

Category/Group	Question and Answer
General Information	<p><b>1. What is PayLah!</b></p> <p>DBS PayLah! is a personal mobile wallet which allows you to perform transactions such as funds transfer via a mobile number, scan to pay via QR Code and pay your bills on the go. DBS PayLah! is free of charge to use and is also available to non-DBS/POSB customers.</p> <p><b>2. Am I eligible for 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 have a Singapore bank account.</p> <p>For iOS users, requires iOS 9.0 or later. For Android users, requires 4.4 or later.</p> <p><b>3. Is PayLah! safe to use?</b></p> <p>DBS PayLah! is designed with safety features such as:</p> <ul 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> </ul> <p><b>Note:</b></p> <p>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. Thus 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> <ul style="list-style-type: none"> <li>iii. Your DBS PayLah! wallet limit and daily transfer limit are each capped at SGD 999 by default. For DBS/POSB digibank users, you can adjust both limits to levels that you are comfortable with. Adjustment of limits is not available to non-DBS/POSB digibank users.</li> <li>iv. For enhanced security, we recommend that you lock your smartphone with a password.</li> </ul> <p><b>4. Can I have more than 1 PayLah! wallet?</b></p> <p>Yes. Each customer can have more than one DBS PayLah! wallet.</p> <p>For DBS/POSB digibank users, you can have:</p> <ul style="list-style-type: none"> <li>i. One DBS PayLah! wallet registered under your digibank User Profile and a mobile number, and</li> <li>ii. Two additional unique DBS PayLah! wallets registered under a non-digibank User Profile and with two separate mobile numbers.</li> </ul> <p>For non-DBS/POSB digibank users, you can have:</p> <ul style="list-style-type: none"> <li>i. Up to a maximum of three DBS PayLah! wallets registered under a non-digibank User Profile with three separate mobile numbers.</li> </ul> <p><b>5. I have lost my handphone, what should I do?</b></p> <p>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.</p>

### 6. How to terminate my DBS PayLah! wallet

For both DBS/POSB digibank users and non-DBS/POSB digibank users, 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. Wallet balances will be credited back to your linked account upon termination.

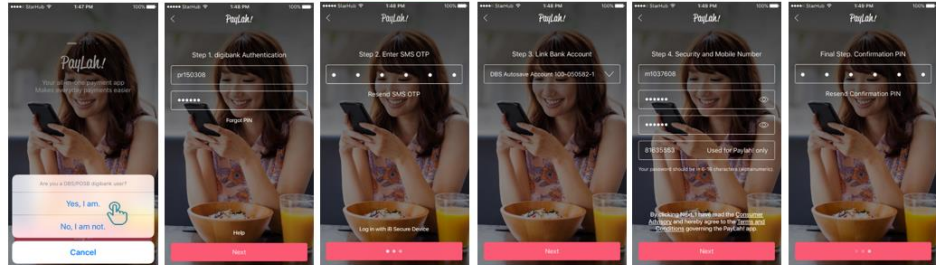
For non-DBS/POSB digibank users, if you have not verified your linked bank account upon registration, you will need to in order to terminate your wallet.

Setting up

### 7. How to set up a PayLah! account for DBS/POSB digibank users?

Follow the step-by-steps guide in the figure below for DBS/POSB digibank users.

