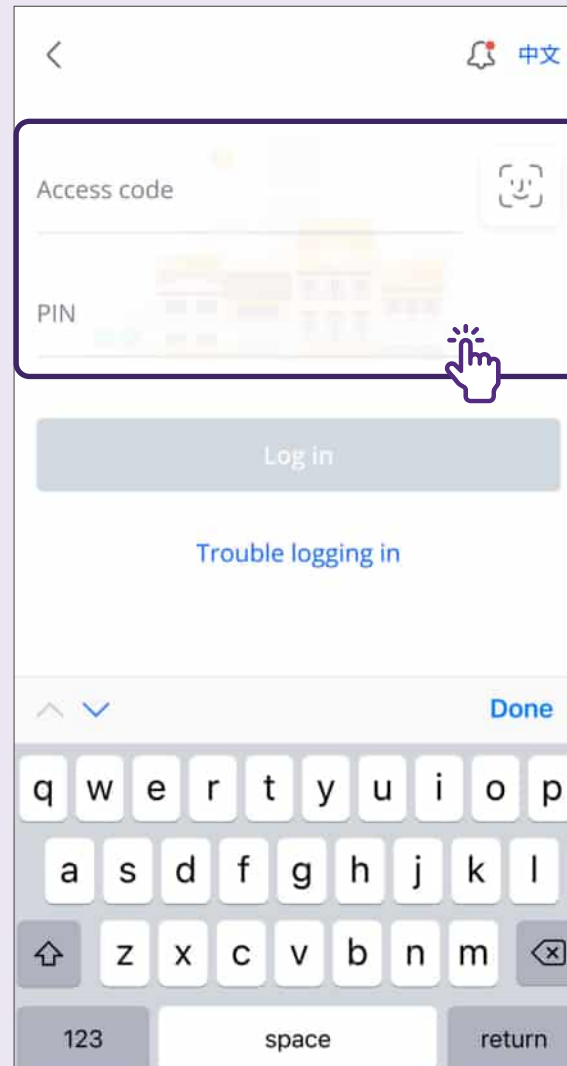


Download "OCBC Digital" from Apple App Store or Google Play Store and launch it.

