



eStatement

Frequently Asked Questions

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General

What is PayLah! eStatement?

It is an electronic monthly statement that can be retrieved through the PayLah! application. This contains detailed wallet activity/transaction done during the statement/billing cycle.

PayLah! statement is only available in eStatement form, there are no paper statement available for this product.

Please take note that the eStatement referenced in this FAQ are referring to PayLah! eStatements only.

What do I need to do to enrol for PayLah! eStatement?

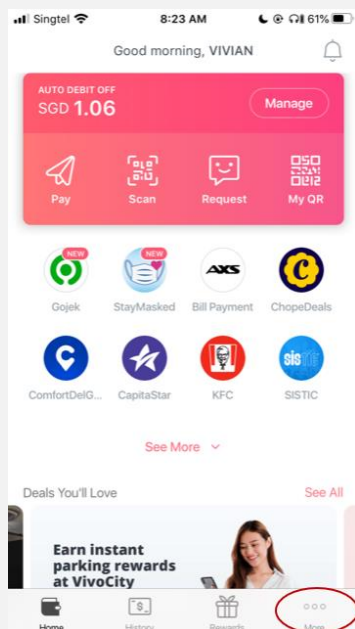
You are automatically enrolled for PayLah! eStatement.

How to view my eStatement on PayLah! application?

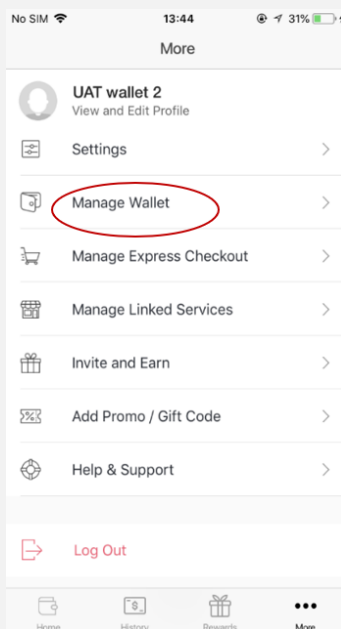
Ensure that you have downloaded the latest version of PayLah! application

A. For customers who are registered via digibank credentials

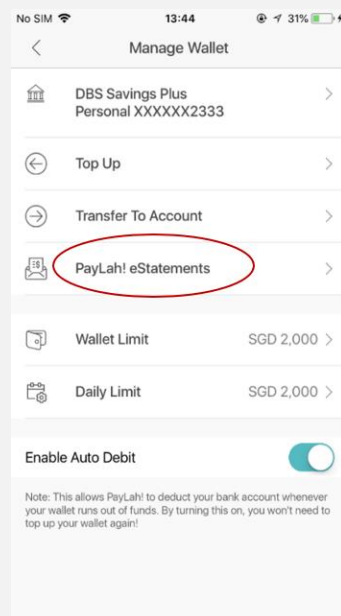
Registered via digibank credentials



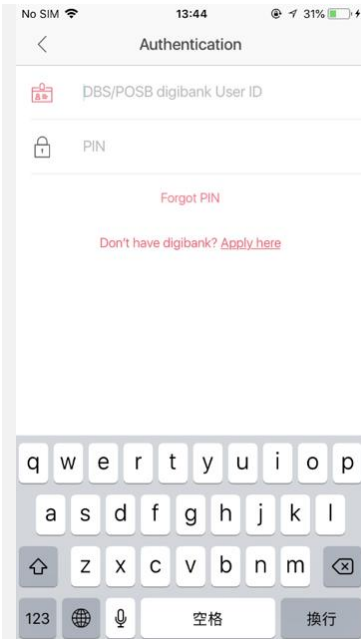
Step 1: Login to PayLah!
Step 2: Tap "More"



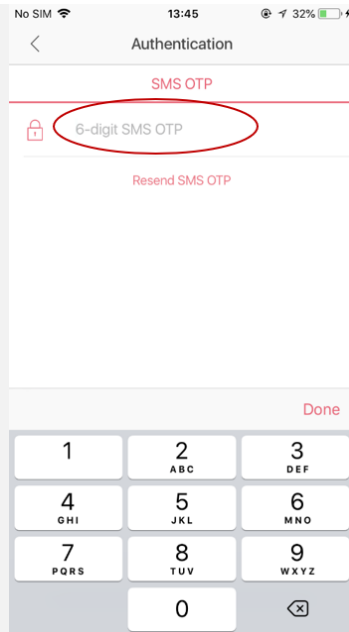
Step 3: Tap "Manage Wallet"