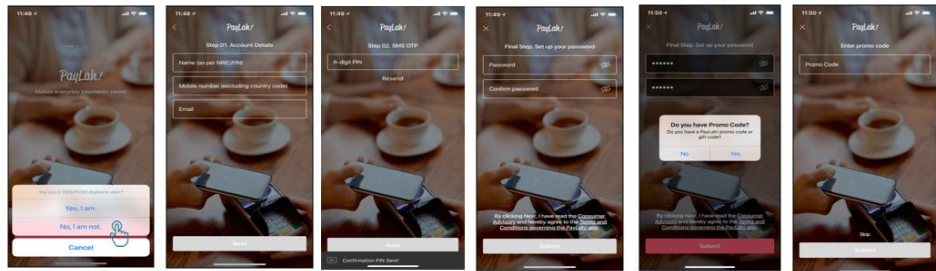
#### Register through DBS/POSB iBanking

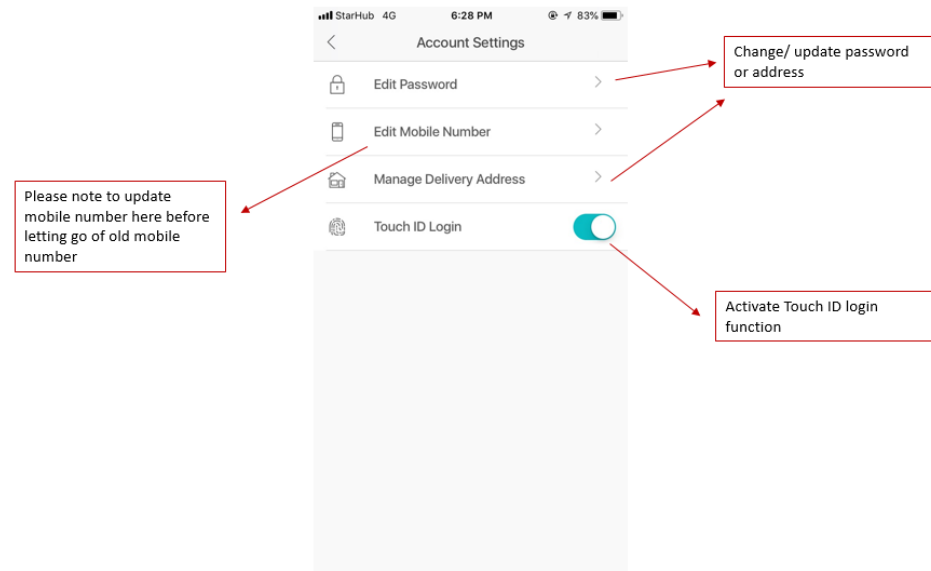


### 8. How to set up a PayLah! account for non iBanking users?

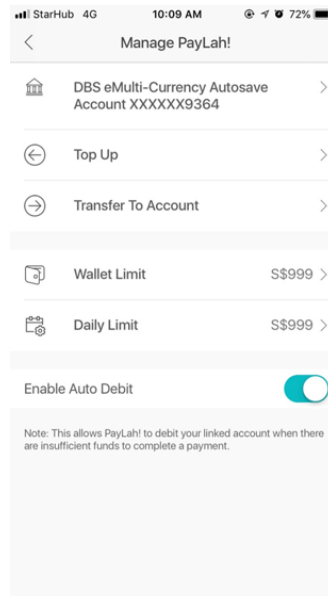
Follow the step-by-steps guide in the figure below for non DBS/POSB digibank users.

#### Register without iBanking



<p>Account settings</p>	<p><b>9. How to change my PayLah! password</b></p> <p>Tap on the “Forgot your Password?” icon on the login page.</p> <p>If you are a DBS/POSB digibank user: You will be prompted to enter your digibank User ID and PIN before you can change your password.</p> <p>If you are not a DBS/POSB digibank user: You will be prompted enter your Recovery Email Address. A Confirmation PIN will be sent to your recovery email address before you can change your password.</p> <p><b>10. How to update my mobile number</b></p> <p>For DBS/POSB digibank users: Tap on More &gt; Account Settings &gt; Edit Mobile Number</p> <p>For non-DBS/POSB digibank users: You will need to terminate your DBS PayLah! wallet and re-register for a new wallet using your new mobile number.</p> <p>Note: Changing the 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>Tap on 'More' at the bottom right of PayLah! app home page &gt; Tap 'Account Settings'</p>  <p>The screenshot shows the 'Account Settings' screen with the following callouts:</p> <ul style="list-style-type: none"> <li>A box pointing to the 'Edit Password' option: "Change/ update password or address"</li> <li>A box pointing to the 'Edit Mobile Number' option: "Please note to update mobile number here before letting go of old mobile number"</li> <li>A box pointing to the 'Touch ID Login' toggle switch: "Activate Touch ID login function"</li> </ul>
<p>Manage your wallet</p>	<p><b>11. How to update my linked bank account details</b></p> <p>For DBS/POSB digibank users: Tap on More &gt; Manage PayLah! &gt; Tap on your existing linked bank account</p> <p>You will be prompted to enter your digibank User ID and PIN before you can change your linked bank account.</p>

Tap on 'More' at the bottom right of PayLah! app home page  
> Tap 'Manage PayLah!'