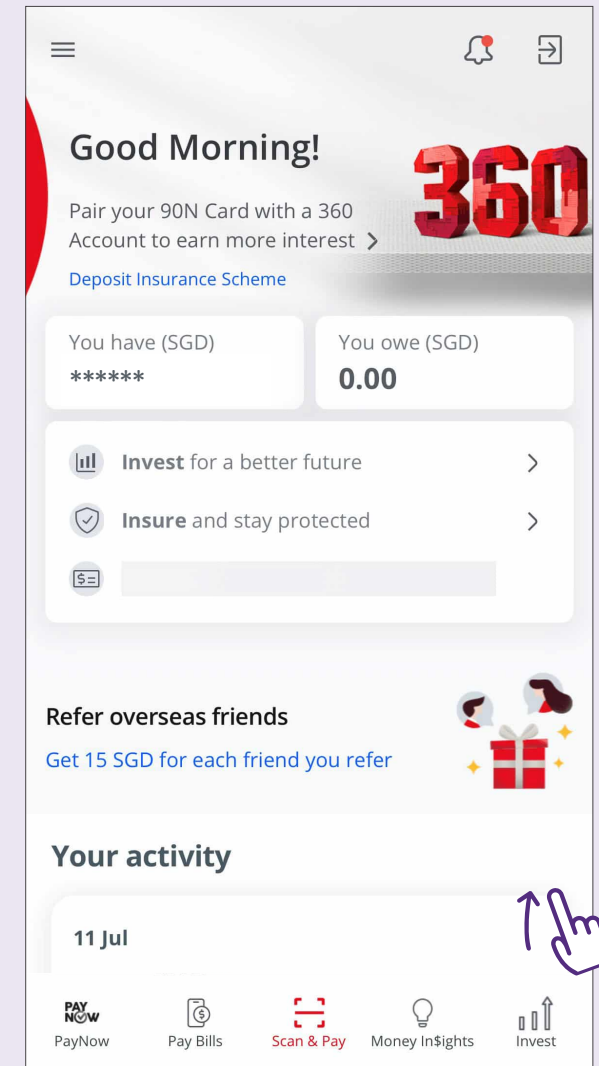
2 Tap on Login



3 Enter Access code & PIN

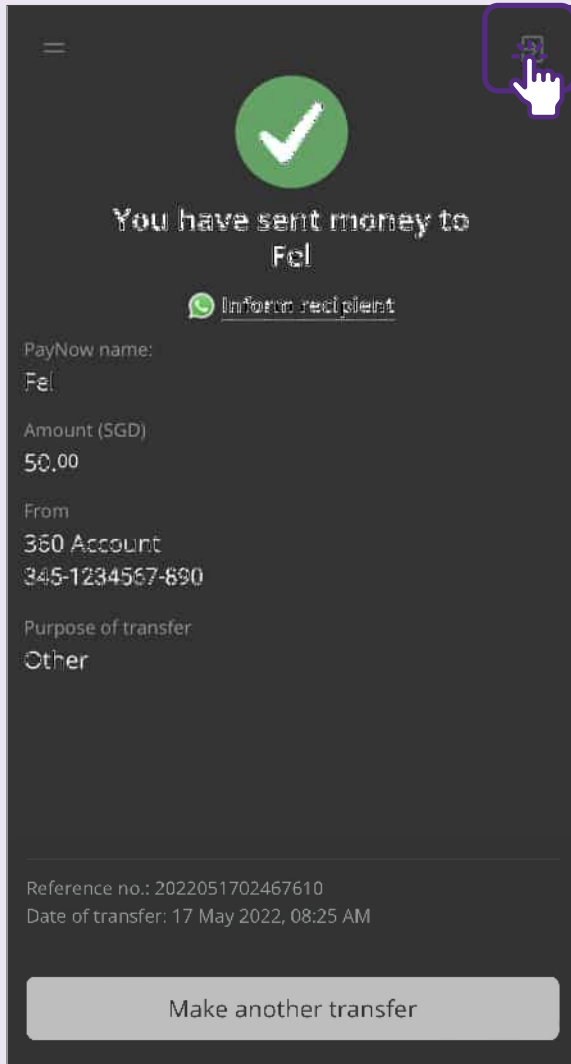


4 View Transaction History

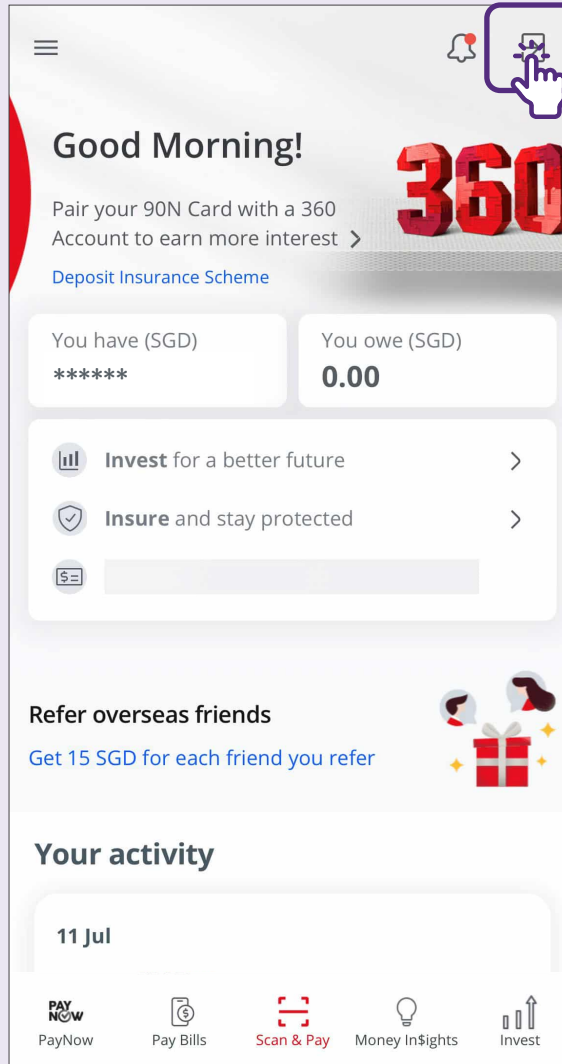


Log Out from OCBC Digital

1 From Each Transaction



2 From Home Page



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 would like to register on your own, you will need your UOB Card no. and PIN for verification.

3 Enter SMS OTP

UOB TMRW

Good morning

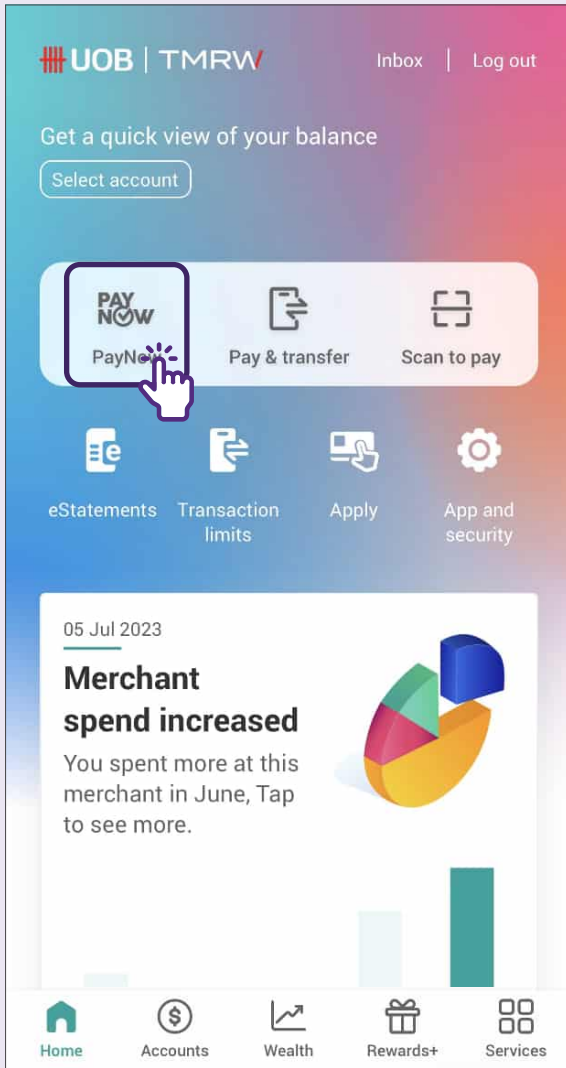
Enter SMS OTP [Resend](#)

YXPQ - ● ● ● ● ● ●

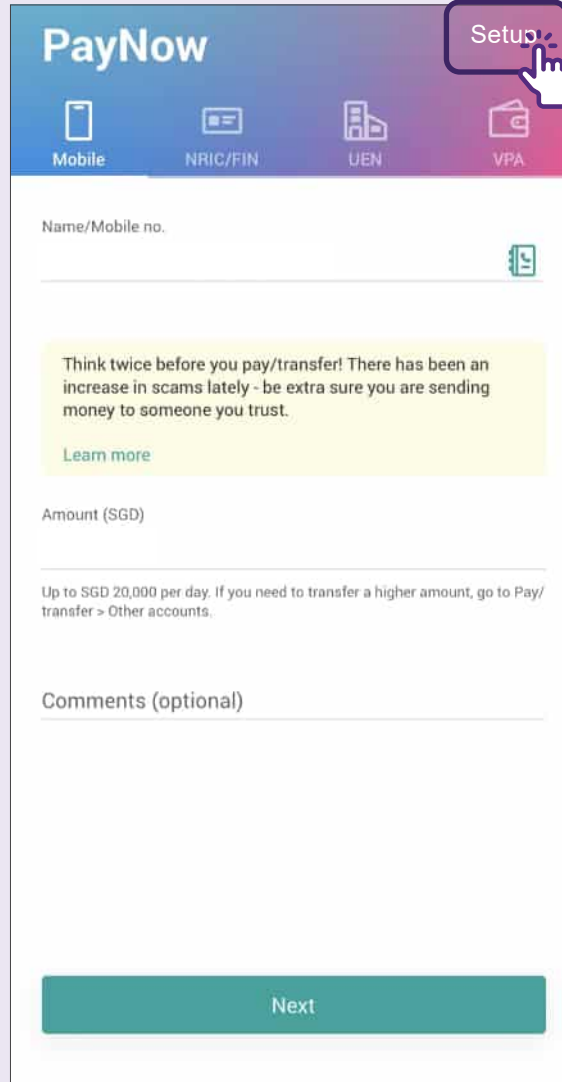
1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	< X

