

# POSB Smart Buddy Mobile App Guide



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# Introduction to POSB Smart Buddy

**POSB Smart Buddy is the official partner with the Ministry of Education (MOE) to provide e-payment solutions in all schools across Singapore, and the world's first in-school wearable tech savings & payments programme.**

The programme allows school-going children to tap and pay digitally in-school, and at more than 10,000 participating NETS merchants out-of-school.

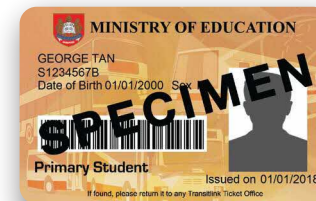
Parents can apply for Smart Buddy either as a watch with a payment chip or as card-only for their child. When paired with the Smart Buddy mobile app, parents can manage their child's allowances in real-time while encouraging them to pick up smart money habits during their growing up years.

Find out if your child's school is Smart Buddy enabled. You can also link your child's other school-going cards such as their School Smartcard or EZ-Link Card with the mobile app to enjoy more in-app benefits too!

[View School List](#)



Smart Buddy Card



School Smartcard



EZ-Link Card



*(at Pacific-Bookstores' school bookshop only)*

## Where can Smart Buddy be used?

**The Smart Buddy Card/Watch can be used at (enabled) school canteens/bookshop and at NETS merchants outside of school. How much the child can spend in or out-of-school is limited to the daily/weekly allowance set by their parents on the mobile app.**

To know whether the out-of-school merchant supports Smart Buddy payments, simply look out for the **NETS** logo.

When making payment over-the-counter or at self-service kiosks, simply request for "Payment via NETS" or select the **NETS** option respectively.

Here are some retailers where Smart Buddy can be used at:

- 7 - Eleven
- Cheers
- Cold Storage
- Daiso
- HAO Mart
- Koufu
- NTUC FairPrice
- POPULAR
- Sheng Siong

*\*Note: Smart Buddy is not a NETS FlashPay card.*



School Bookshop



Retailers  
(out-of-school)



School Canteen

# The Smart Buddy Watch

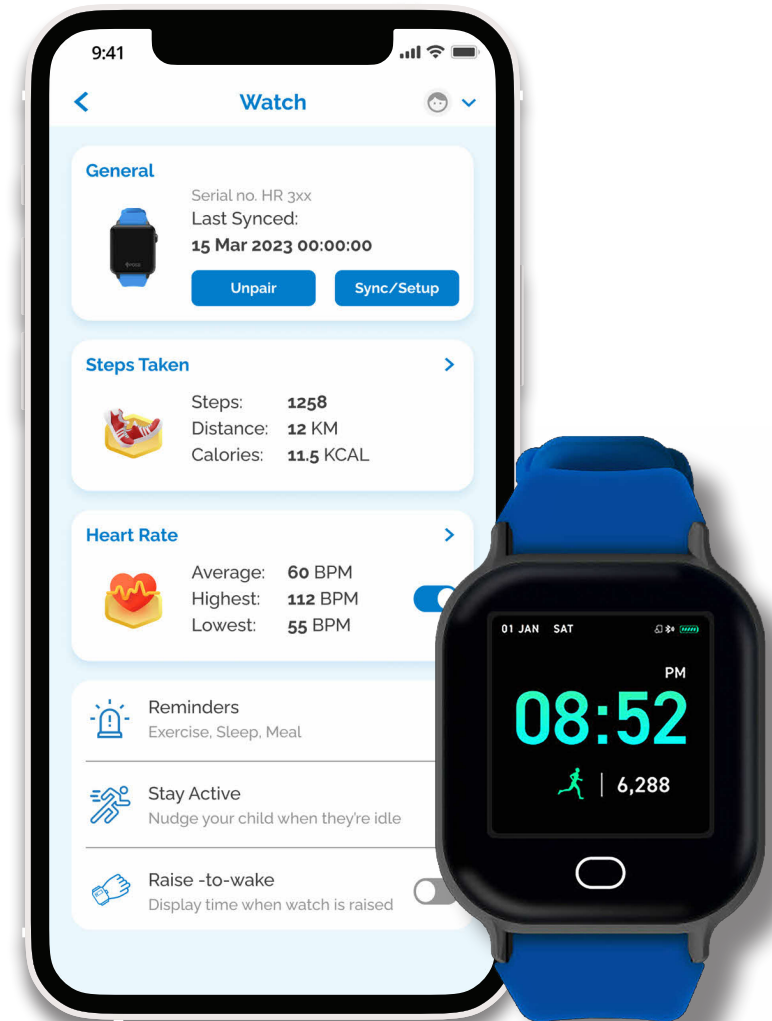
**Monitor fitness data, set reminders and customise alerts with the Smart Buddy watch interface on the mobile app.**

This generation of the Smart Buddy Watch model includes the following exciting upgrades and features:

- A full colour LCD screen with brightness control
- Capacitive touch button below the screen
- Ergonomic payment chip tray
- Enhanced water resistance (IP67 rated)
- Improved battery life of up to 10 days (normal use)
- Overall, it's sleek, it's cool and it looks great!

To find out more about our Smart Buddy Watch, check out our watch guide below.

