

# Banking Online is Simple.

An easy step-by-step digibank user guide.



<b>SECTION 1</b>	<b>Get Started</b>	
	• Step 1: Activate Account.....	2
	• Step 2: Download and Register Mobile App.....	3
<b>SECTION 2</b>	<b>Send Money Home with DBS Remit</b>	
	• Step 1: Check Rates.....	6
	• Step 2: Add Payee.....	7
	Add Payee (India Only).....	8
	• Step 3: Start to Remit.....	10
<b>SECTION 3</b>	<b>Send Money Locally</b>	11
<b>SECTION 3A</b>	<b>Make a Local Transfer</b>	
	• Step 1: Add a Payee.....	11
	• Step 2: Start to Transfer.....	12
<b>SECTION 3B</b>	<b>Make a PayNow Transfer</b>	
	• One-Time Transfer (without adding PayNow Recipient).....	13
	• Add a PayNow Recipient.....	14
	• Transfer to PayNow Recipient.....	15
<b>SECTION 3C</b>	<b>Scan &amp; Pay</b>	16
<b>SECTION 4</b>	<b>Top up Mobile Prepaid</b>	17
<b>SECTION 5</b>	<b>Other App Functions</b>	
	• Check Transaction History.....	18
	• Access MWC/CDE digital Membership Card.....	19
	• Update Mailing Address.....	20
	• Update Mobile Number.....	21
	• Update Email Address.....	22
	• Replace Card (Damaged Card).....	23
	• Replace Card (Lost Card).....	24
<b>SECTION 6</b>	<b>Contact Us</b>	25

# Section 1: Get Started

With your POSB Payroll Account, enjoy an easier way to bank with quicker access to all banking services you need. Banking online is simple with POSB digibank.

## Step 1: Activate Account

In your ATM Card mailer, you should receive a POSB ATM card.  
Your POSB Payroll Account Number can be found at the bottom left of the mailer.



## Activate your POSB Payroll Account via SMS

SMS Activate <space> Last 4 digits of card to 77767

\*If you encounter an error while activating your card via SMS, your mobile number requires Proof of Mobile Ownership from your telco before it can be updated by the bank.

# Step 2: Download & Register Mobile App



## Update/register your personal particulars

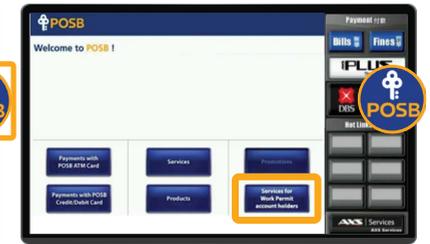
Before you download any mobile banking app, please make sure the following details are registered and/or updated with the bank:

- Mobile Number
- Mailing Address
- Email Address

If you need to update your mobile number and mailing address, you can do so at any AXS machine.



1. Select 'POSB'



2. Select 'Services for Work Permit Account Holders'



3. Select 'Update Mobile Number Request' and follow the instructions.

For successful update request, a confirmation SMS will be sent to you after 2 working days.



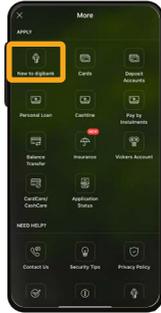
## Download and register for POSB digibank

Enjoy the easiest, quickest, smartest way to bank at your fingertips, when you have all the banking services you need in one app.

Download POSB digibank via App Store, Google Play or Huawei App Gallery



1. Open App and choose 'More'



2. Select 'New to Digibank'



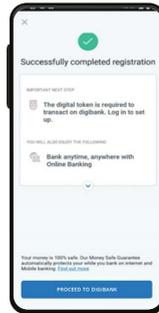
3. Enter your Identity Type, Identity Number and Date of Birth.



4. Enter your ATM Card Number and ATM PIN.



5. Create a User ID & PIN. Enter your registered mobile number, email address and confirm your mailing address.

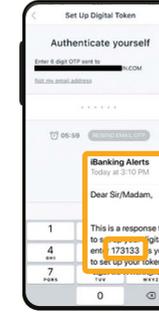


6. Successful registration!

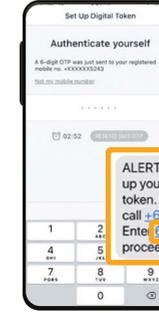
## Set up Digital Token



1. Select 'SET UP NOW' when this screen appears.



2. Enter the 6-digit OTP sent to your email inbox.



3. Enter the 6-digit OTP sent to your registered mobile number via SMS.



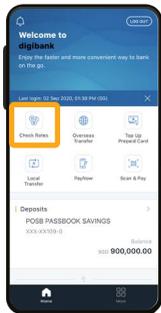
4. Successful set-up!