Set Up PayNow

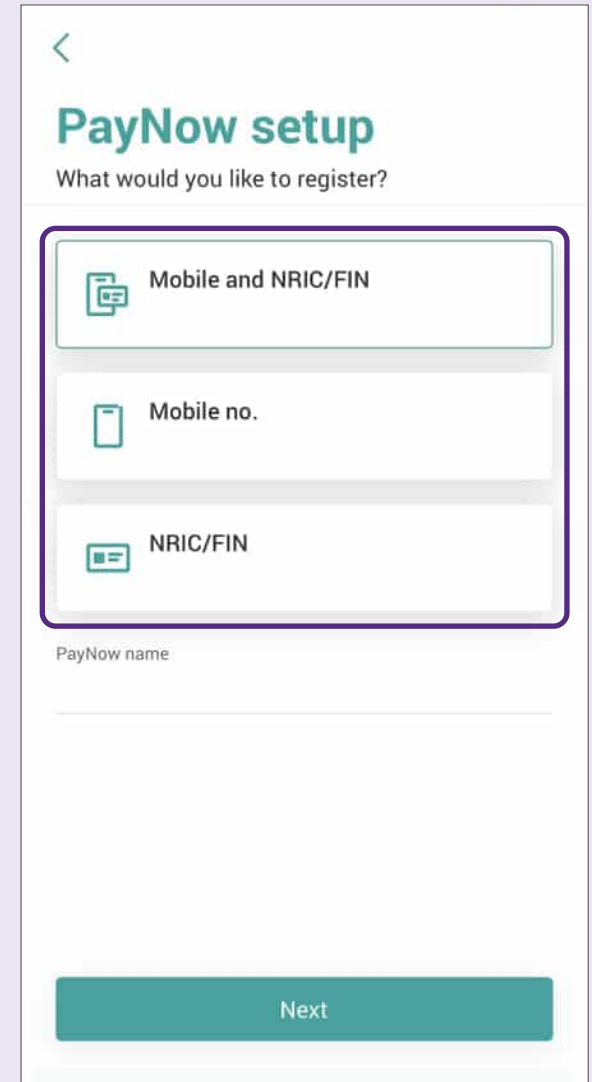
1 Tap on PayNow



2 Tap on Setup



3 Register 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 >>>

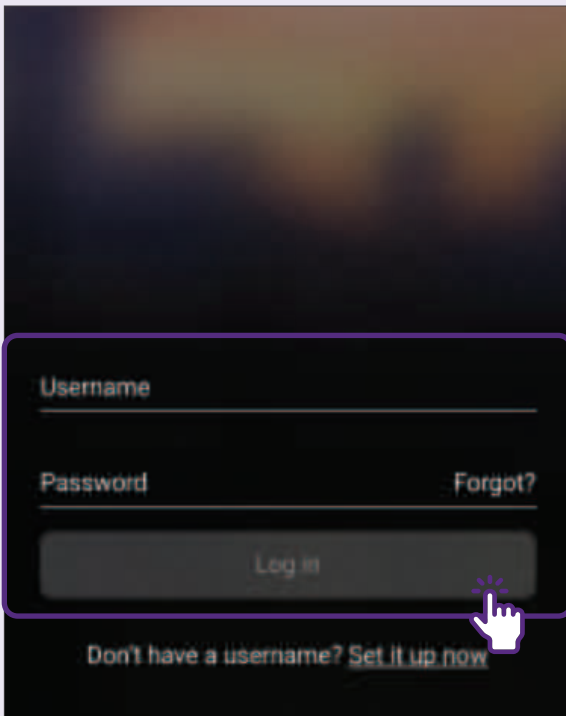
Transfer Money Using PayNow - Mobile Number/NRIC/UEN

1 Launch UOB TMRW

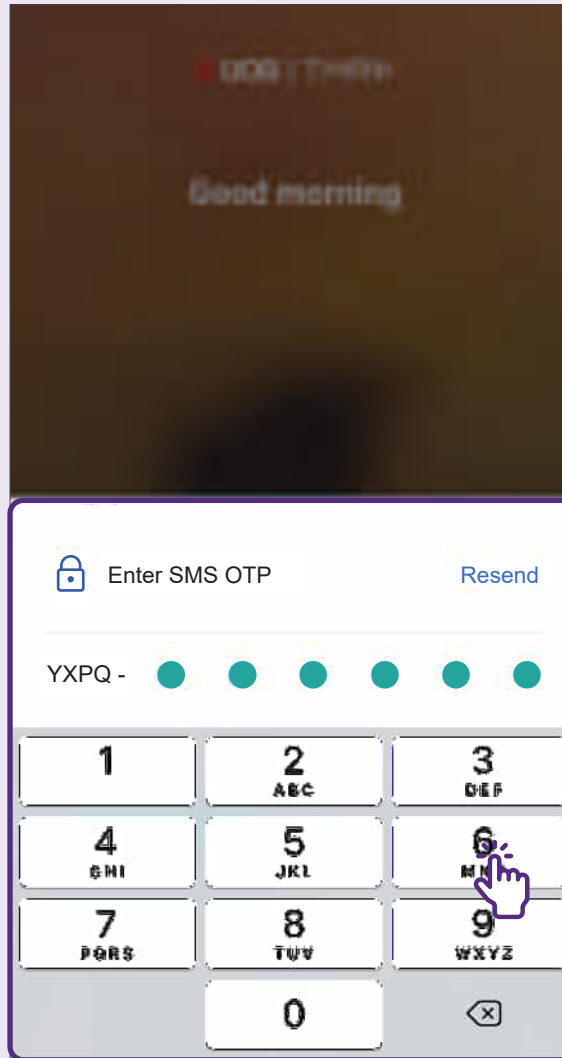


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

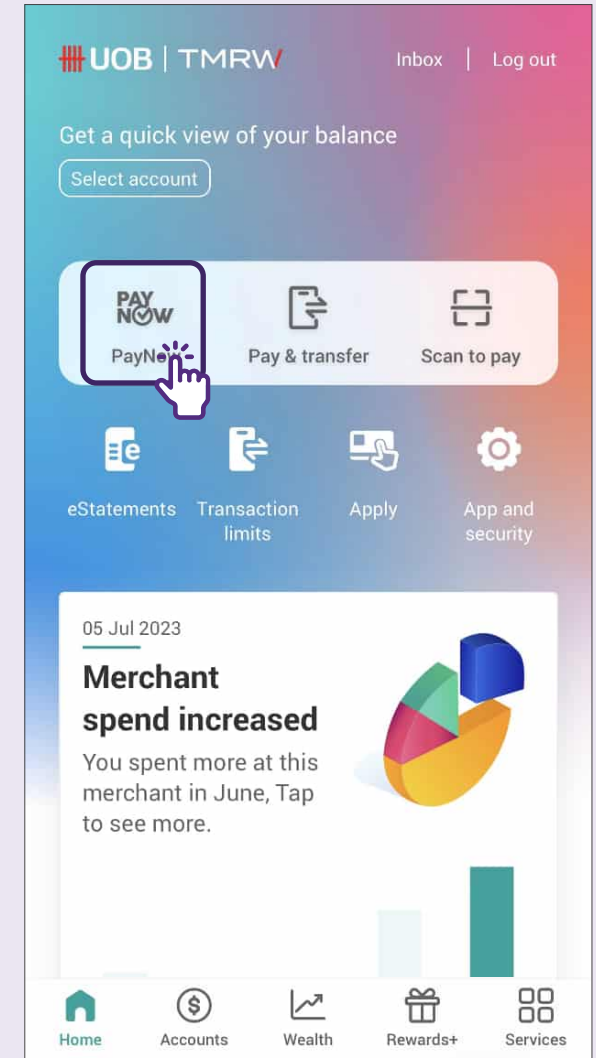
2 Enter Username and Password



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 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

Confirm details

20.00 SGD

To
Mars
+65*****

From

Enter SMS OTP [Resend](#)

YXPQ - ● ● ● ● ● ●

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

12 Successful Transaction

Log out

✓ Successful

20.00 SGD

To
Mars
+65*****

From
UniPlus Account
***_*_*_*_*_*

Comments
Transfer - Mobile

Reference no.
123456789

01 Jul 2021, 11:55 AM

[Back to Home](#)

Note: For PayNow via NRIC or UEN, the steps are the same.