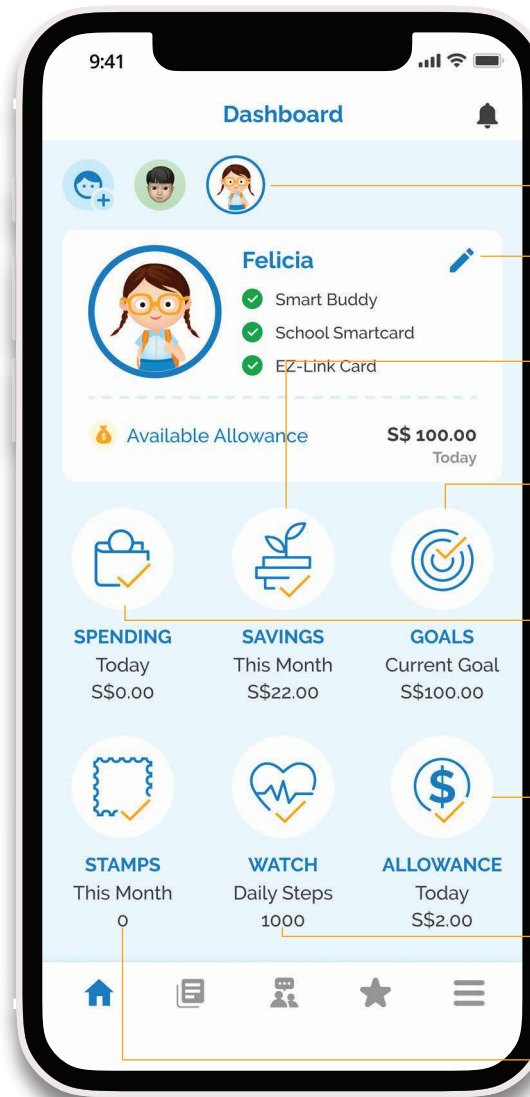
[Watch Guide](#)



# The Smart Buddy Mobile App

As a parent, download the app to manage your child's daily finances, saving goals and more.

*\*Note: The Smart Buddy App is not an e-wallet. It only provides transactional info and useful tips on personal finance and money matters for both parent and child.*



## Child's Profile

Toggle between the different child profiles (if any)

Update profile/link payment cards

## Savings

View how much your child has saved

## Goals

Create savings goals

## Spending

Monitor all Smart Buddy Card, School Smartcard and EZ-Link Card spending

## Allowance

Manage Smart Buddy allowance

## Watch

Sync/manage Smart Buddy Watch

## Stamps

View Smiley Stamps bought/rewarded

# Why you should get a Smart Buddy Card

There are three types of cards that you can link with the Smart Buddy Mobile App – the Smart Buddy Card, School Smartcard and EZ-Link Card. However, the choice of card linked affects the features made accessible to you.

Smart Buddy Mobile App's Feature Accessibility	Smart Buddy Card	School Smartcard & EZ-Link Card
In-school spending	✓	✓
Out-of-school spending	✓	✗
Set daily/weekly allowance	✓	✓
Saving goals	✓	✗
Savings record	✓	✗
Watch sync/Fitness data	✓	✗

## Managing your child's profile

**Update your child's profile regularly to receive relevant information, nudges and to accurately track your child's fitness data.**

### Disable Account

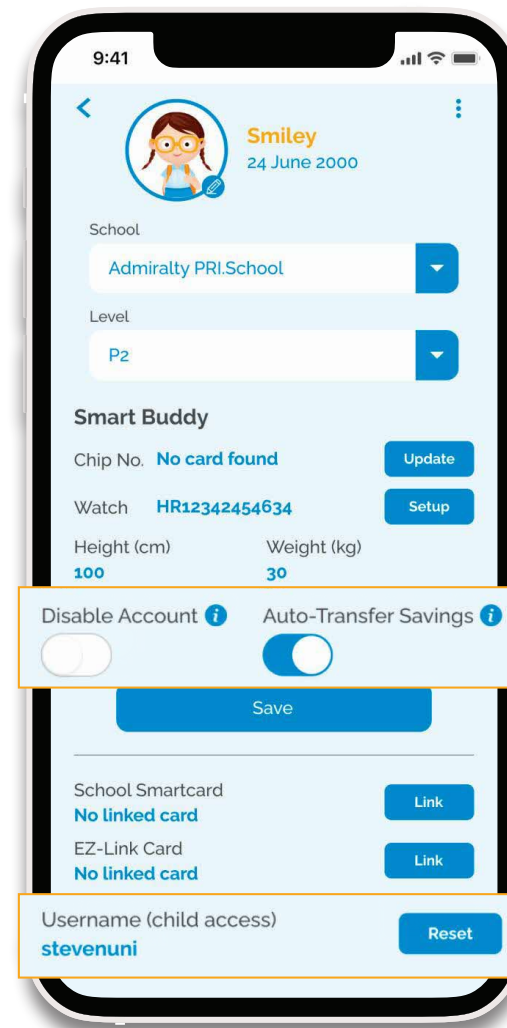
Instantly disable your child's Smart Buddy Card in the event of loss/theft. All spendings will be declined except for transport expenses.

### Auto - Transfer Savings

If enabled, each month's Smart Buddy allowance savings and stamp savings will be automatically transferred from the parent's bank account into the linked child's bank account by the 10th calendar day of the following month.

