

Banking Online is Simple.

An easy step-by-step digibank user guide.



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	 Access MWC/CDE digital Membership Card Update Mailing Address Update Mobile Number Update Email Address Replace Card (Damaged Card) Replace Card (Lost Card)

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.



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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'



Create digibank User ID The digital tok transact on die Create digibank PIN Re-enter digibank PIN

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.



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



6. Successful registration!

Set up Digital Token





Set Up Digital Toker



Set Up Digital Toke

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

CALCULATE

CALCULATE



1. Select 'Check Rates'

×	Select Currency	
78	Australian Dollar	AUD
56	Brunei Dollar	BND
ы	Conadian Dollar	CAD
ø	Swiss Franc	CHF
	Denmark Kroner	DKK
	Euro	EUR
88	Sterling Pound	GBP
	Hong Kong Dollar	HKD
-	Indenesian Rupiah	IDR
-	Indian Rupee	INR
	Japanese Yen	JPY
1	Norwegian Kroner	NOK
-	New Zealand Dollar	NZD
2	Philippine Pesos	PHP
	Saudi Arabian Riyal	SAR
:2	Swedish Kroner	SEK

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



2. Tap 'Select' under 3. Select 'Singapore Principal Amount. Dollar'



7. Tap 'Principal

amount to convert.

6. Select 'Calculate'



CALCURATE

4. Tap 'Select' under

Converted Amount.

CALOULATE

Step 2: Add Overseas Payee

DBS Remit – Bank Account Transfer





DES PENAT 385 HIMT (DES RENT) (565 HINT) (005 HEMT) [165 HINT] (105 KSMT) (015 HIMT)

1. Select 'Overseas Transfer'



2. Tap 'Add Recipient Now'

ansfer to Account

No Dea





4. Select the country





You've added a recipient

lanco De Oro U

Kyle Wong

Same-



sanco De Oro Uniba leciplent's Pu lyle Wong

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





Step 2A: Add Payee (India only)





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3. Select 'India'

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ADITYA BIRLA IDEA PAYMENTS BAN

AUSTRALIA AND NEW ZEALAND BANK B N P PARIBAS

used as an example).

AIRTEL PAYMENT BANK

AKOLA JANATA C

ANK OF AMERIC

BANK OF INDIA

ANDRA BANK

1. Select 'Overseas Transfer'

2. Tap 'Add Recipient Now' Enter Bank Deta



4. Select 'INR'



6. Select the payee's bank. ('Bank of India' is



DOCTA DNGAIGAO CHAR &

as an example)

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

8. Select the city.



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



10. Confirm the bank details and select 'Next'



13. Enter your digibank login PIN.

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



11. Enter the Account Number, Full Name details and tap 'Add of Payee as per bank Recipient Now' records, and Payee's





9

Step 3: Start to Remit with POSB digibank

Same

6. Tap 'Purpose of

Transfer Submitted 5,418.10

POSB PayRoll Account Raj Kumarasar Bank of India

Transfer'

.



Same-day S Marimuthu (Des Heart) STATE BANK OF INDIA INR 5 PT. BANK PAKYAT

1. Select 'Overseas Transfer'

invix	5,418.10
EXCHANGE RATE	
1 SGD 📫 54.18 NR	
FEES & TRANSFER SPEED	Des BEIMT
50 Fee	Same-day Transfer
TRANSFER DETAILS	
	int type
Current/Checking	>
Enter recipient's phone	no.
+91 > Area code - I	Phone number
Select purpose of tra	anster >
Enter promo code (o	ptional)
Terms and Conditions g	pverning the Telegraphic
Transfer.	

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

Recipiers Gers	5,418.10
Service Fee Debiting Amount	sao 0.00 sao 100.00
From	
POS8 PayRoll Account 012-698239-3	
To	
Raj Kumarasamy Bank of India	
6849385400	
Recipient's Account Type	
Current/Checking	
Purpose of Transfer	
Family Expenses / Saving	35
Recipient's Mobile Number +91 361453 5349	
TRANSFER	NOW

9. Confirm payee details and select 'Transfer'

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

to home page.



7. Select the purpose

of Transfer. ('Family

Expenses/Savings is

used as an example).

8. Check details and tap 'Next'

4. Select type of account. ('Current/Checking is

5,418.10

used as an example).