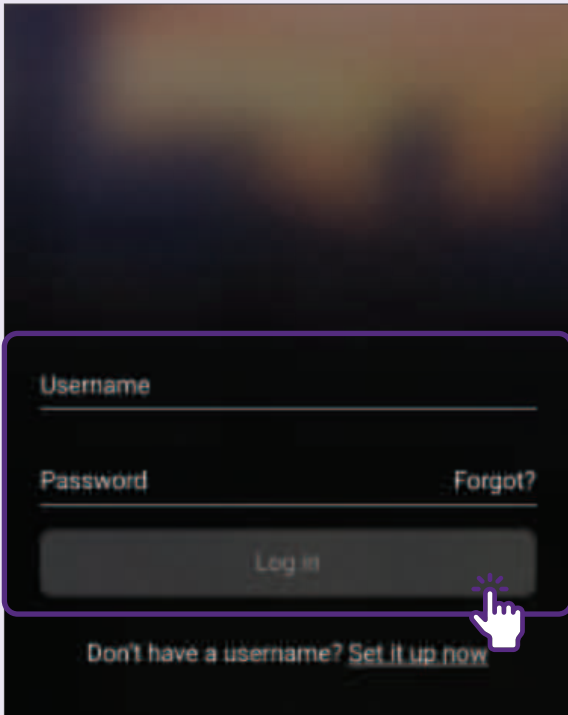
Transfer Money Using PayNow - Scan & Pay (SGQR)