### Update/link child's bank account

You may also create a read-only login access (child access feature) if your child has their own mobile phone for them to track their savings, spendings, fitness data and goals. More information in the next page.





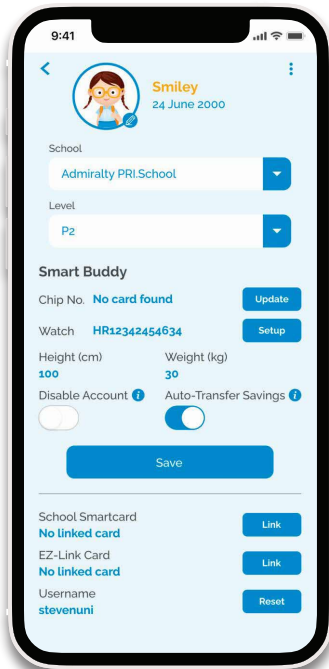
# Managing your child's profile

## Child Access

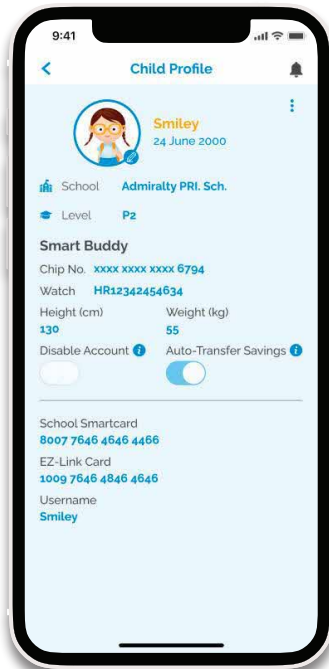
Parents can create a read-only “child access” for your child on the Smart Buddy mobile app if your child has their own mobile phone. With this access, they can track their savings, spendings, fitness data and set saving goals.

Below are examples of some key differences between a parent's account view and a child access view:

### Child: Unable to edit Profile Information



Parent's Account

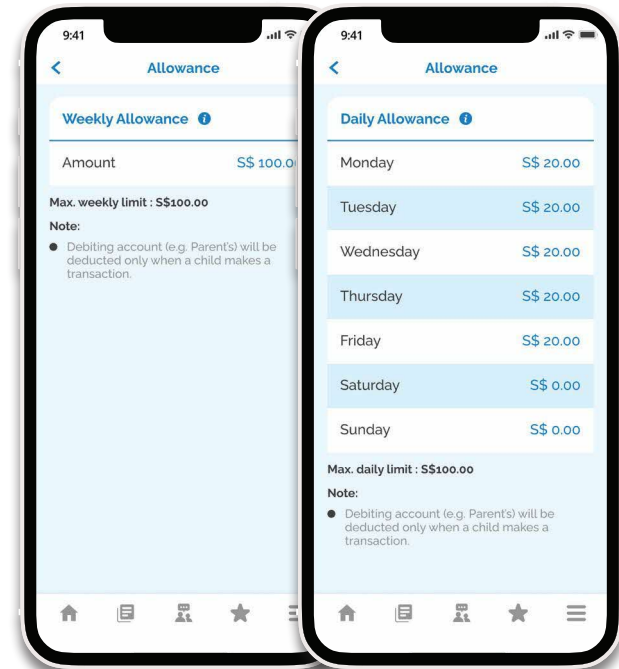


Child Access

### Child: Unable to edit Allowance Allocation



Parent's Account



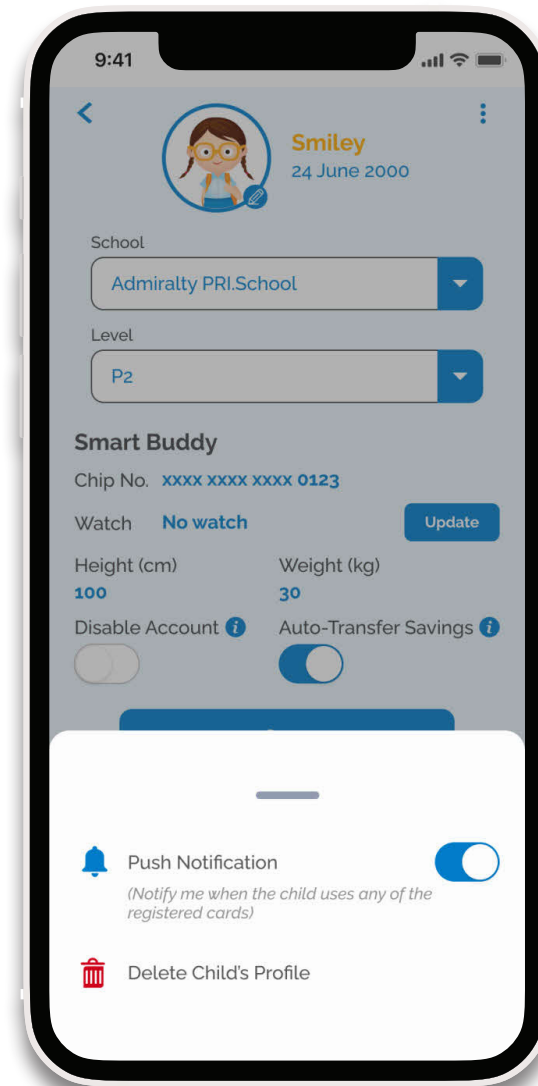
Child Access

## Managing your child's profile

### Real-time spend notifications

Parents can receive real-time notifications whenever your child spends on any of the Smart Buddy linked cards (i.e. Smart Buddy Card/Watch, School Smartcard, EZ-Link Card).