After setting up the digital token, all OTPs will be sent to your registered mobile number. Physical token will not be needed.

## Section 2: Send Money Home with DBS Remit

With DBS Remit, send money back home to your loved ones easily. Plus, DBS offers one of the most competitive foreign exchange rates.

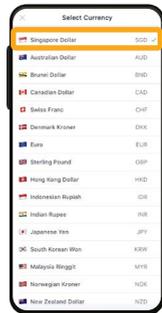
### Step 1: Check Rates with POSB digibank



1. Select 'Check Rates'



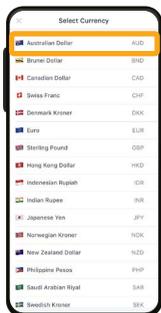
2. Tap 'Select' under Principal Amount.



3. Select 'Singapore Dollar'



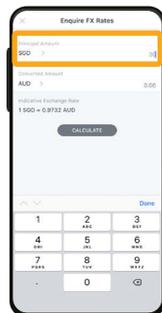
4. Tap 'Select' under Converted Amount.



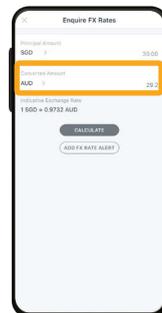
5. Select the currency you want to convert to (Australian Dollar is used as an example).



6. Select 'Calculate'



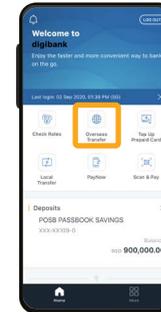
7. Tap 'Principal Amount' and key in the amount to convert.



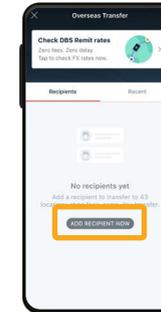
8. Converted amount will be shown.

### Step 2: Add Overseas Payee

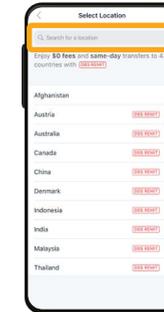
DBS Remit – Bank Account Transfer



1. Select 'Overseas Transfer'



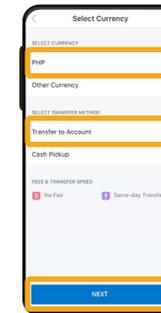
2. Tap 'Add Recipient Now'



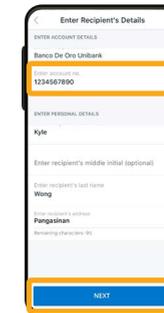
3. Key in the first few letters of the payee's country of residence.



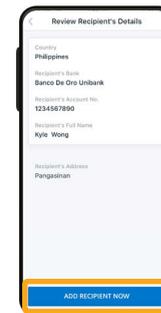
4. Select the country



5. Select currency to send in and select 'Transfer to Account' under 'Select Transfer Method'. Tap 'Next'



6. Fill in payee's bank account information and select 'Next'

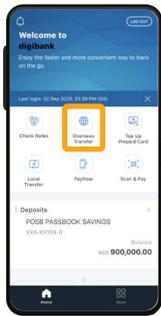


7. Confirm payee details and tap 'Add Recipient Now'

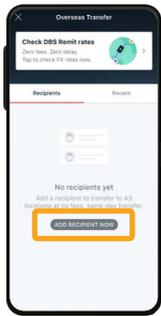


8. Payee has been added. Select 'Make a Transfer' to start sending money!

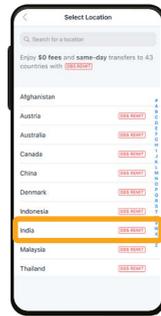
## Step 2A: Add Payee (India only)



