

USER GUIDE ON POSB PAYROLL ACCOUNT OPENING FOR MIGRANT WORKERS VIA BANK ACCOUNT MODULE ON WORK PERMIT ONLINE PORTAL

With effect from 27 March 2020, applications to open POSB Payroll Accounts for new and existing Migrant Workers (MWs) will be done by Corporate Representatives (Corp Reps) holding onto CorpPass access, via 'Bank Account' module on [MOM's Work Permit Online Portal](#) (WPOL).

With this new application channel, you can enjoy these benefits:

- Straight through account opening process
- Existing MWs will be able to open accounts and have the card and pin mailers sent to them at the corporate address c/o the Corp Rep
- Migrant Workers' Centre (MWC) Membership – <http://www.mwc.org.org.sg/wps/portal/mwc/home/services/mwcposbmembership>

Overview of Account Opening Process

Step 1	Corp Rep to apply via module in WPOL portal
Step 2	Card and PIN mailers sent to MW at corporate address c/o the Corp Rep
Step 3	MW to collect card and PIN mailers from Corp Rep
Step 4	MW to activate card & account and set up digital token

For further queries on the Account Opening Process, you may contact us at:



posbpayrollacct@dbs.com



6444 9866

Step 1: Apply via module in WPOL portal

(a) MOM's Work Permit Online Portal

1. Corp Rep to login
2. Select "Bank Account"
3. Click "Apply for a POSB Account"

WPOL Menu

- Logout
- Apply
- Withdraw
- Issue
- Bank Account
 - Apply for a POSB Account
 - Check POSB Account Application
- Renew
- Re-Submit

(b) Enter work permit number to search for MW

For more details on the free Migrant Workers' Centre (MWC) membership, visit www.mwc.org.sg/wps/portal/mwc/home/services/mwcposbmembership/

Apply for a POSB Account-PWPOLBA101-26/08/2019
Welcome, GOH WEI Masked
11111111K-PTE-01 - WOW PTE LTD

Apply for the worker's POSB account and Migrant Workers' Centre (MWC) membership

This is a joint initiative with POSB and MWC. You can use this to apply for the worker's POSB account to receive salary, and free MWC membership to enjoy its benefits.

Please do not continue if any of the following applies:

- The worker will be approaching another bank in Singapore to open his/her account.
- The worker already has a POSB account.

WP No. : go

(c) Allow PDPA consent

1. Consent by MW to allow MOM to send MW's personal particulars and work permit information to POSB and MWC for the purpose of account opening and MWC membership respectively.
2. Consent by Corp Rep to allow MOM to send Corp Rep's personal particulars and contact information to POSB.

Both fields need to be "Yes" for application to be processed.

WORKER - YUAN Masked

FIN : G123456N WP No. : 0 12345678
Nationality : CHINESE Sex : MALE

Apply for the worker's POSB account and Migrant Workers' Centre (MWC) membership

1. The employer has obtained the worker's consent to apply for his/her POSB account to receive salary and MWC membership. The worker also consents to the Ministry of Manpower (MOM) sending his/her personal particulars and work permit information to POSB and MWC.

Yes No

2. The employer consents to MOM sending its particulars and contact information to POSB.

Yes No

For more information on POSB account, please visit <http://www.posb.com.sg/wp>
For more information on the MWC membership benefits, please click [here](#)

(d) CRS declaration

1. Select Tax Residency from Country List.
2. Key in the Tax ID No. (TIN). For Singapore, the TIN is your MW's FIN Number.

3. Please provide the worker's tax residencies:
Important: Each country has its own tax residency rules. A person who stays in Singapore for more than half a year would be a **Singapore tax resident**. If the worker is a Singapore tax resident, his/her FIN is the Tax ID No. (TIN).

#	Country	Tax ID No.(TIN)
1	<-SELECT->	

My worker doesn't have a TIN in this country.
Reason:
(Please select if you have checked the above checkbox and click go)
<-SELECT->

#	Country	Tax ID No.(TIN)
2	<-SELECT->	

My worker doesn't have a TIN in this country.
Reason:
(Please select if you have checked the above checkbox and click go)
<-SELECT->

3. If your MW does not have a TIN in the country selected, you will need to select a reason from the dropdown list.
If you select 'Others', a free text field will be displayed to type in the reason.

3. Please provide the worker's tax residencies:

#	Country	Tax ID No.(TIN)
1	SINGAPORE	

My worker doesn't have a TIN in this country.
Reason:
<-SELECT->
<-SELECT->
1-Country doesn't issue a TIN
2-Country doesn't require the TIN to be disclosed
3-Others
 My worker doesn't have a TIN in this country.

Note: The Common Reporting Standard (CRS) is an automatic exchange of tax and financial information on a global level, developed by the Organisation for Economic Co-operation and Development (OECD).