Please note that you will need to turn-on or enable push notifications for the Smart Buddy app on your mobile device.



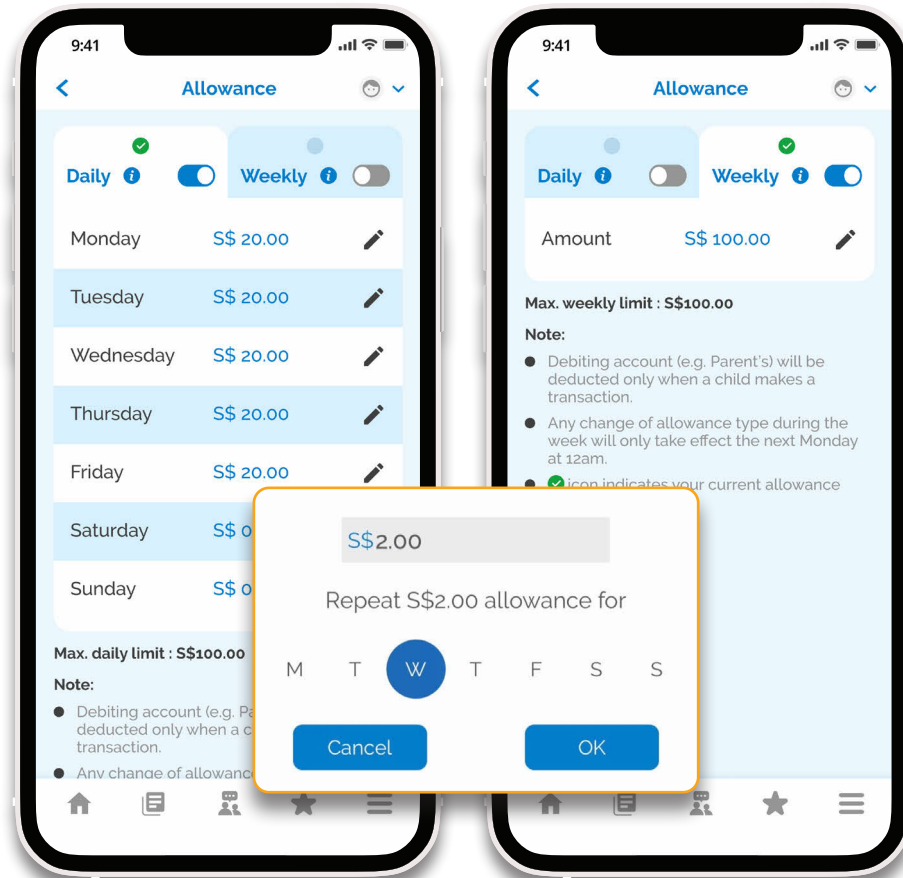
## Managing your child's allowance

### Daily or weekly allowance options

The Smart Buddy Card/Watch is linked to the parent's bank account that was provided during application.

Deductions will only be made from the parent's bank account after a successful spend is made on the Smart Buddy Card/Watch.

Parents can edit your child's daily or weekly allowances based on their spending habits or school schedule during the week. These limits are updated real-time and are applied instantly.



Daily Allowance

Weekly Allowance

## Monitoring your child's spending

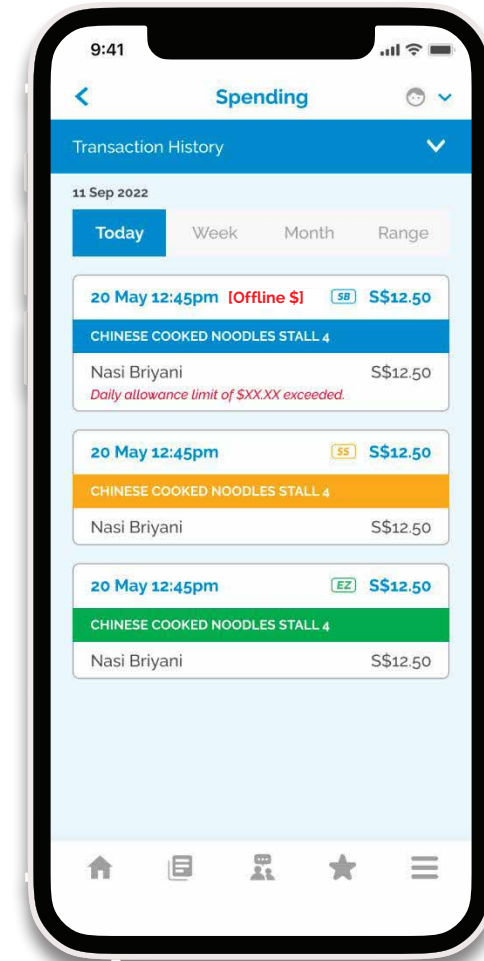
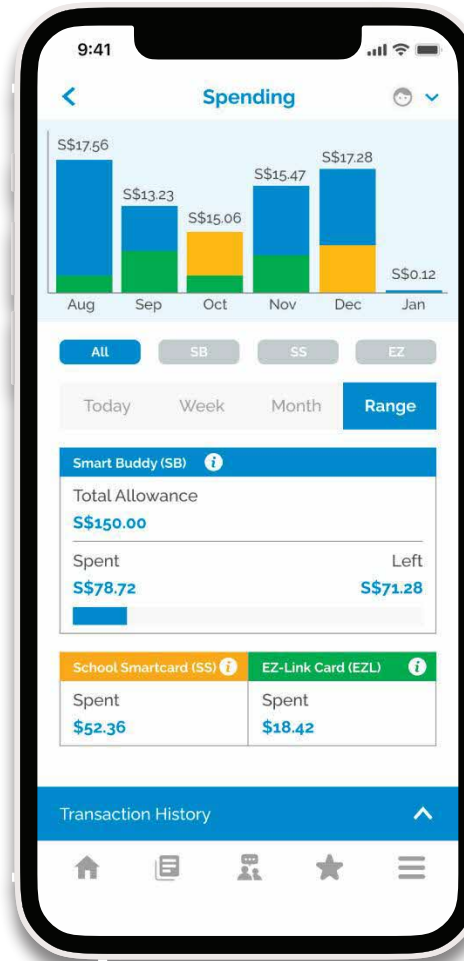
Monitor transactions made using these payment methods:

- Smart Buddy Card/Watch
- School Smartcard\*
- EZ-Link Card\*

*\*Transactions made in Smart Buddy schools only.*

Link these payment card(s) via the Child Profile on the Smart Buddy app.

*Note: In very rare circumstances where you do see transactions tagged under 'Offline \$' in red, do not be alarmed. These are payments made when the school's canteen terminal was offline (e.g. due to poor network) and when the terminal comes back online, these payments will be subsequently processed and deducted from the parent's bank account. In such instances, your child would have exceeded their allocated allowance limits.*



## Monitoring Smart Buddy Savings

### Monitor your child's Smart Buddy allowance savings (i.e. unspent allowance) and Smiley stamp savings

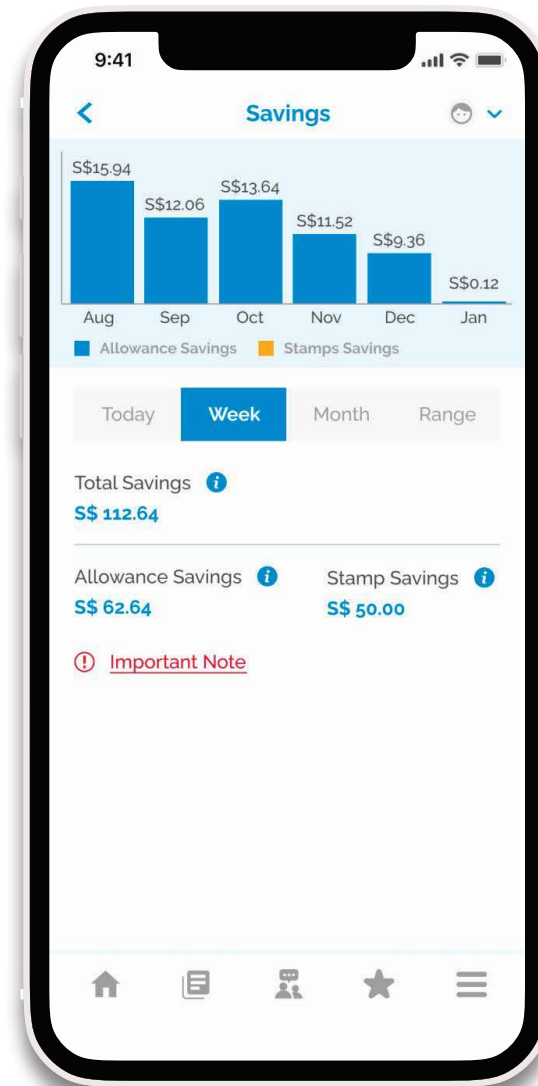
Each month's Smart Buddy unspent allowance and Smiley stamp savings will be transferred from the parent's bank account into the linked child's bank account by the 10th calendar day of the following month.

If there is no linked child's account, no transfer will be made and all monies will remain in the parent's bank account.

*Note: No savings are kept in the Smart Buddy mobile app or in the watch. Both the app and the watch are not e-wallets.*

If you have not linked your child's bank account, you can do so now.

[Update/link child's bank account](#)



