

| Category/Group      | Question and Answer   |
|---------------------|---|
| General Information | <p><b>1. What is DBS PayLah!?</b></p> <p>DBS PayLah! is a personal mobile wallet which allows you to perform transactions such as funds transfer via your mobile number, QR Code payments, bill payments and other in-app and online purchases on the go.</p> <p><b>2. Is DBS PayLah! the same as PayNow?</b></p> <p>No. DBS PayLah! is a personal mobile wallet while PayNow is a digital platform.</p> <p>DBS PayLah! can store cash in the app and also has bill payments, payment requests and in-app lifestyle purchase features. PayNow transfers up to a cumulative daily limit of S\$1,000 while DBS PayLah! has a default \$999 daily limit, which can be adjusted (up to \$2000 for DBS/POSB digibank customers).</p> <p><b>3. Am I eligible for DBS PayLah!?</b></p> <p>You have to be at least 16 years of age and have a smartphone with a Singapore registered 8-digit mobile number. You must also be registered on DBS/POSB digibank.</p> <p>For iOS users, requires iOS 9.0 or later. For Android users, requires 4.4 or later.</p> <p><b>4. Is DBS PayLah! safe to use?</b></p> <p>DBS PayLah! is designed with safety features such as:</p> <ol style="list-style-type: none"> <li>I. For logins, you have to enter your 6 alphanumeric DBS PayLah! personal password</li> <li>II. If your device supports fingerprint authentication, you may also use the fingerprint stored to access DBS PayLah!</li> <li>III. Your DBS PayLah! wallet limit and daily transfer limit are each capped at SGD 999 by default. You can adjust both limits to levels that you are comfortable with.</li> <li>IV. For enhanced security, we recommend that you lock your smartphone with a password.</li> </ol> <p>Note:<br/>Touch ID function on your Apple iPhone mobile device allows you to store someone else's fingerprint to access and use the functions of your mobile device. If you choose to enable the Touch ID function for access to DBS PayLah! app, it is recommended that you should only store your own fingerprint on your mobile device to prevent others from accessing and using your DBS PayLah! app.</p> <p><b>5. Do the credit balances in my DBS PayLah! wallet earn any interest?</b></p> <p>No, the available credit balances in your DBS PayLah! wallet do not earn any interest.</p> <p><b>6. How do I delete my DBS PayLah! account?</b></p> <p>We are sorry you have to close your DBS PayLah! account. You can delete your account by calling our DBS contact center at 1800-111-1111.</p> |

**7. What if I want to close my DBS/POSB savings/current account(s)?**

Please inform the branch staff that you have a DBS PayLah! wallet when closing your DBS/POSB savings/current account(s). When you close your linked DBS/POSB savings/current account(s), the balance in the wallet will be refunded to you. Please note that DBS reserves the right to deal with the unclaimed amount if your wallet has not been used for a period of one year and if you have not given any instructions to DBS to close your wallet.

**8. What if I decide to close my digibank account?**

Please inform the branch staff that you have a DBS PayLah! wallet when closing your DBS/POSB digibank account. We will proceed to close your DBS PayLah! wallet and the remaining balance in the wallet will be refunded to the linked DBS/POSB savings/current account.

**9. Can I have more than 1 DBS PayLah! wallet?**

No. Each DBS/POSB digibank customer is entitled to link one of his/her mobile number to a DBS PayLah! wallet.

**10. I have lost my handphone, what should I do?**

If you lose your smartphone, simply call 1800-111-1111 (or (65) 6327 2265 from overseas) or visit any of our branches. DBS will block your DBS PayLah! wallet to prevent it from being compromised.

**11. How to terminate my DBS PayLah! wallet**

Simply visit our website at [dbs.com.sg](http://dbs.com.sg) to send an enquiry, call 1800-111-1111 (or (65) 6327 2265 from overseas) or visit any of our branches. Please ensure you transfer any remaining wallet balance out of your wallet before closure.