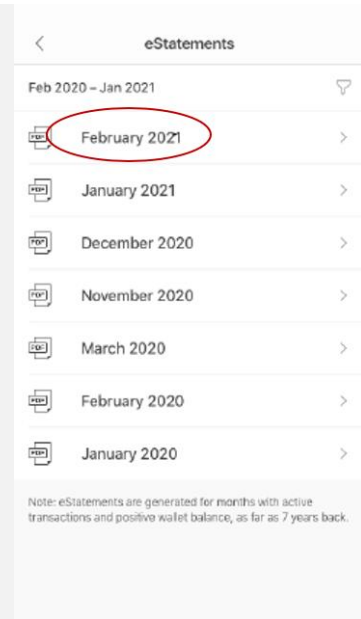
Step 4: Tap "PayLah! eStatements"



Step 5: Log in with digibank credentials



Step 6: Key in OTP



Step 7: Select & Tap on the eStatement you wish to view

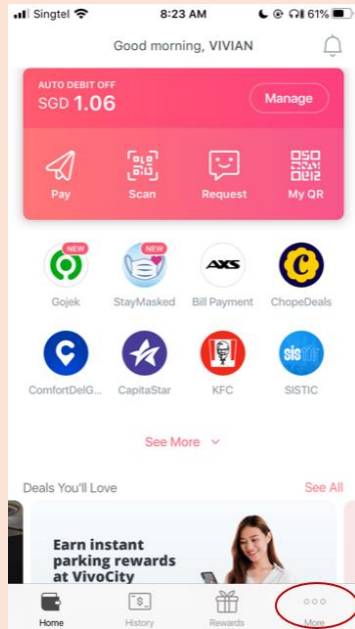
Step 8: You can now view your selected eStatement!

Important Note:

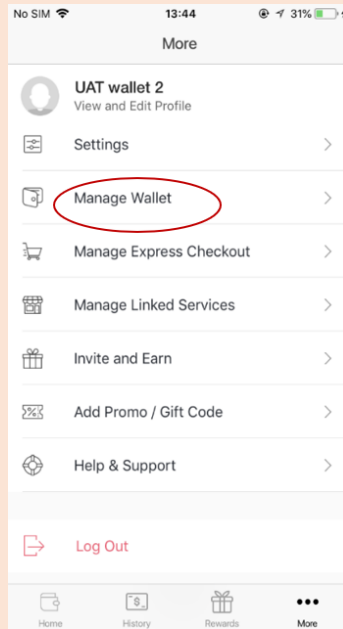
- Statements are sorted in chronological order (recent month on top)
- eStatements are only generated if there are transactions or a positive wallet balance in that month.

b. For customers who are registered via MyInfo

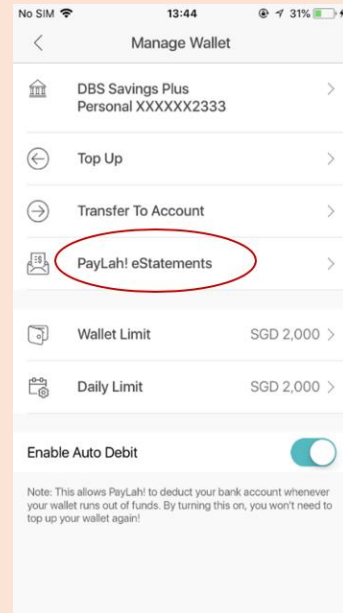
Registered via **MYINFO**



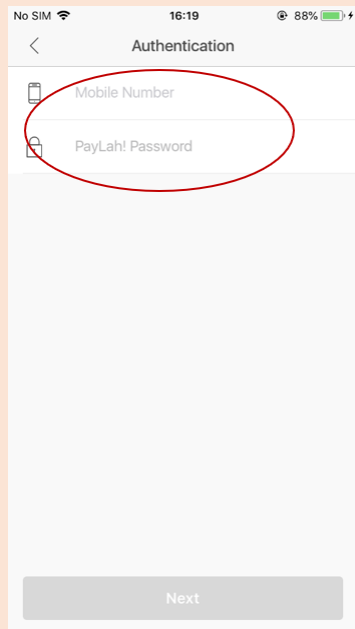
Step 1: Login to PayLah!
Step 2: Tap "More"



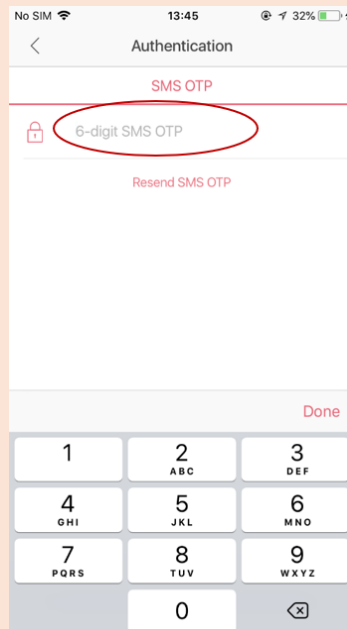
Step 3: Tap "Manage Wallet"