Change / Update linked account

Users registered via DBS/POSB iBanking may enable Auto Debit, this will remove the need for wallet top ups.

For non-DBS/POSB digibank users:

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

You will be prompted to enter and submit your new bank account details. DBS will credit a S\$0.01 deposit into your new linked bank account with an Authentication Code that will be reflected in your transaction history. Enter the Authentication Code into the PayLah! app to verify bank account.

### 12. How do I top up my PayLah! wallet for non-DBS/POSB digibank users?

For non-DBS/POSB digibank users, top up your PayLah! wallet via online FAST transfers from your linked bank account.

Simply select FAST transfer service on your other bank's internet or mobile banking platform, and enter the following details:

Bank Name:  
DBS Bank Ltd.

Account Number:  
65(Your PayLah! mobile number)  
e.g. 6591234567 without spaces

Note: Please ensure your top-up amount does not cause your PayLah! balance to exceed the wallet limit of S\$999.00.

### 13. What is my maximum PayLah! wallet limit?

For DBS PayLah! wallets registered under digibank User Profiles, you can set a wallet limit of up to S\$999 for your DBS PayLah! wallet. Tap on More > Manage PayLah! > Wallet Limit

For DBS PayLah! wallets registered under a non-digibank User Profile, the wallet limit is fixed at S\$999.

E.g. If you have set your daily transfer limit as S\$999 but would like to send S\$800 each to two different friends, you will only be able to pay one friend in full as the total amount of S\$1,600 is higher than your daily transfer limit.

	<p>Note:</p> <ul style="list-style-type: none"> <li>○ 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.</li> <li>○ 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.</li> </ul> <p>E.g. You have set your wallet limit as S\$200. You transferred S\$40 to your friend for a meal. The remaining wallet balance is now S\$160. Your friend transfers S\$100 to you for a gadget you helped him to buy. However, as the wallet limit is capped at S\$200, the excess S\$60 will be credited to your DBS/POSB savings/current account directly and the DBS PayLah! wallet will show a balance of S\$200.</p> <p><b>14. What is daily transfer limit?</b></p> <p>For DBS PayLah! wallets registered under digibank User Profiles, 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 &gt; Manage PayLah! &gt; Daily Limit</p> <p>For DBS PayLah! wallets registered under a non-digibank User Profile, the daily limit is defaulted to S\$999 and cannot be changed.</p>
Send & Receiving Funds	<p><b>15. What happens if I send money to a recipient who does not have a PayLah! wallet?</b></p> <p>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 once he/she successfully registers.</p> <p>Do note that if you have sent funds to a mobile number that is not PayLah! registered but has already been registered with PayNow, the funds will be credited from your PayLah! wallet into the recipient's PayNow linked account. PayNow transactions can be identified with a PayNow sticker under your PayLah! transaction history.</p> <p>Josephine <span style="float: right; color: red;">-S\$5.45</span>  <small>Sent on 8 May 2018 at 10:04PM <span style="float: right; color: purple;">PAYNOW</span></small></p> <p><b>16. What happens if the recipient does not download and register for a PayLah! wallet within 3 calendar days?</b></p> <p>The funds will be automatically credited back to the original sender's PayLah! wallet.</p> <p><b>17. How do I receive money from friends?</b></p> <ol style="list-style-type: none"> <li>i. For existing DBS PayLah! users, the money from senders will be credited instantly into your wallet.</li> <li>ii. For non-existing DBS PayLah! users, the money will not be credited into your wallet until you successfully register for DBS PayLah!</li> </ol> <p><b>18. What is Auto-Debit?</b></p>

Auto-Debit is function which users can enable to allow PayLah! to debit your linked bank account, when your PayLah! wallet has insufficient funds, to complete a transaction. Auto-Debit is only applicable for DBS/POSB digibank users.