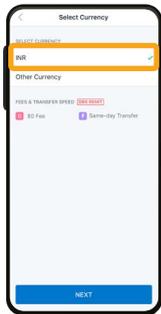
1. Select 'Overseas Transfer'



2. Tap 'Add Recipient Now'



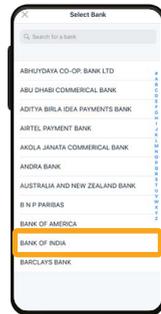
3. Select 'India'



4. Select 'INR'



5. Tap 'Search IFSC Code'



6. Select the payee's bank. ('Bank of India' is used as an example).



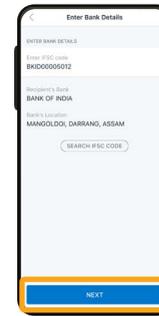
7. Select the state. ('ASSAM' is used as an example)



8. Select the city. ('DARRANG' is used as an example)



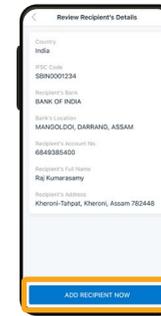
9. Select the Branch. ('MANGOLDI' is used as an example)



10. Confirm the bank details and select 'Next'



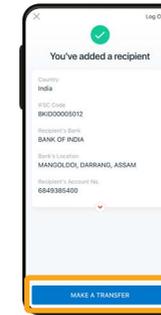
11. Enter the Account Number, Full Name of Payee as per bank records, and Payee's address. Tap 'Next'



12. Confirm payee details and tap 'Add Recipient Now'

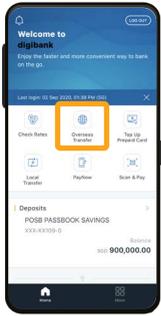


13. Enter your digibank login PIN.

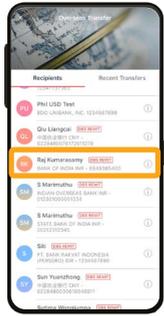


14. Payee has been added. Select 'Make a Transfer' to start sending money!

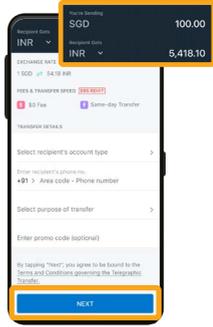
## Step 3: Start to Remit with POSB digibank



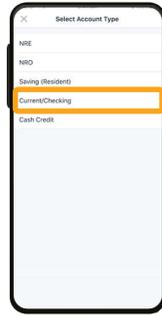
1. Select 'Overseas Transfer'



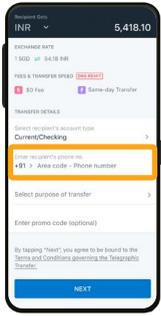
2. Select Payee you wish to transfer to.



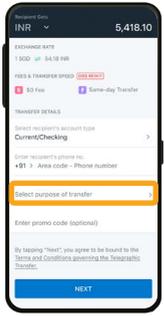
3. Key in amount to send. Tap 'Next'



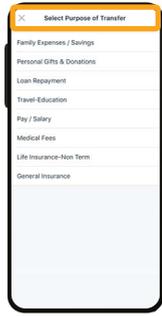
4. Select type of account. ('Current/Checking is used as an example).



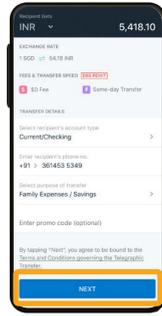
5. Tap 'Enter recipient's phone no.' to key in payee's phone number.



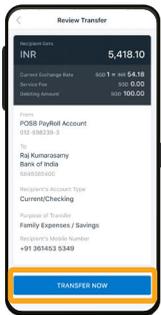
6. Tap 'Purpose of Transfer'



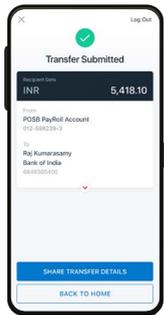
7. Select the purpose of Transfer. ('Family Expenses/Savings is used as an example).