1 Launch UOB TMRW

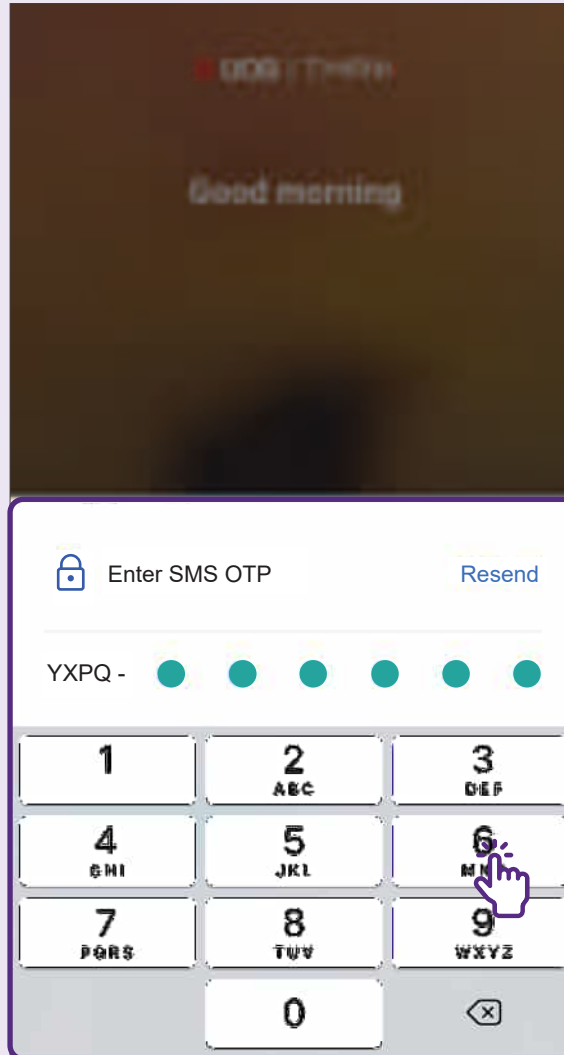


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

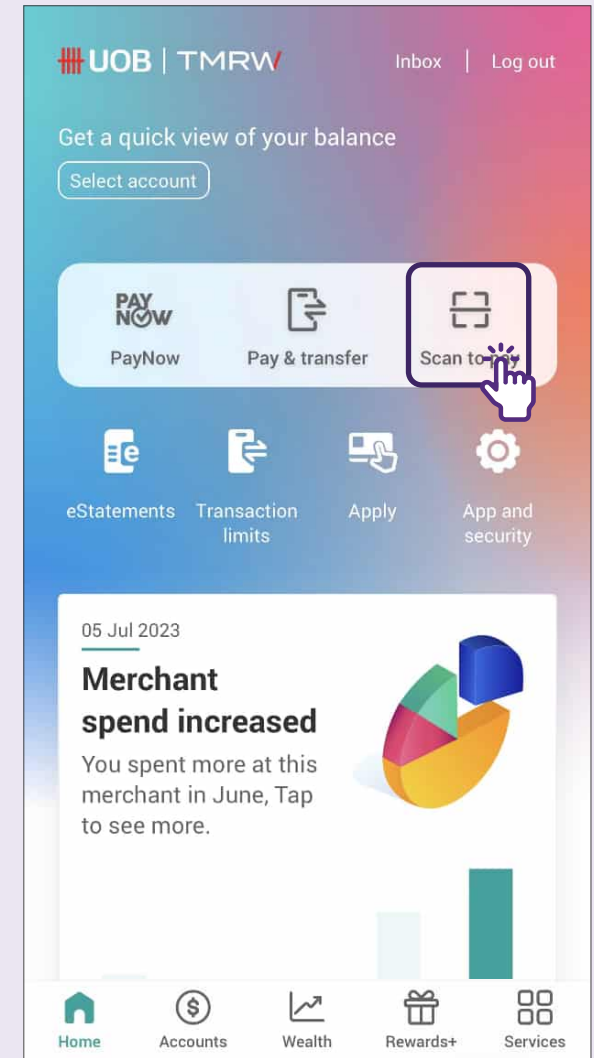
2 Enter Username and Password



3 Enter SMS OTP



4 Tap on Scan to pay



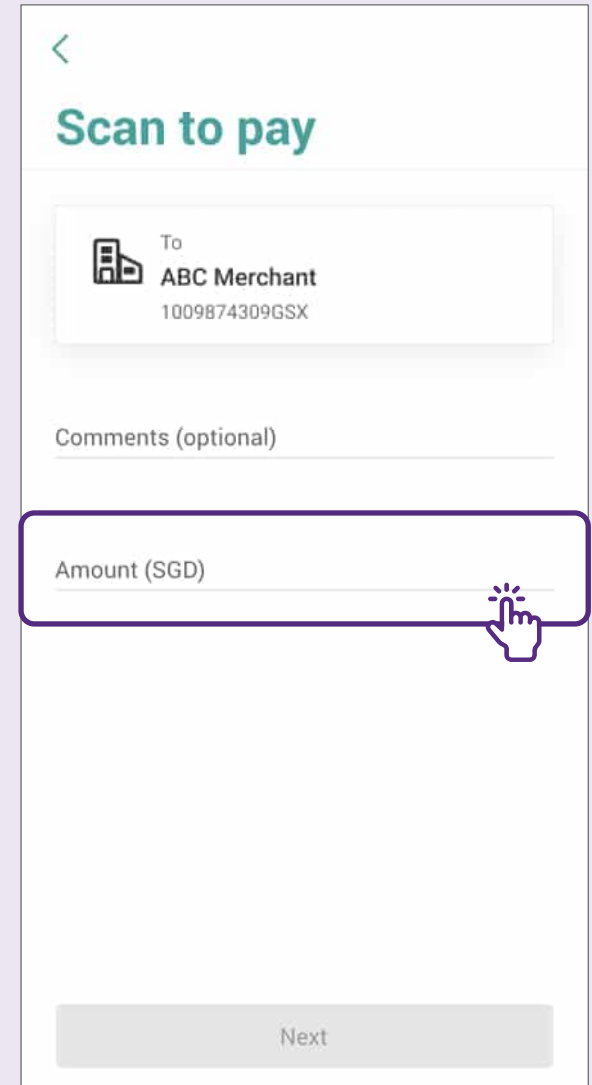
5 Scan QR Code



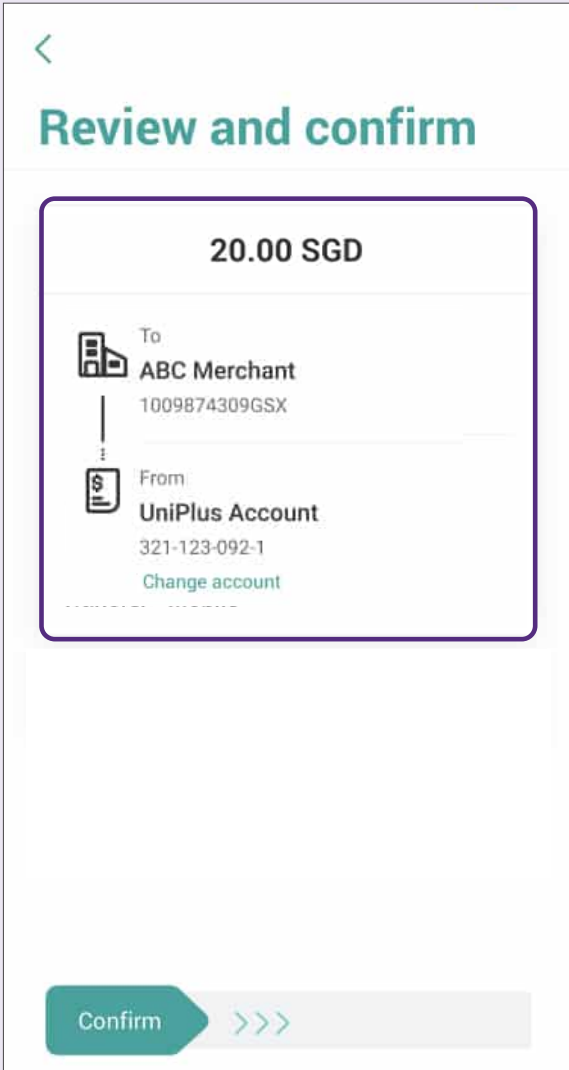
6 Scan SGQR



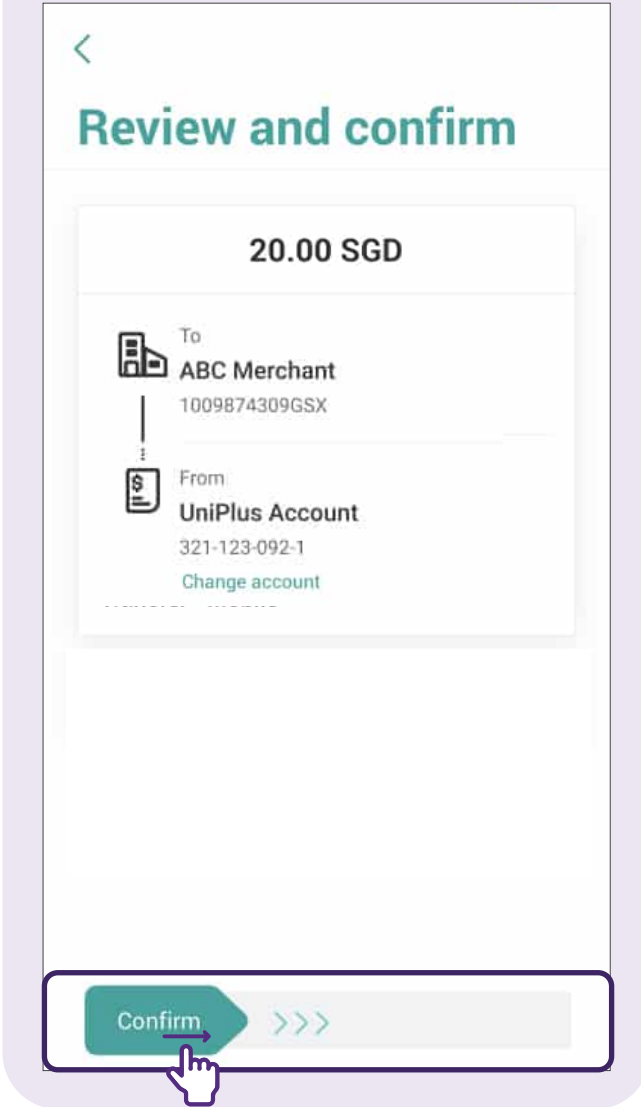
7 Enter Amount



8 Review Payment Details



9 Slide to Pay



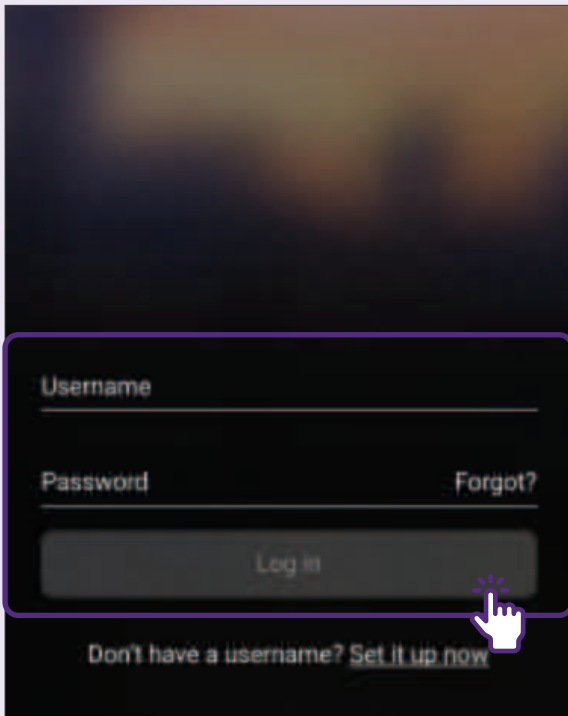
Transfer Money Using PayNow - Upload PayNow QR Code