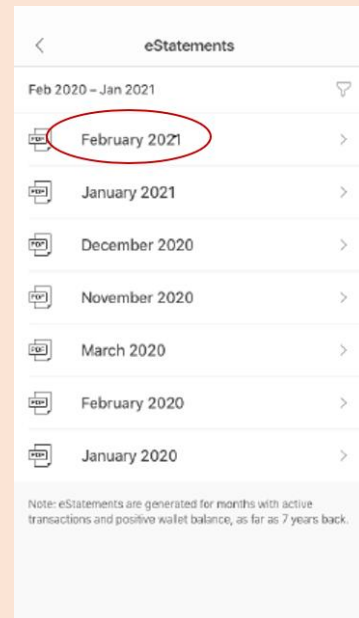
Step 4: Tap "PayLah! eStatements"



Step 5: Log in with your PayLah! mobile number and password



Step 6: Key in OTP



Step 7: Select & Tap on the eStatement you wish to view
Step 8: You can now view your selected eStatement!

Important Note:

- Statements are sorted in chronological order (recent month on top)
- eStatements are only generated if there are transactions or a positive wallet balance in that month.

Why was there no eStatement generated for my earlier transactions?

eStatement will only be generated for transactions starting from September 2020. Learn more about your statement cycle [here](#).

When can I start viewing my eStatement?

You will be able to view your eStatement from October 2020 onwards. Your eStatements will be ready for viewing according to your PayLah! Account statement cycle. Learn more about your statement Cycle [here](#).

An example below.

Customer	Statement – Sep 2020 (1 st Month of Launch)	Statement – Oct 2020 (2 nd Month of Launch)
<p><u>Wallet Account Number:</u> 88888800XXXXX2</p> <p>Last digit of wallet account number is 2</p>	<ul style="list-style-type: none"> • Statement Date: 4 Oct 2020 • Transactions reflected in statement will be between <u>4 Sep 2020 to 3 Oct 2020</u> • You can view your eStatement within 3 business days after 4 Oct 2020 via PayLah! 	<ul style="list-style-type: none"> • Statement Date: 4 Nov 2020 • Transactions reflected in statement will be between to <u>4 Oct 2020 to 3 Nov 2020</u> • You can view your eStatement within 3 business days after 4 Nov 2020 via PayLah!

How to read my eStatement?

Account Information

Account information consists of your personal information which includes:

1. Your Name and Email Address
2. Your Statement Date
3. PayLah! registered mobile number
4. PayLah! Wallet Account Number

The screenshot shows a PayLah! Statement of Account. At the top left, it says "PayLah! Statement of Account". At the top right is the DBS logo and address: "DBS Bank Ltd, Orchard Road P.O.Box 360 S(912312), www.dbs.com". Below the header, the account holder's name and email are listed: "Zhang hao tangshai (Hao) @Shao SHHDHS@HDHJS.COM". A table at the bottom contains the following information:

STATEMENT DATE	MOBILE NUMBER	WALLET ACCOUNT
15 Jan 2017	88863636	888888000247242

Callout 1 points to the name and email address. Callout 2 points to the statement date. Callout 3 points to the mobile number. Callout 4 points to the wallet account number.

DBS Cards P.O. Box 360 S(912312)
Hotline: 1800 111 1111

1 Your name and email address registered on your PayLah! Account

3 Your PayLah! registered mobile number

2 Your statement date – the date of which your statement is generated. Refer [here](#) for statement cycles.

4 Your Wallet account number - A 16-digit wallet account number applicable to PayLah!. The last digit of your Wallet Account Number will determine your [statement cycle](#).

What is my Statement Cycle?

Your statement cycle cannot be changed and is determined by the last digit of your PayLah! wallet account number.

You can locate your PayLah! wallet account number by referring to your eStatement [here](#).

An example below.

Wallet Account Number:

88888800XXXXX**2**

Last digit of wallet account number is **2**

Last Digit ending	Statement Cycle	Sample
1 or 2	4 th of the month	4 Jan 2021 to 3 Feb 2021
3 or 4	8 th of the month	8 Jan 2021 to 7 Feb 2021
5 or 6	17 th of the month	17 Jan 2021 to 16 Feb 2021
7 or 8	22 nd of the month	22 Jan 2021 to 21 Feb 2021
9 or 0	29 th of the month	29 Jan 2021 to 28 Feb 2021

Transaction History

Your transaction history consists of all transactions made during the period of your statement cycle.