8. Check details and tap 'Next'



9. Confirm payee details and select 'Transfer'



10. Successful transfer! You can choose to share transfer details or return to home page.

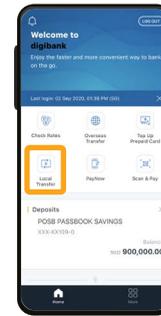
## Section 3: Send Money Locally

With POSB digibank, enjoy quicker ways to send money via Local Transfer and PayNow within Singapore. There's no need to withdraw cash at the ATM.

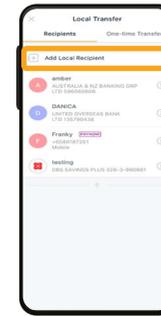
### Section 3A: Make a Local Transfer

With Local Transfer, easily send money to your friends and family within Singapore.

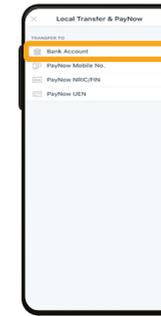
#### Step 1: Add Payee



1. Select 'Local Transfer'



2. Select 'Add Local Recipient'



3. Select 'Bank Account'



4. Enter Payee's Name, Select Payee's Bank and enter payee's bank account number. Tap 'Next'



5. Check payee details and select 'Add Recipient Now'

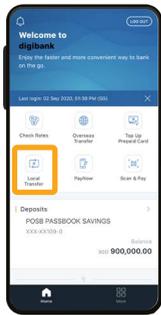


6. Enter the One-Time Password sent to your registered email address

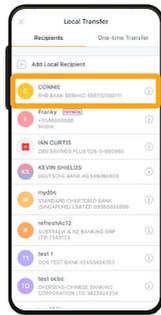


7. Payee has been added. Select 'Make a Transfer' to start sending money!

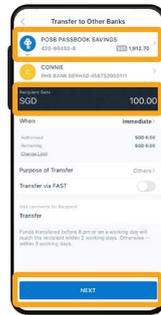
## Step 2: Start to Transfer



1. Select 'Local Transfer'



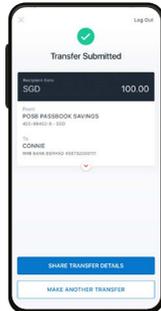
2. Select the payee you wish to transfer to.



3. Select the Account you wish to transfer from. Enter the Amount you wish to send. Tap 'Next' to review transfer details.



4. Review transfer details. Tap 'Transfer Now'.

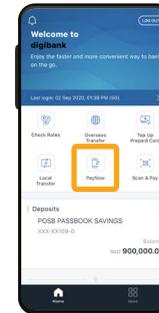


5. Successful transfer! You can choose to share transfer details or return to home page.

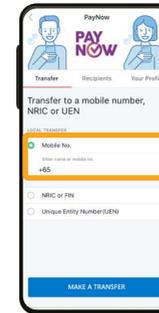
## Section 3B: Make a PayNow Transfer

With PayNow, quickly send money to your friends and family via FAST that allows you to transfer SGD funds almost instantly from one bank to another within Singapore.

### One-time Transfer (without adding PayNow Recipient)



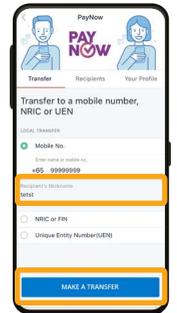
1. Select 'PayNow'



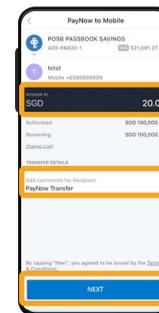
2. Select type of proxy. For this example we will use 'Mobile No.'. Tap 'Mobile No.'



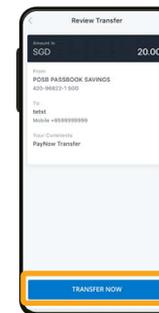
3. Key in the name of your payee as registered in your contacts. You can also key in the mobile number.



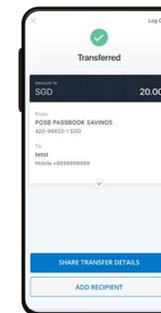
4. Confirm the payee nickname and tap 'Make a transfer'



5. Enter the amount you wish to send. You can choose to add comments to payee. Tap 'Next'



6. Check the transfer details and tap 'Transfer Now' to complete the transfer.

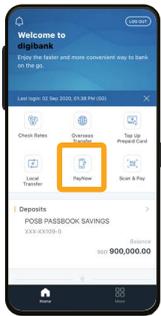


4. You have completed your PayNow Transfer! You can choose to share transfer details with your payee.

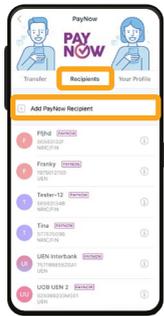
Note:

- Payee must have a PayNow Profile for transfer to be successful.
- Transfers are immediate.
- PayNow transfer limit is the same as your daily local limit.