## Stamp Savings

### A Stamp Savings Card consists of 20 stamps.

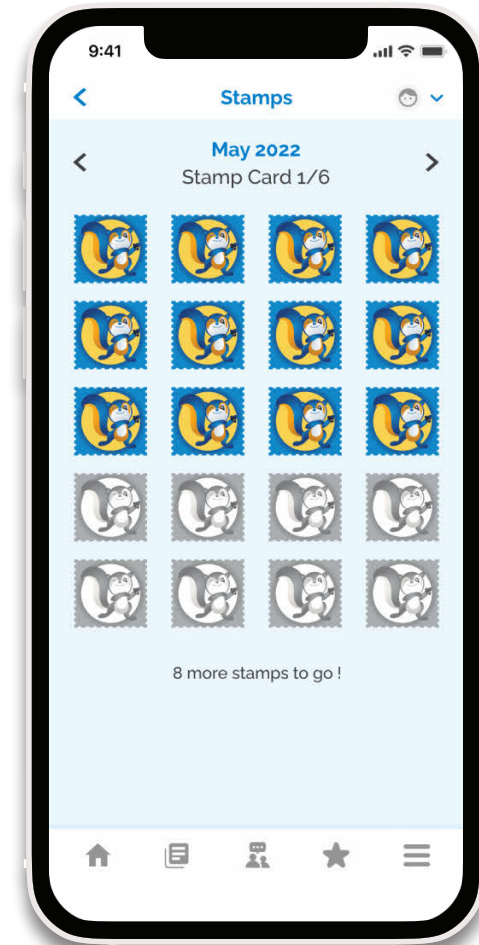
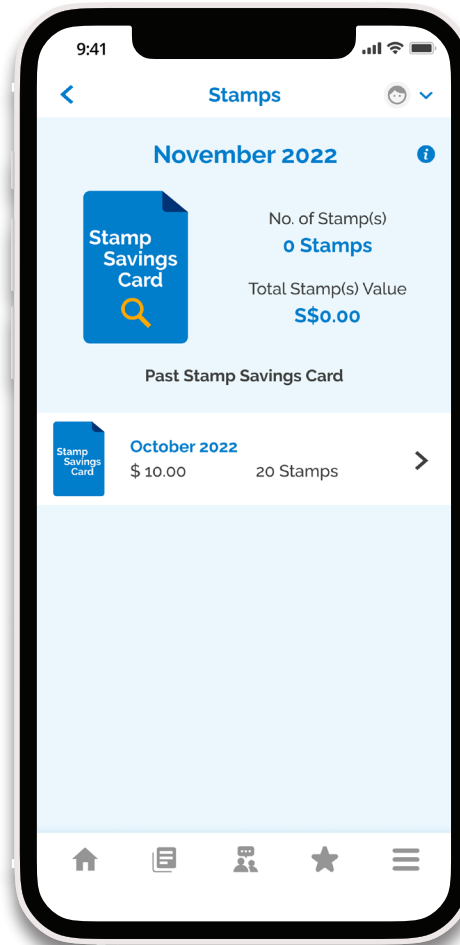
Your child can obtain digital Smiley Stamps for S\$0.50 each at participating school bookstores. These purchased stamp(s) will be “collected” and updated in the ‘Stamps’ section. Your child can collect up to 20 stamps per stamp card.

To encourage Stamp Savings, POSB will top-up a 10% saving bonus\* if 1 stamp card (equivalent to \$10) is completed within the month.

If you have linked your child's bank account with Smart Buddy, all stamp savings (plus bonus) will be credited to the linked child's bank account by the 10th calendar day of the following month.

If not, all stamp savings will be credited back to the parent's bank account.

*\*Note: A child's bank account must be linked with Smart Buddy.*



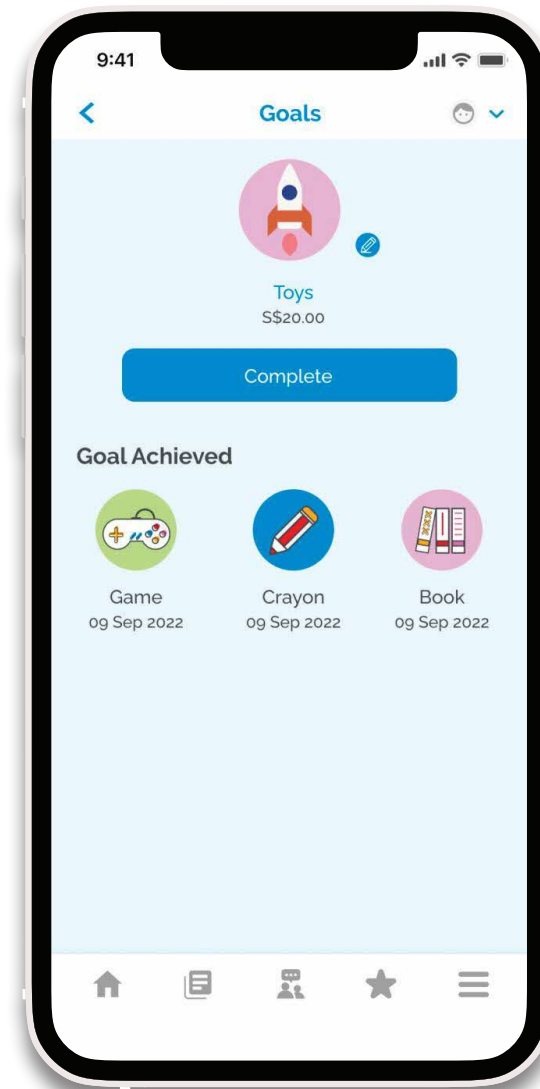
## Create a Savings Goal

**As the saying goes, good habits start young.**

Whether it is for a new book, a new game console or toys, encouraging your child to set saving goals can kick start their saving habits and educate them on delayed gratification.

You can change the goal and saving amount at any time. What's more, you and your child can track all the ongoing and completed goals in real time.