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| <p><b>Set Up</b></p>           | <p><b>12. How do I set up a DBS PayLah! account?</b></p> <p>Simply download the DBS PayLah! app for <a href="#">App Store</a> or <a href="#">Google Play</a> onto your phone.</p> <p>I. Register your mobile no. on the app with your DBS/POSB digibank credentials.</p> <p>If you do not have an existing DBS/POSB digibank account or CASA, you are advised to create one. You can register for DBS/POSB digibank <a href="#">here</a> and DBS Account(s) <a href="#">here</a>.</p> <p>II. Follow the steps to input your details and select your desired account to link to DBS PayLah!.</p> <p>III. Once your wallet has been created, you may choose to enable the Auto-Debit function or maintain your wallet balance manually through the Top Up function.</p> <p>Auto-Debit is function which allows you to debit your linked bank account when your DBS PayLah! wallet has insufficient funds to complete a transaction.</p> <p>To enable this function, tap on More &gt; Manage DBS PayLah! &gt; Enable Auto Debit. You will be prompted to enter your digibank User ID and PIN, followed by a 6-digit SMS OTP for verification.</p>   |
| <p><b>Account Settings</b></p> | <p><b>13. How can I change my DBS PayLah! password?</b></p> <p>Tap on More &gt; Account Settings &gt; Edit Password</p> <p>If you have forgotten your password, you may tap on the "Forgot your Password?" icon on the login page. You will be prompted to enter your digibank User ID and PIN before you can change your password.</p> <p><b>14. How can I update my mobile number?</b></p> <p>Tap on More &gt; Account Settings &gt; Edit Mobile Number</p> <p>Kindly ensure that you update your new mobile number on DBS PayLah! before terminating your existing mobile number.</p> <p>Note: Changing your mobile number linked to your DBS PayLah! wallet will not automatically update the mobile number registered in your personal records with the Bank. Likewise, changing your mobile number registered in your personal records with the Bank does not automatically update the mobile number linked to your DBS PayLah! wallet.</p> <p>If your DBS PayLah! wallet is registered via non-DBS/POSB digibank, updating your mobile number in the app is unavailable. Please contact our customer care team on how to change your mobile number.</p> <p><b>15. How can I enable Touch ID for login?</b></p> <p>Tap on More &gt; Account Settings &gt; Touch ID Login</p> <p>Toggle the option on Touch ID Login and verify through the OTP sent to your phone.</p> |

## Manage Wallet

### 16. How can I update my linked bank account details?

Tap on More > Manage DBS PayLah! > Tap on your existing linked bank account

You will be prompted to enter your digibank credentials, then enter your new bank account details.

### 17. What is my maximum DBS PayLah! wallet limit?

You may set a wallet limit of up to S\$2000 for your DBS PayLah! wallet.

Tap on More > Manage DBS PayLah! > Wallet Limit

Note:

- If you set your wallet limit to S\$0, all incoming funds will be automatically sent to your linked DBS/POSB bank account. You will also not be able to send money to others.
- If someone sends you an amount which exceeds your wallet limit, the excess amount will be automatically sent to your linked DBS/POSB bank account. You will see this automatic transfer of the excess amount as a Maxed-Out transaction in your Transaction History.

E.g. You have set your wallet limit as S\$200. Your friend sends you \$250. As your wallet limit is capped at S\$200, the excess S\$50 will be credited to your linked DBS/POSB account directly and the DBS PayLah! wallet will show a balance of S\$200.

### 18. What is daily transfer limit?

You can set a daily transfer limit of S\$100, S\$200, S\$500, S\$999 or S\$2000 for your DBS PayLah! wallet.

Tap on More > Manage DBS PayLah! > Daily Limit

**Send & Receive Funds**

**19. How do I receive money from friends?**

- I. For existing DBS PayLah! users, the money from senders will be credited instantly into your wallet.
- II. If you have not registered for DBS PayLah!, you are advised to create a wallet with your mobile number where funds was sent to within 3 calendar days.
- III. If your wallet has been created automatically when you registered for digibank, please download DBS PayLah! app with your mobile number to claim your funds.

**20. What happens if I send money to a recipient who does not have a DBS PayLah! wallet?**

The recipient will receive an SMS alert to download the DBS PayLah! app within 3 calendar days. The funds will be automatically credited into his/her DBS PayLah! wallet tagged to the mobile number once he/she successfully registers.

**Important note for recipients with PayNow but without a DBS PayLah! wallet:**

If you have sent funds to a mobile number that is not DBS PayLah! registered but has already been registered with PayNow, the funds will be credited from your DBS PayLah! wallet into the recipient's PayNow linked account. PayNow transactions can be identified with a PayNow sticker under your DBS PayLah! transaction history.

Josephine -S\$5.45  
Sent on 8 May 2018 at 10:04PM PAYNOW

**21. What happens if the recipient does not download and register for a DBS PayLah! wallet within 3 calendar days?**

The funds will be automatically credited back to the original sender's DBS PayLah! wallet. The sender will receive the amount back in his/her DBS PayLah! wallet with a push notification message.

E.g. 'You received a refund of \$10.20 from 98765432.'

**22. When I receive funds from DBS Bank, how can I check which campaign incentives this is for?**

Simply tap on History at the bottom of the Home Screen and tap on the transaction from DBS Bank to see the message description.

**23. What happens when my auto-debit was switched off and there is an error message when I click "Pay"? My wallet limit was 0.**

The funds will be sent to CASA as the wallet limit was set to 0 previously. The auto-debit function should be turned on to avoid this error.