## Step 1: Add a PayNow Recipient



1. Select 'PayNow'



2. Select 'Recipients' and tap 'Add PayNow Recipient'



3. Select type of proxy. For this example we will use 'Mobile No.'. Tap 'Mobile No.'



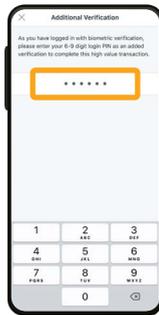
4. Enter the payee's mobile number.



5. Confirm payee's nickname and tap 'Next'



6. Confirm payee details and tap 'Add Recipient Now'



7. Follow the 2-Factor Authentication Instructions to complete the request.

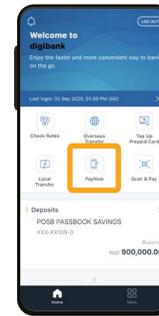


8. You have successfully added your PayNow Payee! Tap 'Make a Transfer'

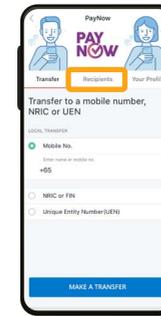
**Note:**

- Payee must have a PayNow Profile to be successfully added.
- You may add up to a maximum of 50 payees.

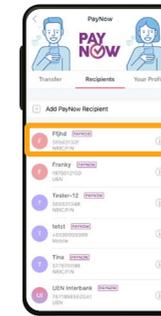
## Step 2: Transfer to PayNow Recipient



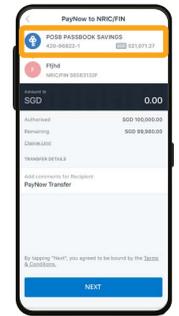
1. Select 'PayNow'



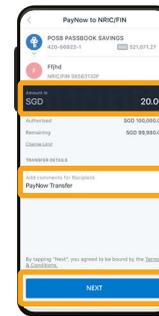
2. Select 'Recipients'



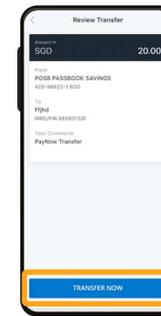
3. Select the payee you wish to send money to.



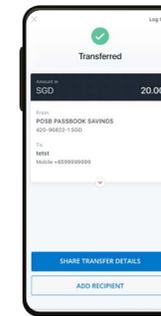
4. Select the account you wish to send money from.



5. Enter the amount you wish to send. You can choose to add comments to payee. Tap 'Next'



6. Check the transfer details and tap 'Transfer Now' to complete the transfer.



7. You have completed your PayNow Transfer! You can choose to share transfer details with your payee.

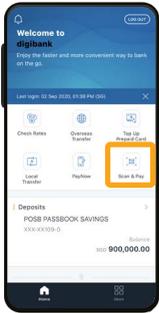
**Note:**

- Transfers are immediate.
- PayNow transfer limit is same as your daily local limit.

## Section 3C: Scan & Pay

With Scan & Pay, you can easily make payments at places all over Singapore. Simply scan the NETS, SG and/or PayNow QR code via POSB digibank.

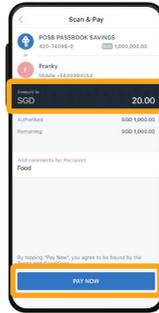
### Scan & Pay



1. Select 'Scan & Pay'



2. Select 'Scan' and scan the QR code.



3. Confirm the amount to pay. You can choose to add comments to payee. Tap 'Pay Now'

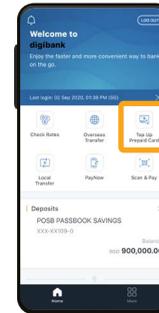


5. Your Scan & Pay Payment is complete!

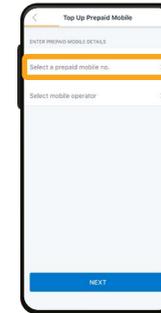
## Section 4: Top up Mobile Prepaid

Top up your prepaid SIM cards anytime, anywhere via POSB digibank.