1 Launch UOB TMRW

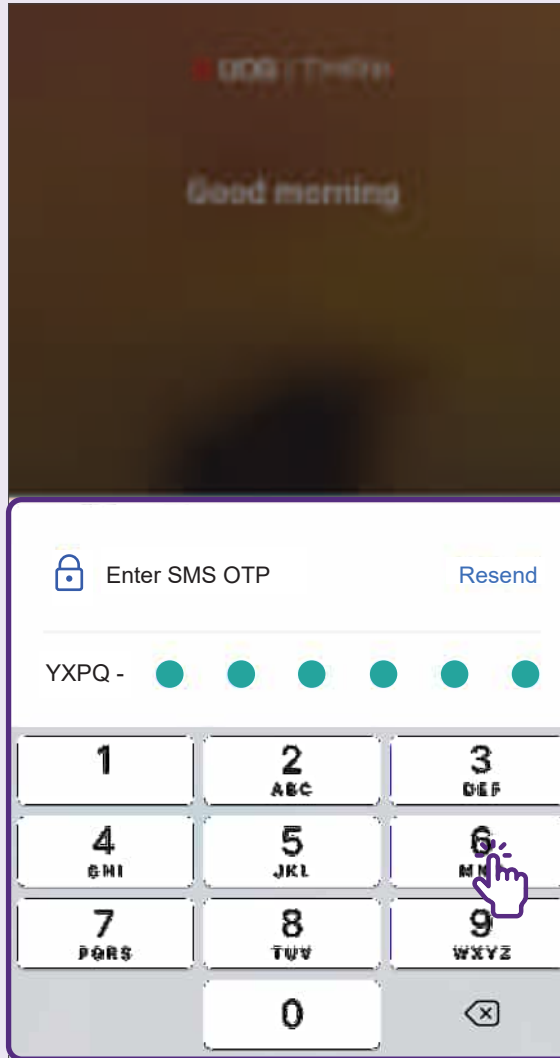


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

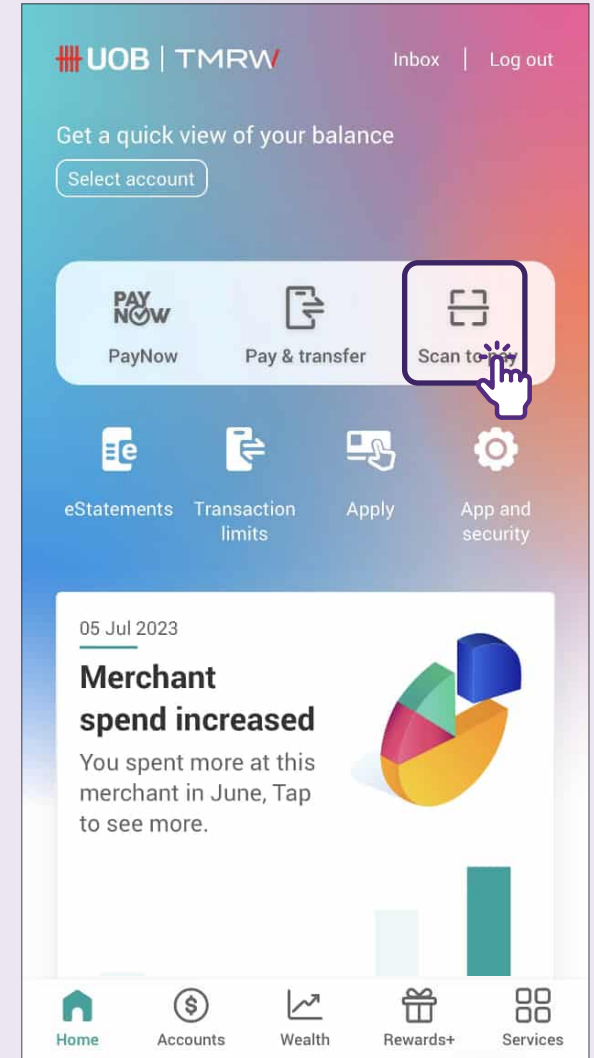
2 Enter Username and Password



3 Enter SMS OTP



4 Tap on Scan to pay



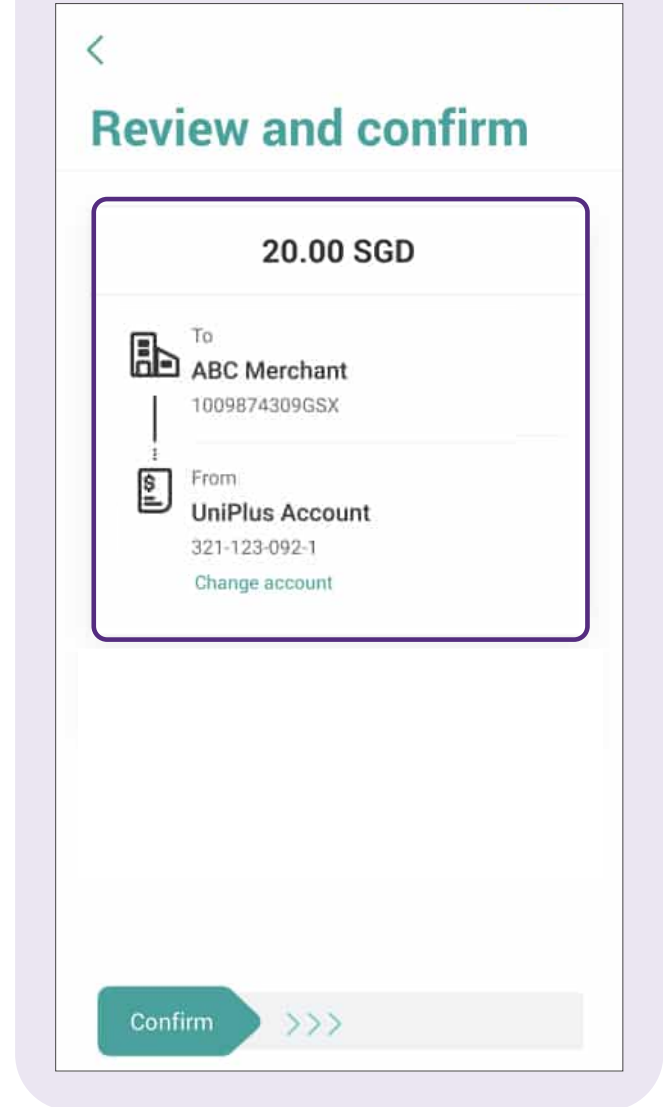
5 Tap on Use QR code from Photos



6 Select QR Code

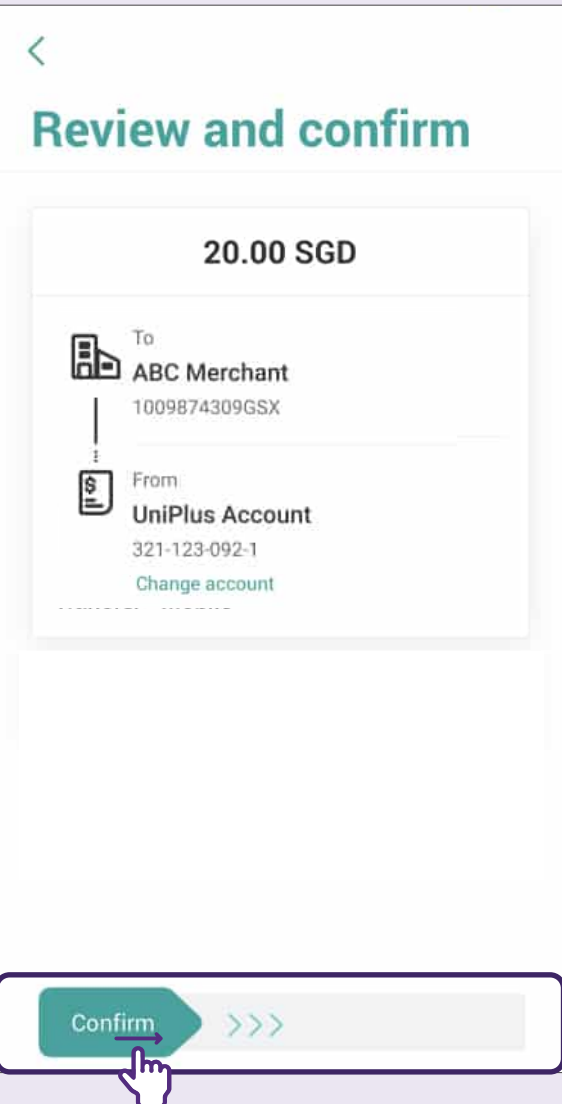


7 Review Payment Details



Notes

8 Slide to Pay



A large, light purple rounded rectangle containing ten horizontal lines for taking notes.