This includes:

1. Your Name
2. Transaction Date
3. Transaction Description
4. Transaction Amount

DATE	DESCRIPTION	AMOUNT(S\$)
PayLah! Wallet No. 8888880000252358		
	PREVIOUS BALANCE	0.00
NEW TRANSACTIONS Zhang hao tangshai (Hao) @Shao		
06 Jan	RECEIVE MONEY FROM 98901141 REF NO.: 01689999990106060017734	190.00 CR
06 Jan	SEND MONEY TO 98901141 REF NO.: 01689999990106060017866	10.00 DB
06 Jan	PAYMENT REVERSED BY DBS BANK LTD REF NO.: 01689999990106060020639	12.30 DB
06 Jan	PAYMENT REVERSED BY DBS BANK LTD REF NO.: 01689999990106060026392	20.66 DB

1 Your Name – Ensure that the statement is under your name

2 Transaction Date – the date of which a transaction was made

3 Transaction Description – Includes the merchant name, or mobile number of recipient, etc.

To note: Ref no. reflected on the statement refers to the internal reference number in the Bank records. This is not the same as the transaction reference number shown on your PayLah! transaction history.

4 Transaction Amount
CR – Transaction amount credited into wallet
DB – Transaction amount debited from wallet

Useful Information

Additional information that may be included as part of your statement.

USEFUL INFORMATION ON YOUR DBS PAYLAH! WALLET

Important Notice

Please examine your transaction records.

Subject to any other applicable terms, please notify us of any error or discrepancy within fourteen (14) days from the date of the transaction as reflected on:

- your PayLah! history tab; or
- transaction notification sent to your registered email address

Terms & Conditions

For full terms and conditions, visit [dbs.com.sg](https://www.dbs.com.sg)

Others

Can I download my eStatement?

Yes. For both iOS and Android users, please follow the instructions shown on your device.

Why is my PayLah! registered mobile number not shown on my eStatement?

This is because your mobile number in the Bank's record does not match with your PayLah! registered mobile number. Please update your mobile number with the Bank if you do not see your mobile number reflected under your [Account Information](#) in your eStatement.

The reference number on my eStatement does not match with the reference number in my PayLah! transaction history. What should I do?

The reference number shown on your eStatement refers to the internal reference number in the Bank records. This is not the same as the transaction reference number shown on your PayLah! transaction history. Learn more about your Transaction History [here](#).

Why are there no transactions shown on my eStatement even though I have been using PayLah!?

Check if your wallet limit is set to \$0*.

*Only applicable for customers who are registered via digibank credentials

How do I check my PayLah! wallet limit?

1. Log in to PayLah! app
2. Tap More
3. Tap Manage Wallet
4. Locate your Wallet Limit

For PayLah! wallet with wallet limit set at \$0, any funds you receive will be automatically sent to your linked Bank Account. As such, the transaction will not be shown on your PayLah! eStatement.

However, you can proceed to check the transaction on your linked Bank Account Statement. The transaction will be reflected as a max out from your PayLah! wallet.

Take note: The above only applies to funds received from others. For outgoing payment made via PayLah! app, these transactions will still be shown on your PayLah! eStatement.

Will I receive a notification to inform me when my statement is ready?

No notifications will be sent. To view your eStatement, log in to PayLah! app within 3 business days after your statement cycle date. Learn more about your statement cycle [here](#).

Can I change my statement cycle?

Your statement cycle cannot be changed and is determined by the last digit of your PayLah! wallet account number. Learn more about your statement cycle [here](#).

Is there a limit to view past eStatements?

eStatements are stored and available up to 7 years (with effect from September 2020).

What happens if I close my PayLah! account and I want to retrieve my past eStatements?

Once a PayLah! account is closed, you will not be able to access your eStatements on the app. You are strongly encouraged to save a copy of your eStatements before closure of your PayLah! account.

Can I still view my past eStatements after updating my PayLah! mobile number?

Yes, you can still view your past eStatements completed previously. The eStatements are tagged to your PayLah! wallet account number and the update of your PayLah! mobile does not change your PayLah! wallet account number.

Why do I need to review my eStatement?

To ensure that transactions are posted correctly. Subject to any other applicable terms, please notify us of any error or discrepancy within fourteen (14) days from the date of the transaction as reflected on:

- your PayLah! history tab; or
- transaction notification sent to your registered email address

Are eStatements secure?

Yes. Your eStatements are secure and only accessible by you.

Do I need to pay for this new eStatement service?

No, this service is free of charge. However, charges may be applicable if you require the bank to print the statement for you.