Anyone applying for an account can consult a Tax Advisor or refer to the following websites for more information:

IRAS – <https://www.iras.gov.sg/irashome/individuals/Foreigners/Working-out-your-Taxes/Tax-rates-for-Resident-and-Non-Residents/>

OECD – <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

(e) Provision of details

4. Please provide the worker's mobile number, and the contact details of the employer's representative for POSB to call if they need any clarification:

- a) Worker's Mobile Number: MW's mobile number
- b) Worker's Email Address: MW's email address
- c) Employer's Representative Name: Corp Rep's name
- d) Employer's Representative Number: Corp Rep's mobile number

- a) Mobile number provided should only be used by the MW.
- b) Email address provided should only be used by the MW.
- c) Corp Rep name provided should be that of the personnel who did the application.
Card and PIN mailer will be sent to the corporate address c/o the Corp Rep
- d) Corp Rep number provided should be that of the personnel who did the application. The number will be used by the Bank to contact the Corp Rep should there be a need.

Step 2: Card and PIN mailers sent to MW at corporate address c/o the Corp Rep

(a) Successful Account Opening

1. Receive ATM card mailer

DBS Live more, Bank less

Activate your new card now

DBS Visa Debit Card
Use your card anywhere for Visa and NETS payment

Send money home fast and safety
S2S transfer fees when you send money overseas via digibank app. For remittance to Malaysia, there is a S\$3 service fee for transactions of S\$500 or less. Visit dbis.com.sg/terms for details.

Get rewarded for your purchases
Up to 4% cashback on online food delivery, local transport and in foreign currency. If you would like this on DBS, pay@, DBS or Bahana Indonesia, please refer to the separate insert in this envelope or scan the QR code.

Contactless Payments Tap your card to enjoy faster payment for your purchases and haul train rides.

Online Payments Make online purchases conveniently anywhere, anytime.

PIN Payments Enter PIN for your NETS purchases.

Cash Withdrawals Withdraw cash from any ATMs with your card and PIN.

Terms and conditions apply. Visit post.payrollact for details.

Card missing? Call us immediately
1800 111 1111 (in Singapore)
+65 6327 2265 (from overseas)

1 Activate your card via DBS/POSB ATM, SMS or digibank (Details on next page)

2 Sign on the back of your card and start using it

Name: _____ Debit Card Number: _____ Expiry Date: _____

Important Information

Card activation channels

- Visit any DBS/POSB ATM in Singapore with your card and PIN: Insert New Card > Enter card PIN > Select More Services > Select Cards/PIN/Booking/Phone Banking > Select Activate Card > Follow on-screen instructions.
- SMS to 7787 with your bank-registered mobile number*
Activate-again-card 4 digits of card number
- Login to digibank app or dbis.com.sg/act-ic
- Visit post.com.sg/postpayrollact for details.

*To update your mobile number with the bank, visit any AXS machine: Select POSB > Select Services for Work Permit Account Holders > Select Update Mobile Number Request > Follow on-screen instructions.

Liability for charges on your card
By activating your card, you accept, and are bound by, the terms and conditions governing the use of your card. If you activate, authorise or otherwise consented to the use of your card, you are liable for any amount charged to the card. You will also be liable for recurring and other payment instructions transferred to your replacement card. Visit dbis.com.sg/lc for details.

Payments tied to your previous card (if applicable)
Updates billing to generations or online merchants of your new card number and expiry date.

Debit card risk disclosure
Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Visit dbis.com.sg/lc for details.

Application of ATM card
If you wish to apply for an ATM Card instead, you may do so at the POSB Work Permit Account Service Centre, Address: 7 Kaki Bukit Avenue 3, Kaki Bukit Recreation Centre, #01-08, Singapore 415514.

Total card security
Protect your cards with DBS Payment Controls on digibank app anytime, anywhere. Visit go.dbis.com.sg/payment-controls for details.

Centre for Domestic Employees (CDE)
For all Majlis Domestic Workers, join as a CDE member to enjoy member's benefits. Visit <https://www.cde.org.sg/cdemembership> for membership details.

Quick tip on how to #SHESAP Never share your user ID, PIN, or Digital Token approval. If you wish to set your preferred threshold level for receiving transaction alerts and to learn more ways to protect yourself, visit go.dbis.com/bp.

Two apps, one seamless journey
DBS digibank and DBS PayLah! are everything you need for all your banking and lifestyle needs. Just log in once with your fingerprint or Face ID and switch between the two, safely and seamlessly. Now this is DBS digibanking.

DBS digibank. The intelligent banking app for all your banking needs.
From growing your savings to viewing card transaction details (whether it is settled, pending or declined) and sending money abroad, get it done anytime, anywhere.

DBS PayLah! Your ultimate everyday lifestyle app.
Singapore's favourite lifestyle app that lets you book rides, order meals and find the latest deals and rewards.

Available on the App Store | GET IT ON Google Play | VISIT IT ON AppGallery

Visit dbis.com.sg/support for more step-by-step guides on your banking needs.