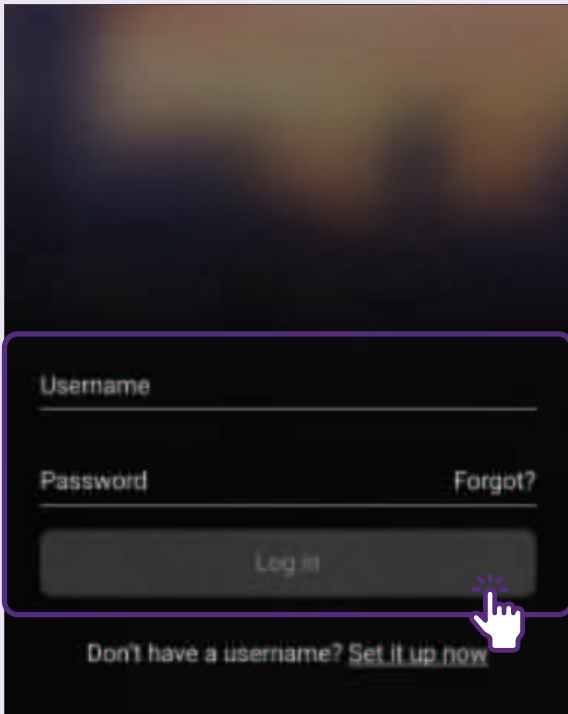
View Transaction History

1 Launch UOB TMRW

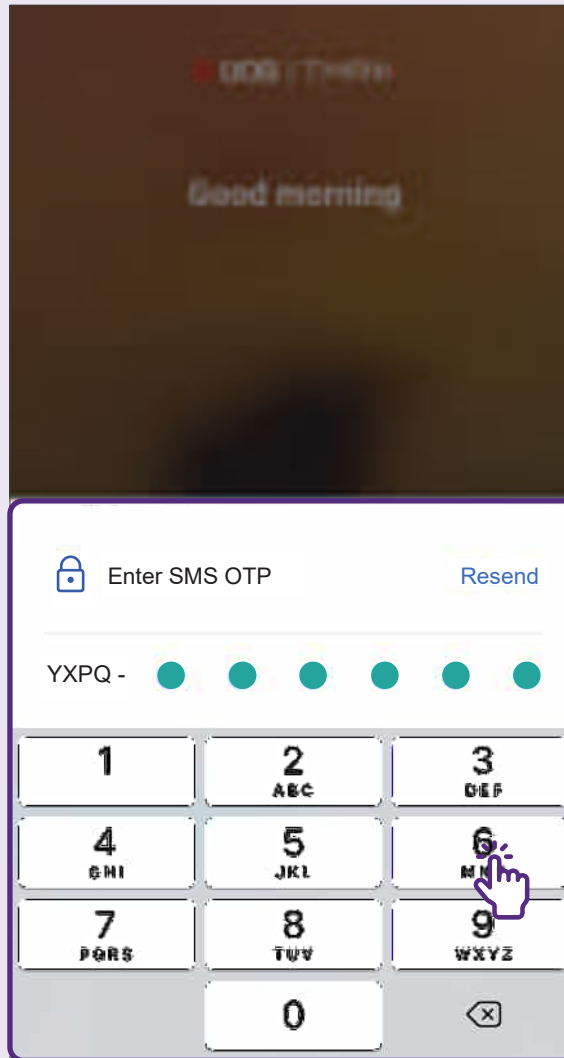


Download "UOB TMRW" app from Apple App Store or Google Play Store and launch it.