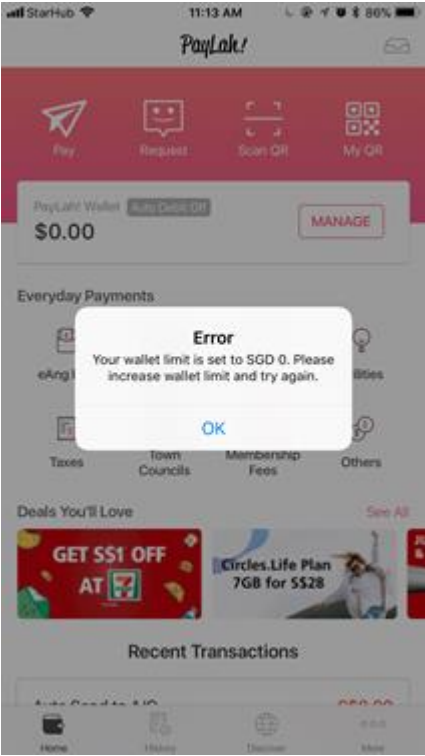
**19. How do I activate Auto-Debit?**

On the PayLah! home screen, tap on More > Manage PayLah! > Enable Auto Debit

You will be prompted to enter your digibank User ID and PIN, followed by a 6-digit SMS OTP before you can enable Auto-Debit.



**20. What happens when my auto-debit was switched off and there is an error message when I click "Pay"? In addition, 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.



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

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

**What is the difference between scanning a Static QR code vs Dynamic QR code?**

**Static QR Code (P2P)****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)

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

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

- a. Tap on Scan QR to activate the QR Code scanner
- b. Verify the payment details
- c. Scan the QR Code
- d. Enter amount payable (for Static QR Codes)

**23. How do I pay my bills on PayLah!**

You simply need to:

- a. Tap on Pay > Bills
- b. Enter the amount payable
- c. Search or select a Billing Organisation from the drop-down list
- d. Enter the Bill Reference Number

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

**24. 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.

**25. 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:

- i. Select the option to pay with DBS PayLah! on the merchant's checkout page.
- ii. Your DBS PayLah! app will be launched automatically and proceed to log in.

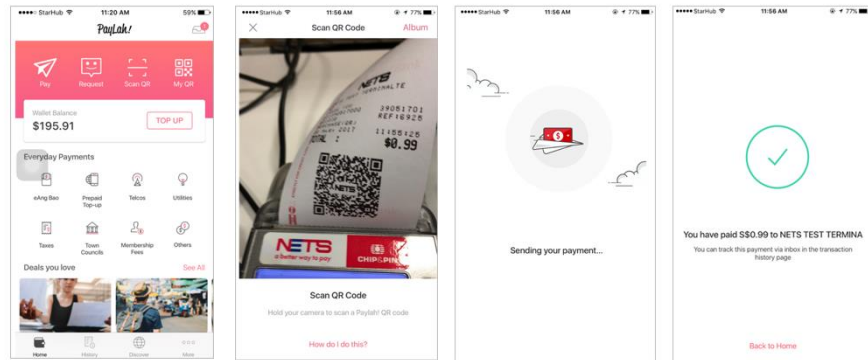
- iii. Upon log in, simply verify the payment details of your online purchase and tap on Pay Now to confirm.

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.

### 26. How do I handle P2B for Local Businesses using NETS/PayLah! QR code ?

For NETS Dynamic QR Code, the payment amount is specific and transaction is paid automatically upon scanning the QR Code. For NETS/PayLah! Static QR Code, the user needs to key in the amount to pay upon scanning the QR code (as shown below).