Same-day Tr

\$0 Fee

91 > 361453 5349 nily Expenses / Savin



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

digibank		
Last login: 02 Sep	2020, 61:38 PM (50	1
1		-
Check Rates	Overseas Transfer	Tep Up Prepaid Car
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Local Transfer	PayNow	Scan & Pay
Deposits		
POSB PAS	BOOK SAVING	s
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testing DBS SAVINGS PLUS 028-2	B testing DBS SAMMOS PLUS OZB-3-	Franky Per +6586187261 Mobile	w(m)
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1	× Local Transfer & PayN
	TRANSFER TO
	Bank Account
	PayNow Mobile No.
	En PayNow NRIC/FIN
	PayNow UEN

ENTER ADD			
DROOGS	ant's name		
UNITED	OVERSEAS BA	NK LTD	>
488288	3880		

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'

	Review	Recipier	it's Details	· 1
Reck DRO	sient's Nar 005	ne -		
SING	APORE			
Reck UNIT	ED OVERS	IEAS BANK	LTD	
Rec.) 4893	plent's Acc	count No.		
				_

5. Check payee details and select 'Add Recipient Now' 6. Enter the One-Time Password sent to your registered email address

\$73 05:57 COLUMN



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



Step 2: Start to Transfer





3. Select the Account you wish to

transfer from. Enter the Amount

you wish to send. Tap 'Next' to

review transfer details.

1. Select 'Local Transfer'

> Service NON-FAS

Purpose Others

Comments

100.00 40965



2. Select the payee

you wish to transfer to.

4. Review transfer details. Tap 'Transfer Now'. 5. Successful transfer! You can choose to share transfer details or return to home page.

|--|

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)





2. Select type of proxy. For this example we

will use 'Mobile No.'.

Tap 'Mobile No.'

् 99999999		
99999999 Top to continue		
1	2	3
1	2 5	3 017 6
1 4 7 7	2 5 285 8	3 6 440 9

	PAY	
Transfer	Recipients	Your Profil
Transfer to NRIC or UI LOCAL TRANSFER Mobile No Drive name o +65 9991	o a mobile nu EN	imber,
Recipient's Nicko tetst	arte	
NRIC or FI Unique En	N tity Number (UEN)	
	MANE & TRANSEE	R

1. Select 'PayNow'

Paylan to Audio
 Security 2014 Action 10 and 2014
 Security 2014 Action 2014
 Security 2014 Action 2

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.

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

 Confirm the payee nickname and tap 'Make a 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





DawNow Transfe

3. Select type of proxy.

2 3

5 6 MNO

8 9 107 wx72 0 ~

4 0HI

7

For this example we

will use 'Mobile No.'.

Tap 'Mobile No.'

1. Select 'PayNow'

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



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

6. Confirm payee details and tap 'Add

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

You've added a recipien ecipient's Mobile 6500990099

8. You have successfully added your PayNow Payee!

Enter Recipient's Detail

2

5 6

.8. 0 9 ۲

4. Enter the payee's

mobile number.

000000000

Last login: 02 Sep	2020, 61:38 PM (50)	×
8		-
Check Rates	Overseas Transfer	Tep Up Prepaid Card
ø	C	(11)
Local Transfer	Paphow	Scan & Pay
Deposits		
0000 0401	ROOK SAVINGS	

1. Select 'PayNow'



2. Select 'Recipients'

Transfer Recipients	Your Profile
Add PayNow Recipient	0
Franky January 1975012150 UEN	0
Tester-12 (RAPHONE) S65523248 NBSC/FIN	0
(T) tetst (###80# +0595003950 Mobile	١
Tina Bernan 577630098 NBC/FIN	0
UEN Interbank Daniou 75719985820A1 UEN	0

3. Select the payee

you wish to send

money to.



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

0 Transferred 20.0 ADD RECIPIENT

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



5. Enter the amount 6. Check the transfer you wish to send. You details and tap can choose to add 'Transfer Now' to comments to payee. complete the transfer.

Note:

Tap 'Next'

- Transfers are immediate.

- PayNow transfer limit is same as your daily local limit.



- 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

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.

¢





Tap 'Pay Now'



5. Your Scan & Pay Payment is complete!

Section 4:	Top up	Mobil	e Prepaid

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

Top up Mobile Prepaid

Welcome digibank Enjoy the faste on the go.	to r and more converse	(asar) re way to bank
Last login: 02 Sec	2020, 01:38 PM (50)	×
1		1253
Check Rates	Overseas Transfer	Tep Up Prepaid Card
Ø	0	(22)
Local Transfer	Paphlow	Scan & Pay
Deposits		>
POSB PAS XXX-XX109-	SBOOK SAVINGS 0	
	500	Balance 900,000.00
<u>.</u>		88



2. Tap 'Select a

prepaid mobile no.'

85	6123	45							м
85	6563	349						Abbi	1
1	2	3	4	5	6	7	8	9	(
1	2	3	4	5	6	7\$	8	9	•
1	2	3	4	5 (6	7 \$	8	9	

no. when it appears.