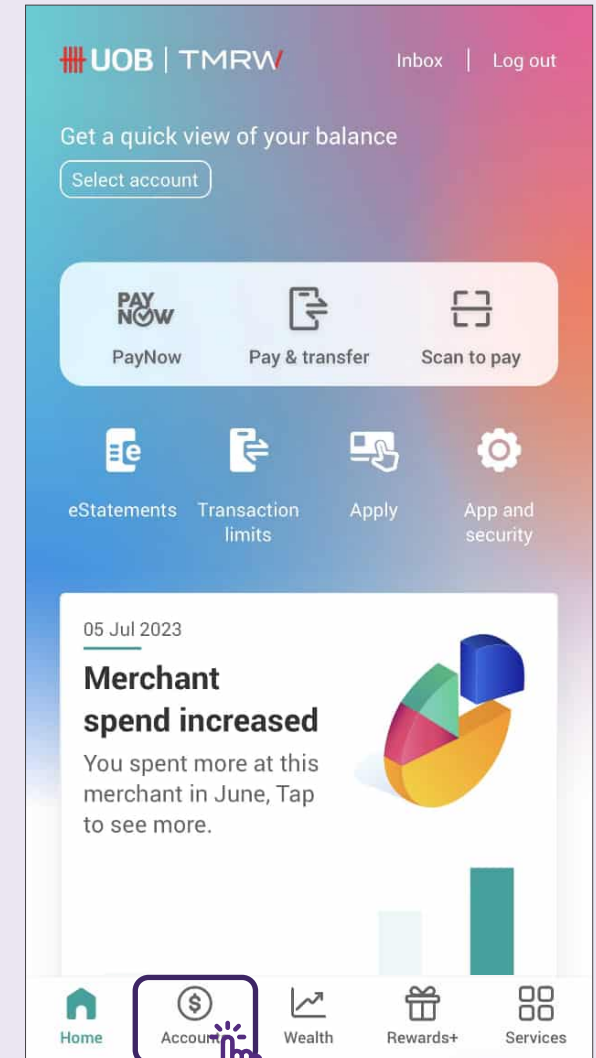
2 Enter Username and Password



3 Enter SMS OTP



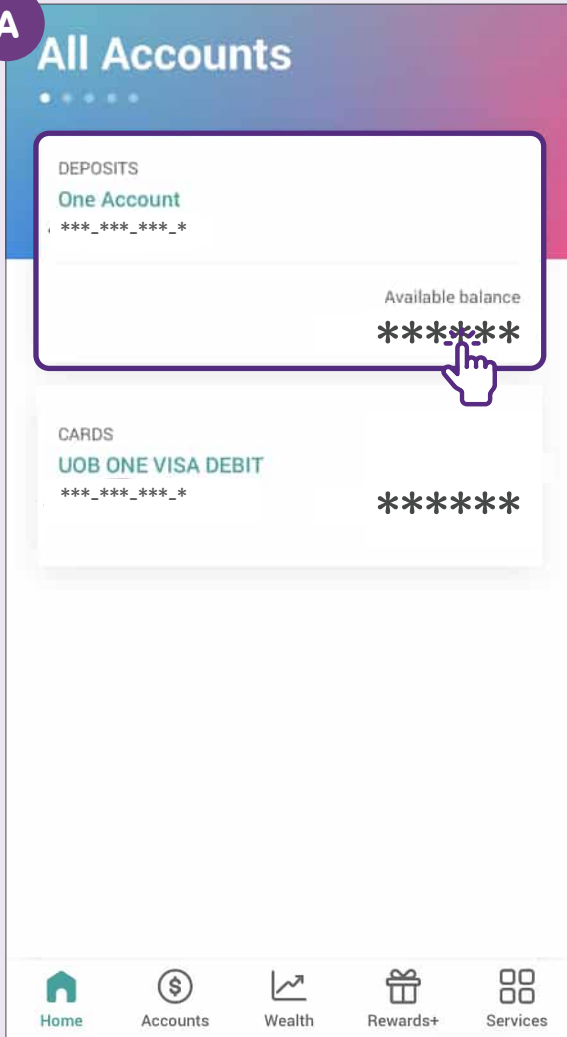
4 Tap on Accounts



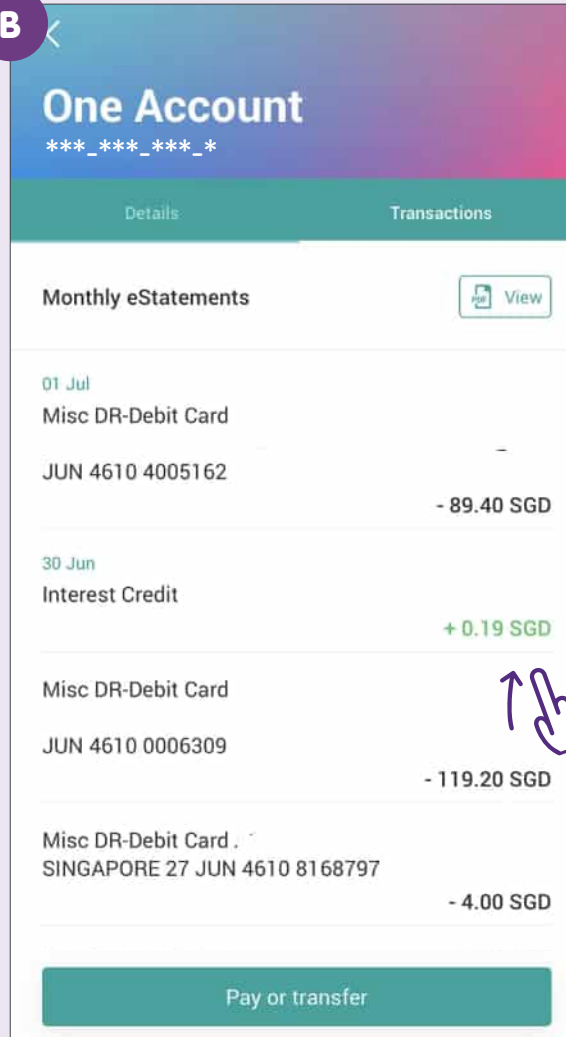
5

View Transaction History

A

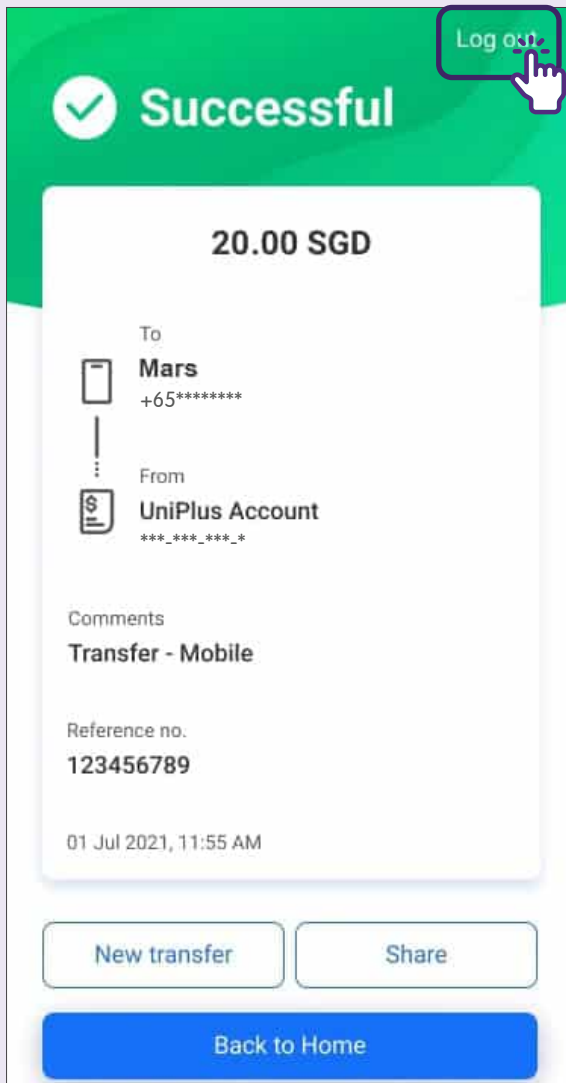


B

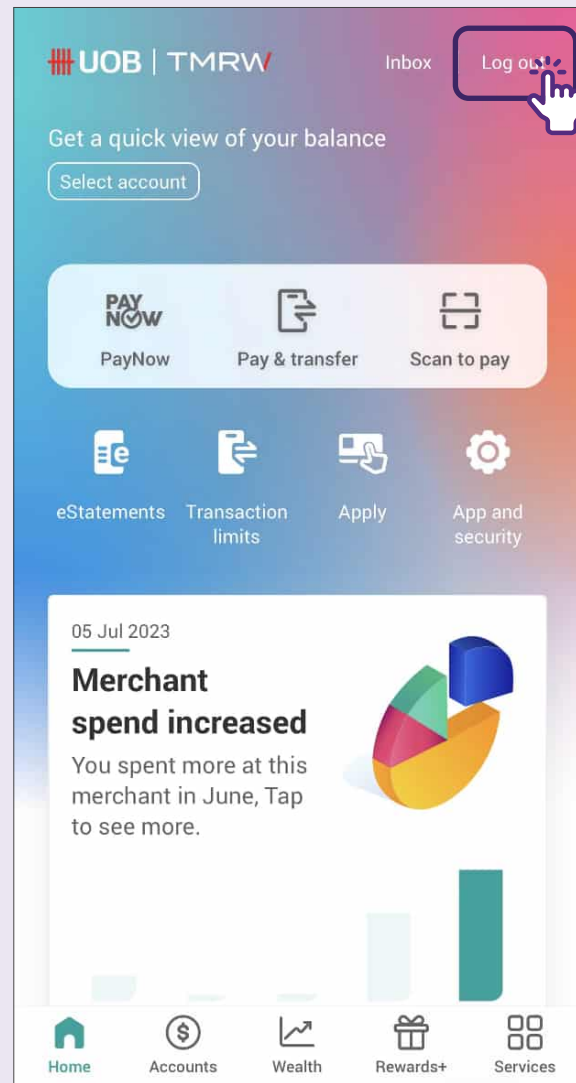


Log Out from UOB TMRW

1 From Each Transaction



2 From Home Page



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

IMDA Contact Centre

+65 6377 3800
info@imda.gov.sg

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