Paying Local Businesses – NETS / PayLah! QR Code



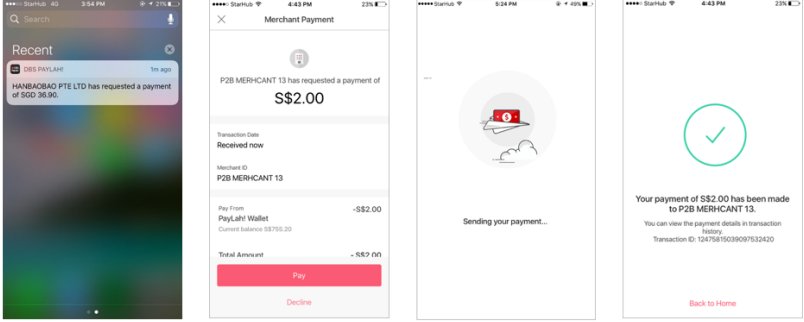
**NETS Dynamic QR Code**  
Payment amount is specific and transaction is paid for automatically upon scanning QR Code

**NETS / PayLah! Static QR Code**  
User needs to key in amount to pay upon scanning QR Code

### 27. How do I handle Express Checkout?

For Express Checkout, users will receive notification of payment request. Simply tap on it to login.



	<p style="text-align: center; border: 1px solid red; padding: 2px;">Express Checkout</p> <div style="display: flex; justify-content: space-around; align-items: center;">  </div> <div style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>User will receive push notification of payment request. Simply tap on it to log into PayLah! and tap 'Pay'</p> </div> <p>Express checkout is currently only available users who registered for PayLah! via DBS/POSB iBanking.</p> <p style="text-align: center;"><b>28. How do I make a Donation?</b></p> <p>You can make a <b>Donation</b> by tapping on <b>Send</b> (on the <b>Homepage</b>) &gt; <b>Donation</b>, followed by entering or selecting the <b>Charity</b> 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.</p> <p><b>Do note that the Donation function is only applicable for Android.</b></p>
PayLah! Promotions	<p><b>29. When I receive funds from DBS Bank, how can I check which campaign incentives this is for?</b></p> <p>To see more details, simply tap on History at the bottom of the Home Screen and tap the transaction from DBS Bank.</p> <p><b>30. Why did I get an error message after keying in a promo code or a friend's referral code?</b></p> <p>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.</p> <p><b>31. Where can I find my referral code?</b></p> <p>Tap on More &gt; Invite and Earn to view personal referral code and share with friends and family.</p>
Others	<p><b>32. 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>33. What if I want to close my DBS/POSB savings/current account(s)?</b></p>

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.

**34. What are the differences between a DBS PayLah! wallet registered under digibank and one that is not?**

	Wallet registered with DBS/POSB iBanking	Wallet registered without iBanking
<b>i. Auto-Debit function</b>	Available	Not available
<b>ii. Wallet Limit</b>	S\$0 to S\$999	S\$999
<b>iii. Mobile number update</b>	Update mobile no. under 'Account Settings'	Wallet must be closed and set up again for new mobile no.
<b>iv. Identity verification</b>	Verified through iBanking	Identity verification done through several steps, follow promptings to complete profile verification in app
<b>v. Bank account verification</b>	Verified through iBanking.	Customers should perform 1 cent verification

- i. Non-digibank profiles do not have auto-debit function. Users cannot top up their wallets directly. They can only do so via FAST or AXS stations (minimum \$80 top-up).
- ii. Non-digibank profiles cannot set wallet limit. The default wallet limit is \$999.
- iii. Non-digibank profiles cannot change registered mobile number. Users are required to terminate their wallets and re-register if they changed mobile numbers.
- iv. Non-digibank profiles are required to submit identification documents through the app to verify their identities
- v. Non-digibank profiles are required to verify their linked bank accounts (see point 11)

**35. What documents are required if I register for a DBS PayLah! wallet under a non-digibank Profile?**

We require users to take a photo of their NRIC/FIN (front and back) via the app. Users can do so upon successful registration of the wallet (Go to "More" → "Complete Profile"). Users will not be able to the benefits of DBS PayLah! if they do not submit their NRIC/FIN.

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

For PayLah! users who are NOT registered via iBanking method, 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 PayLah!.

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