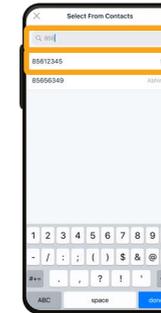
### Top up Mobile Prepaid



1. Select 'Top Up Prepaid Card'



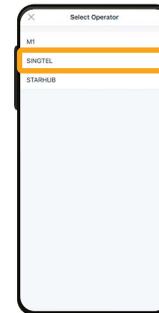
2. Tap 'Select a prepaid mobile no.'



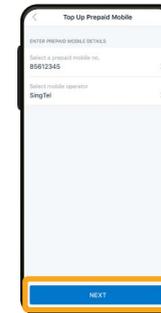
3. Enter your mobile no. Select your mobile no. when it appears.



4. Tap 'Select Mobile Operator'



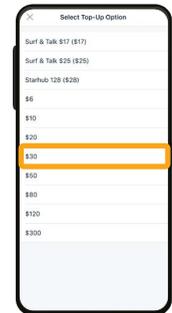
5. Select the Mobile Operator you are using



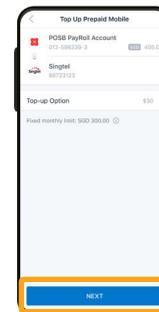
6. Check your details and tap 'Next'



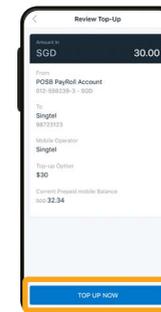
7. Tap 'Top-up Option'



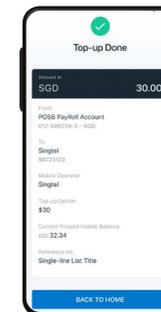
8. Select amount you would like to top up



9. Check top up details and tap 'Next'



10. Check all details and tap 'Top Up Now'

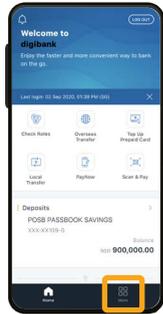


11. Your top up is complete!

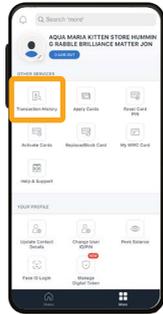
## Section 5: Other App Functions

With POSB digibank, easily check account transaction history, replace your debit card and update your bank account particulars. Plus, enjoy convenient access to your MWC/CDE membership benefits and services!

### Check Transaction History



1. Select 'More'



2. Tap 'Transaction History'



3. Tap 'Deposit Account'

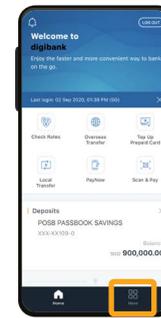


4. Select the account you wish to view, time range and tap 'show'

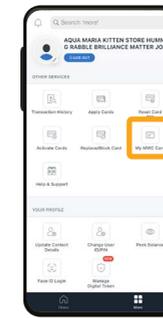


5. You can now scroll to view your transaction history.

### Access MWC/CDE digital Membership Card



1. Select 'More'



2. Select 'My MWC/CDE card'



3. You now have access to your MWC/CDE digital membership card!

Note:

- The MWC/CDE membership and its benefits are handled by MWC and CDE
- For more details, you may contact MWC and CDE

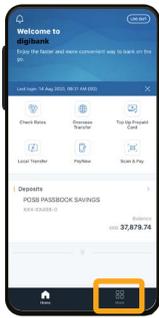
- MWC Helpline: 6536 2692

- <http://www.mwc.org.sg/wps/portal/mwc/home/services/mwcpobmembership>

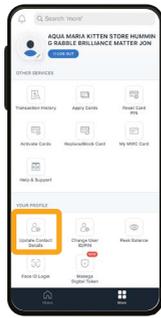
- CDE Helpline: 1800 2255 233

- [www.cde.org.sg/cdemembership](http://www.cde.org.sg/cdemembership)