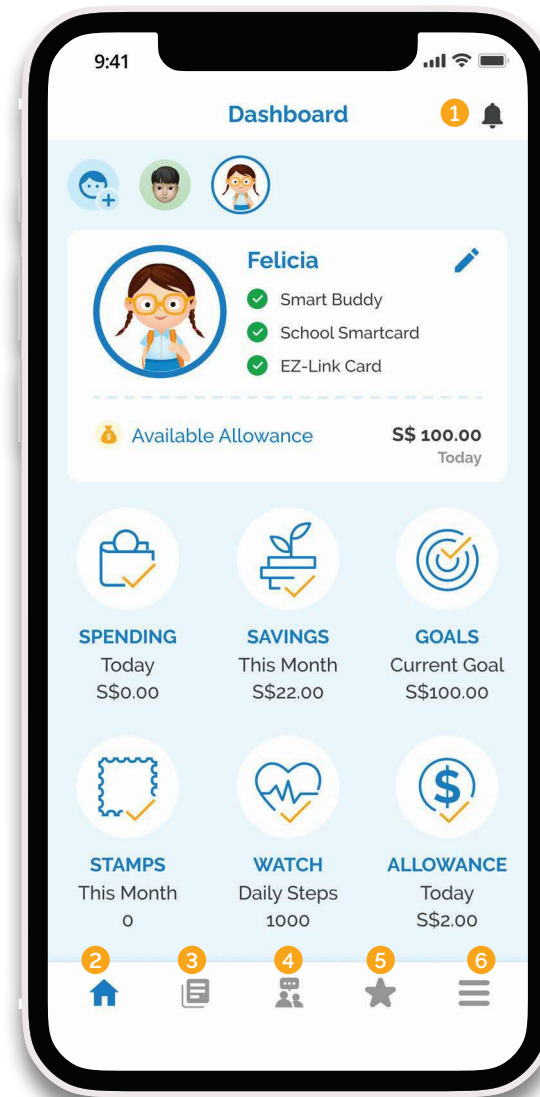
Just remember to fulfil your child's goals and give them their due rewards too!



# Other Features

## Explore more features that our Smart Buddy Mobile App offers!

- 1 Notifications**  
Receive real-time Smart Buddy updates or alerts.
- 2 Dashboard**  
Home page to access all Smart Buddy features
- 3 Newsfeed**  
Updates of key events, announcements and deals.
- 4 POSB Parents Community**  
Link to POSB Parents Facebook community.
- 5 What's New**  
Discover more value-added services exclusive to you.
- 6 Settings**  
Configure your app settings here.



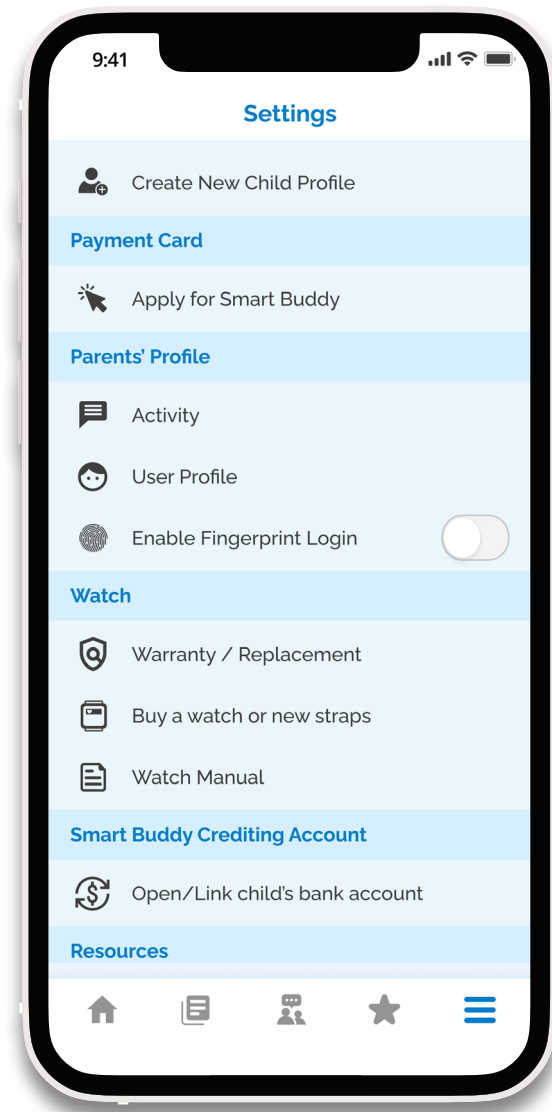


# Settings

**This tab contains app setting options, help and support resources all made easily accessible for you!**

Create a new child profile, apply for a new Smart Buddy, enable face ID or fingerprint login, access support-related resources and more in this tab.

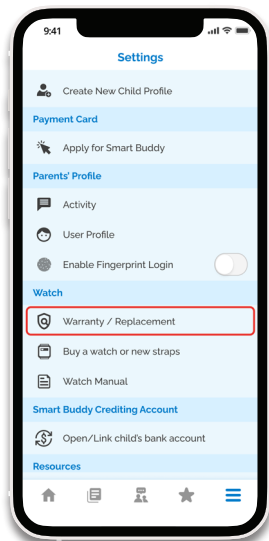
Additionally, watch warranty/replacement requests can also be submitted via this tab. More information in the next page.