**Payment**

**24. Where can I Scan and Pay via QR Code?**

Scan and Pay functionality can be used at merchants who accept NETS and DBS PayLah! QR code. Simply look out for the logos below:



DBS Static QR code (left) vs NETS Dynamic QR code (right)

**Static QR Code**

**Dynamic QR Code**

After the user scans the Static QR code, he/she will be prompted to enter the amount payable.

User only needs to scan the Dynamic QR code to make payment. (No need to enter amount payable)

**25. How do I Scan and Pay via QR Code?**

When making a purchase at a merchant which accepts either NETS or DBS PayLah! QR Code transactions, you simply need to:

- I. Tap on Scan QR to activate the QR Code scanner
- II. Verify the payment details
- III. Scan the QR Code
- IV. Enter amount payable (for Static QR Codes)

**26. How do I pay my bills on DBS PayLah!**

You simply need to:

- I. Tap on Pay > Bills
- II. Enter the amount payable
- III. Search or select a Billing Organisation from the drop-down list
- IV. Enter the Bill Reference Number

Click [here](#) to see the list of eligible Billing Organisations.

**27. What is a Bill Reference Number?**

Your Bill Reference Number is a reference number given by the Billing Organisation and it is usually stated on your bill. It is your responsibility to enter the correct Bill Reference Number or your Bill Payment transaction might not be successful.

**28. How do I pay for my online purchases?**

If you are checking out from a web-based online merchant:

- I. Select the option to pay with DBS PayLah! on the merchant's checkout page and then enter your DBS PayLah! mobile number to continue.
- II. Your online merchant will initiate a request for payment to your DBS PayLah! wallet and you will be notified via a push notification to log in to your app.
- III. Upon log in, simply verify the payment details of your online purchase and tap on Pay Now to confirm.
- IV. Once successful, you will receive a confirmation SMS for your records and you may return to your merchant's website to view the completed purchase.

If you are checking out from an app-based online merchant:

- a. Select the option to pay with DBS PayLah! on the merchant's checkout page.
- b. Your DBS PayLah! app will be launched automatically and proceed to log in.
- c. Upon log in, simply verify the payment details of your online purchase and tap on Pay to confirm.

Once successful, you will receive a confirmation SMS for your records and you will be redirected back to your merchant's app to view the completed purchase.

**29. How do I make an in-app purchase?**

You can now make lifestyle purchases such as movie bookings, travel insurance purchase and dining vouchers purchase on the go with DBS PayLah!.

Simply tap on the icon of your choice at the home screen and you will be redirected to a page where you can make your booking(s) or purchase(s). Check out with DBS PayLah! for a quick card-free payment mode, no more entering of long card details!

**30. How do I handle Express Checkout?**

For Express Checkout, users will receive a payment request from the merchant via push notification. Simply tap on it to login.

**31. How do I make a Donation?**

You can make a **Donation** by tapping on **Send** (on the **Homepage**) > **Donation**, followed by entering or selecting the **Charity** and the amount that you wish to donate. You will be required to provide your Full Name and NRIC or FIN number which will be sent to the Charitable Organisation should the donation be tax deductible. Please note that not all donations are tax deductible, therefore it is your responsibility to check with the Charitable Organisation to determine whether the Charitable Organisation qualifies for tax deductions before making the donation.

*Do note that the Donation function is only applicable for Android.*

**Others**

**32. Why did I get an error message after keying in a promo code?**

Promo Codes or Referral Codes are only valid for a one-time redemption. You can only redeem either one promo code or one referral code, and not both.

**33. Do the credit balances in my DBS PayLah! wallet earn any interest?**

No, the available credit balances in your DBS PayLah! wallet do not earn any interest.

**34. What if I want to close my DBS/POSB account(s)?**

Please contact the bank and inform us that you have a **DBS PayLah!** wallet when closing your DBS/POSB savings/current account(s). When you close your linked DBS/POSB savings/current account(s), the balance in the wallet will be refunded to you.

Please note that DBS reserves the right to deal with the unclaimed amount if your wallet has not been used for a period of one year and if you have not given any instructions to DBS to close your wallet.

**35. What do I do when my DBS PayLah! wallet receives a prompting that says it needs to be verified?**

If you are not a DBS/POSB digibank user, you may be prompted to perform a verification. Simply follow the prompting and take a digital capture of your NRIC/FIN. Ensure this is the same identity card with same details registered under DBS PayLah!.

If you are unable to take the digital capture, please contact our customer service hotline for help.

**36. DBS PayLah! app is not working on my Android device even though I have tried to reinstall the app.**

For security purposes, DBS PayLah! app does not allow certain applications to run concurrently with the app. In order for DBS PayLah! app to function effectively, overlay applications like Dimly, Blue Light Filter, and other similar apps should be uninstalled and disabled.