2. Receive DBS Visa Debit Card

- Entitles MWs to privileges offered under [MWC membership](#)



(b) Unsuccessful Account Opening

Receive Exception Handling Mailer

1. For MWs with existing accounts:

If a replacement card is needed, your MW needs to head to WPASC for card replacement.

<DATE>

<CONTACT_NAME>
<EMPLOYER_ADD1>
<EMPLOYER_ADD2>
Singapore <EMPLOYER_POD>

Dear <CONTACT_NAME>.

POSB Payroll Account: Existing account held by customer

Thank you for choosing to have a POSB Payroll Account for your employees through the Ministry of Manpower's (MOM) Online Portal.

Based on the bank's records, the following employees already have a Payroll Account:

S/N	Name
1	<PASS_HOLDER_NAME>
2	<PASS_HOLDER_NAME>
3	<PASS_HOLDER_NAME>
4	<PASS_HOLDER_NAME>

If you have any queries, please contact our Customer Service Hotline anytime at 1800 339 8888.

Thank you for choosing to bank with POSB.

Yours faithfully,

POSB

This is a computer-generated letter. No signature is required

2. For all other reasons:

Including CIN differing from bank records, wrong declaration for CRS made, etc.

It is advisable for your MW to head to WPASC, and bring along:

- a. Original passport
- b. Original work permit
- c. Exception mailer

<DATE>

<CONTACT_NAME>
<EMPLOYER_ADD1>
<EMPLOYER_ADD2>
Singapore <EMPLOYER_POD>

Dear <CONTACT_NAME>.

POSB Payroll Account: Request for Further Information

Thank you for choosing to have a POSB Payroll Account for your employees through the Ministry of Manpower's (MOM) Online Portal.

As the information through the MOM online portal is insufficient for us to process the account application, please facilitate the following employees to visit our POSB Account Services Centre:

S/N	Name
1	<PASS_HOLDER_NAME>
2	<PASS_HOLDER_NAME>
3	<PASS_HOLDER_NAME>
4	<PASS_HOLDER_NAME>

Please have your employees bring with them the following documents:

- 1) Original Passport AND
- 2) Original Work Permit AND
- 3) This letter

Our POSB Account Services Centre is located at:

7 Kaki Bukit Avenue 3
#01-08 to 12
Kaki Bukit Recreation Centre
Singapore 415814

Please show this letter to our staff at the POSB Account Services Centre who will then assist your employees to open their account.

If you have any queries, please contact our Customer Service Hotline anytime at 1800 339 8888.

Thank you for choosing to bank with POSB.

Yours faithfully,

POSB


This is a computer-generated letter. No signature is required

Note: Every MW would need to have a copy of the exception letter. i.e. If there are 3 MWs who need to head to WPASC, 3 copies of the exception letter would need to be passed to them.

Step 3: MW to collect card and PIN mailers from Corp Rep

(a) For successful applications
2 separate mailers containing the DBS Visa Debit Card and new card PIN will be sent to the Corporate Address registered with MOM, addressed to the MW, care of the Corp Rep. Note: The new card PIN will be sent within 5 working days after receiving the new card.
(b) For unsuccessful applications
A letter will be sent to the company, addressed to the Corp Rep, asking him/her to proceed to WPASC for manual account opening. The MW will have to bring the following documents to the branch: <ul style="list-style-type: none">○ Original Passport○ Original Work Permit○ Exception mailer received

Step 4: MW to activate card & account and set up digital token

(a) Activate Card and Account
(i) Activate via POSB/DBS ATM
Your MW will need to provide the following details: <ul style="list-style-type: none">○ New card PIN from mailer (6-digits)○ Passport Number (numeric digits only)○ Date of Birth (ddmmyyy) <p>Steps via POSB/DBS ATM</p> <ul style="list-style-type: none">○ Insert your inactive New ATM Card○ Enter your New Card PIN received in a separate mail○ Select More Services○ Select Cards/PIN/iBanking/Phone Banking○ Select Activate Card○ Follow instructions on the ATM screen to complete activation <p>POSB/DBS ATM activation is available from 7am to 11pm (Mon-Sat) and 7am to 9.30pm (Sun and Public Holidays). Find the nearest ATM using our Locator.</p>
(ii) Activate via SMS
From 13 April 2020, accounts with mobile records updated at point of account opening can have cards activated via SMS. MWs will need the following details: <ul style="list-style-type: none">○ Last 4 digits of ATM card○ Mobile phone with mobile number registered with the bank <p>Steps via SMS</p> <ul style="list-style-type: none">○ SMS to 77767: Activate<space>Last 4 digits of card○ You will receive a confirmation SMS upon successful SMS activation <p>*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.</p> <div style="text-align: center;"></div>
Important notes: Activation of account and ATM card must be done within 100 days. Any delays could result in account closure. Your MW would need to update his/her mobile number at any POSB/DBS ATM or AXS machines to use POSB digibank Mobile.

(b) Update mobile number via AXS machine