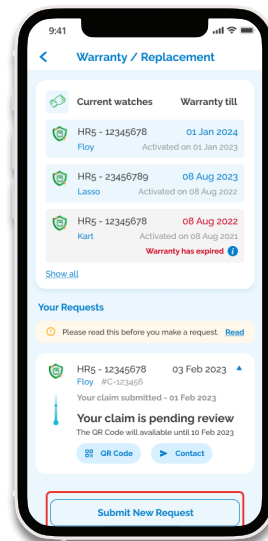
# Smart Buddy Watch Warranty/Replacement

If your watch is found to be defective within the warranty period, it may be eligible for replacement.

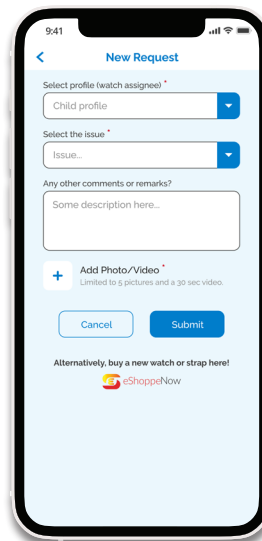
Follow the steps below on how to raise a request:



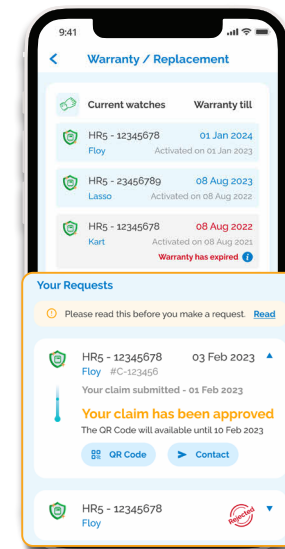
Step 1: Tap on "Warranty/Replacement" from the Settings tab.



Step 2: View your current linked watches and previously submitted requests (if any). For new requests, tap on "Submit New Request".



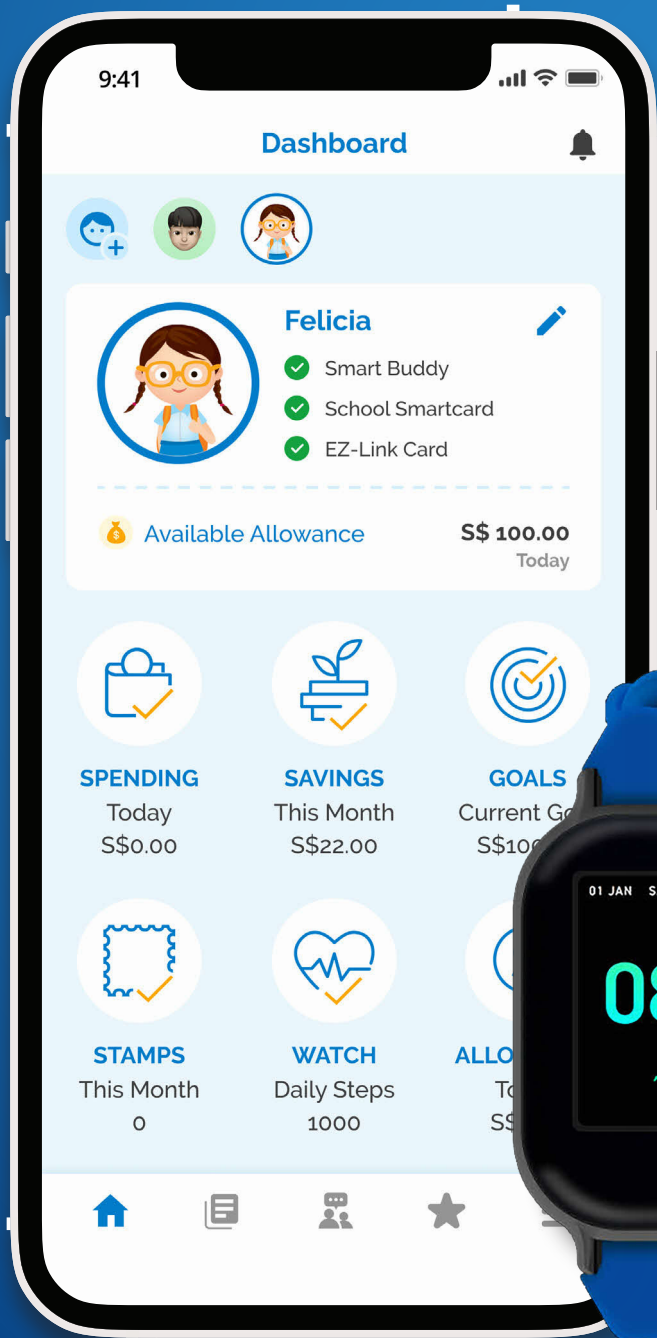
Step 3: Select the options accordingly and tap "Submit".



Step 4: You will be notified of the request results via push notification on the Smart Buddy app. You can also identify your request results under "Your Requests".

- If approved, retrieve the QR code and follow the instructions provided in the push notification to receive a replacement watch.
- If rejected, refer to your rejected request to find the rejection reason. For any further clarifications, you may also email: [sbwatch@styl.solutions](mailto:sbwatch@styl.solutions)

For our full warranty policy, refer to our T&Cs [here](#).



## Support

Need help in general or on how to activate your chip/card?

Click [here](#)