1. Select 'Top Up Prepaid Card'





5. Select the Mobile Operator you are using



9. Check top up

details and tap 'Next'

and tap 'Next'

Singtel 9872312

Mobile Or Singtel Top-up Option \$30

Current Pri sco 32.34

10. Check all details

and tap 'Top Up Now'



6. Check your details





				Jill Co	ntact	5		
Q,	856							
856	1234	5						Me
856	5634	9					Abbie	nav.
	2	3 4	1 5	6	7	8	9	0
1	2	34	1 5	6	7\$	8	9	0
1	2	34	5	6)	7 \$	8 & ,	9	8 = 0

4. Tap 'Select Mobile no. Select your mobile Operator'

×	Select Top-Up Option
Surf & 1	Faik \$17 (\$17)
Surf & 1	falk \$25 (\$25)
Starhub	o 128 (\$28)
\$6	
\$10	
\$20	
\$30	
\$50	
\$80	
\$120	
\$300	

11. Your top up is complete!



ion' 8	3. Select amount you would like to top up

16

Section 5: Other App Functions

68

KQ/PIN

POSB PASSBOOK SAVIN 420-84498-0 - SGD

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





2. Tap 'Transaction History'





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











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/mwcposbmembership
- CDE Helpline: 1800 2255 233
- www.cde.org.sg/cdemembership

Contact Details

Update Mailing Address

.

.....

FIND ADORESS

Address'

6. Enter your postal

code and tap 'Find





1. Tap 'More'



5. Tap 'Update'





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

10. You have successfully updated your address.

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



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

::

3. Select 'Mailing

Address'



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



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

Update Mobile Number



1. Tap 'More'



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

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

10

Reset Car

.

-

Change User ID/PIN

2. Under 'Your Profile'

select 'Update

Contact Details'

CHANGE

Call Me

SMS Me

Email Me

Fax Me

Mail Me

7. Check your details and tap 'Confirm'

8. Select 'Ok' to proceed with the



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





....

Contact Details'

Employer

Email M No

Review Reques

update.

Update Email Address





1. Tap 'More'



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



Call Me

SMS Me Email Me Fax Me Mail Me

and tap 'Confirm'

2. Under 'Your Profile' 3. Select 'Personal & Contact Details'



....

6. Scroll down to the 7. Check your details bottom of the page and tap 'Confirm'

8. You email address is now updated!

CHANGE

NOF

'Change'

XXXXX9778

4. Under your

'Email Address', tap

0

Requests submitted



WPDSM12

.....

20

Update Contact Details Change User EXPIN

Manage Digital Token

2. Under 'Other

Services' select

AFFINITY MASTERCARD GOLD

AFFINITY MASTERCARD GOLD

Your Mailing Address JOD CHIAT ROAD, #1-00 135780

'Replace/Block Card' **Review Request**

Reset Car



1. Tap 'More'



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'

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

AFFINITY MASTERCARD GOLD 5400-4200-4000-2367
DBS AMERICAN EXPRESS CREDIT CARD 3779-112002-24672
DBS MASTERCARD WORLD 5420-8311-0000-5167
DBS/POSB MASTERCARD PLATINUM 5520-3800-1158-3032
DBS/POSB MASTERCARD PLATINUM 5520-3800-1100-5579
DBS/POSE MASTERCARD PLATINUM 5520-3800-1101-7824
VISA PLATINUM 4119-7100-4200-0858

3. Select 'My Card is 4. Select the card which is spoilt.



Damaged'

Replace Card



Replace Card (Lost Card)





Review Request

AFFINITY MASTERCARD GOLD

Your Mailing Address JOO CHIAT ROAD, #1-00 135780

1. Tap 'More'



5. Select the card which is lost.



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



0

You'll receive the new card in 3 to 5 business days

your new card in 3 to 5 working days.



Services' select 'Replace/Block Card'



Replace Card

6. Tap 'Block Now' to 7. Tap 'Replace Card block the lost card. Now'



Note:

- Please make sure that your mailing address is updated

- If mailing address is not updated, please update mailing address first on page 20

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

Replace Card

Let's block the card first To prevent unauthorised usage, we will block your card then replace your card upon your request.

Cancel Proceed



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

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 Bengali - go.posb.com.sg/rg-bn Mandarin - go.posb.com.sg/rg-zh Tagalog - go.posb.com.sg/rg-tl Burmese - go.posb.com.sg/rg-my Bahasa Indonesia - go.posb.com.sg/rg-ms **SECTION 6**



DBS Bank Ltd Co. Reg No.: 196800306E September 2020