# Update Mailing Address



1. Tap 'More'



2. Under 'Your Profile' select 'Update Contact Details'



3. Select 'Mailing Address'



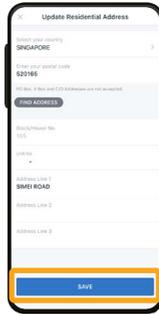
4. Read through the Important Notes and tap 'Next'



5. Tap 'Update'



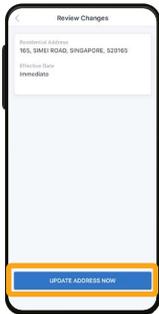
6. Enter your postal code and tap 'Find Address'



7. Enter your unit number (if there is) and tap 'Save'



8. Select if your mailing address if the same as residential address. Tap 'Next'

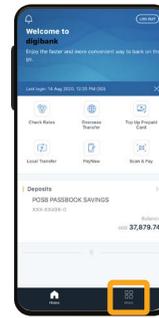


9. Check your details and tap 'Update Address Now'

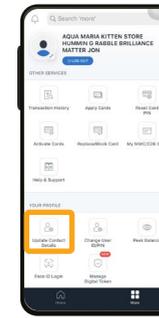


10. You have successfully updated your address.

# Update Mobile Number



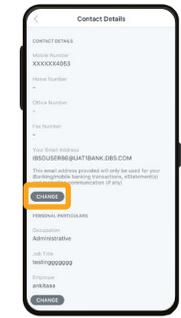
1. Tap 'More'



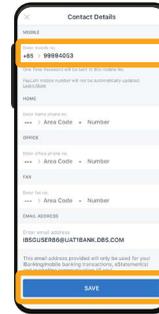
2. Under 'Your Profile' select 'Update Contact Details'



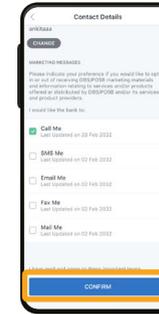
3. Select 'Personal & Contact Details'



4. Under your 'Email Address', tap 'Change'



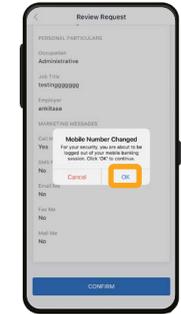
5. Enter your 'Mobile No.' and tap 'Save'



6. Scroll down to the bottom of the page and tap 'Confirm'

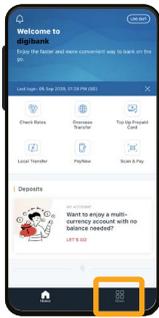


7. Check your details and tap 'Confirm'

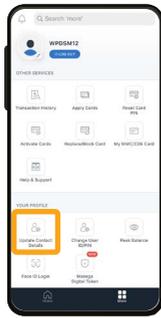


8. Select 'OK' to proceed with the update.

## Update Email Address



1. Tap 'More'



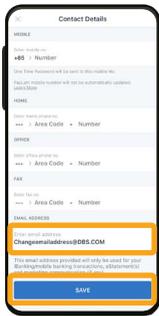
2. Under 'Your Profile' select 'Update Contact Details'



3. Select 'Personal & Contact Details'



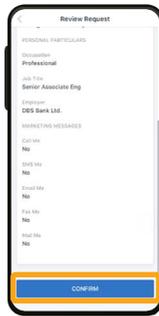
4. Under your 'Email Address', tap 'Change'



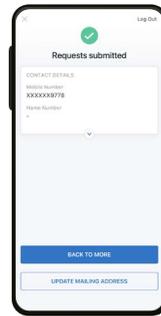
5. Enter your new email address and tap 'Save'



6. Scroll down to the bottom of the page and tap 'Confirm'

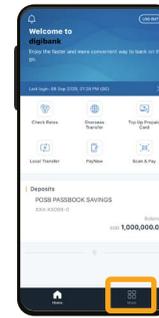


7. Check your details and tap 'Confirm'

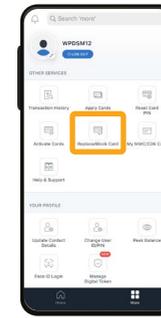


8. Your email address is now updated!

## Replace Card (Damaged Card)



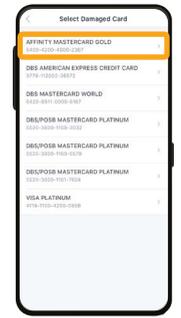
1. Tap 'More'



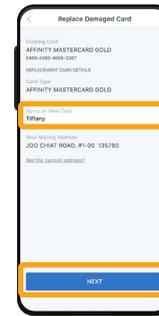
2. Under 'Other Services' select 'Replace/Block Card'



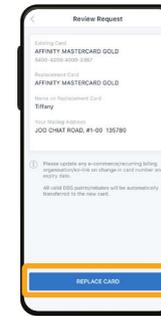
3. Select 'My Card is Damaged'



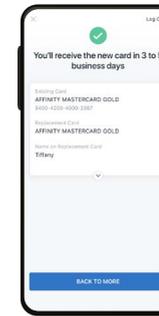
4. Select the card which is spoilt.



5. Enter your name to be on the new card and tap 'Next'



6. Check that details including mailing address is correct and tap 'Replace Card'

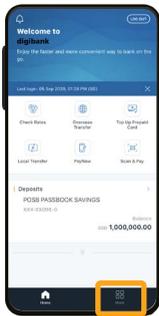


7. You will receive your new card in 3 to 5 working days.

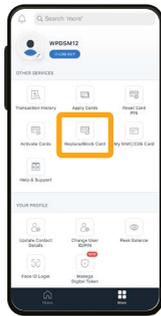
Note:

- Please make sure that your mailing address is updated
- If mailing address is not updated, please update mailing address first on page 20

# Replace Card (Lost Card)



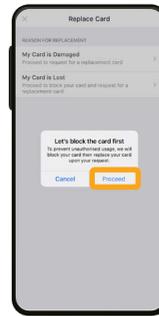
1. Tap 'More'



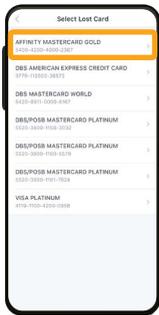
2. Under 'Other Services' select 'Replace/Block Card'



3. Select 'My Card is Lost'



4. Tap 'Proceed' to block the lost card.



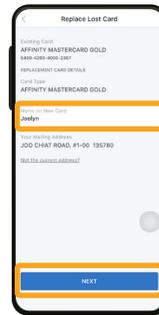
5. Select the card which is lost.



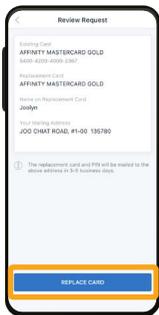
6. Tap 'Block Now' to block the lost card.



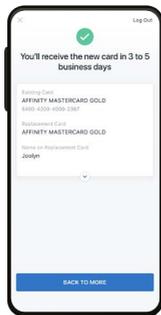
7. Tap 'Replace Card Now'



8. Enter your name to be on the new card and tap 'Next'



9. Check that details including mailing address is correct and tap 'Replace Card'



10. You will receive your new card in 3 to 5 working days.

## Contact Us

If you have any questions, you can call the following numbers:

**Line 1:** 8332 6829

**Line 2:** 8332 6830

**Line 3:** 8332 6831

**Line 4:** 8332 6832

**Operating Hours:**

**Mondays to Fridays** - 9am to 5pm

**Saturdays** - 9am to 1pm

Lines are closed on Sundays & Public Holidays.

**For translated guides, please visit**

**Tamil** - [go.posb.com.sg/rg-tr](https://go.posb.com.sg/rg-tr)

**Bengali** - [go.posb.com.sg/rg-bn](https://go.posb.com.sg/rg-bn)

**Mandarin** - [go.posb.com.sg/rg-zh](https://go.posb.com.sg/rg-zh)

**Tagalog** - [go.posb.com.sg/rg-tl](https://go.posb.com.sg/rg-tl)

**Burmese** - [go.posb.com.sg/rg-my](https://go.posb.com.sg/rg-my)

**Bahasa Indonesia** - [go.posb.com.sg/rg-ms](https://go.posb.com.sg/rg-ms)

Note:

- Please make sure that your mailing address is updated
- If mailing address is not updated, please update mailing address first on page 20

