



Live more,
Bank less



PayNow Corporate Guidebook (Registration)

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GO CASHLESS WITH PAYNOW CORPORATE

DBS PayNow Corporate* allows you make and receive payments in SGD, with either a Unique Entity Number or a PayNow QR Code. You can make either single or bulk transfers.

This service is now available on IDEAL desktop and mobile app. To register, simply login to IDEAL. The following guide will show you how.

*List of participating banks supporting PayNow Corporate: Bank of China, HSBC Bank, OCBC Bank, CitiBank, Industrial and Commercial Bank of China, Standard Chartered, Maybank and United Overseas Bank

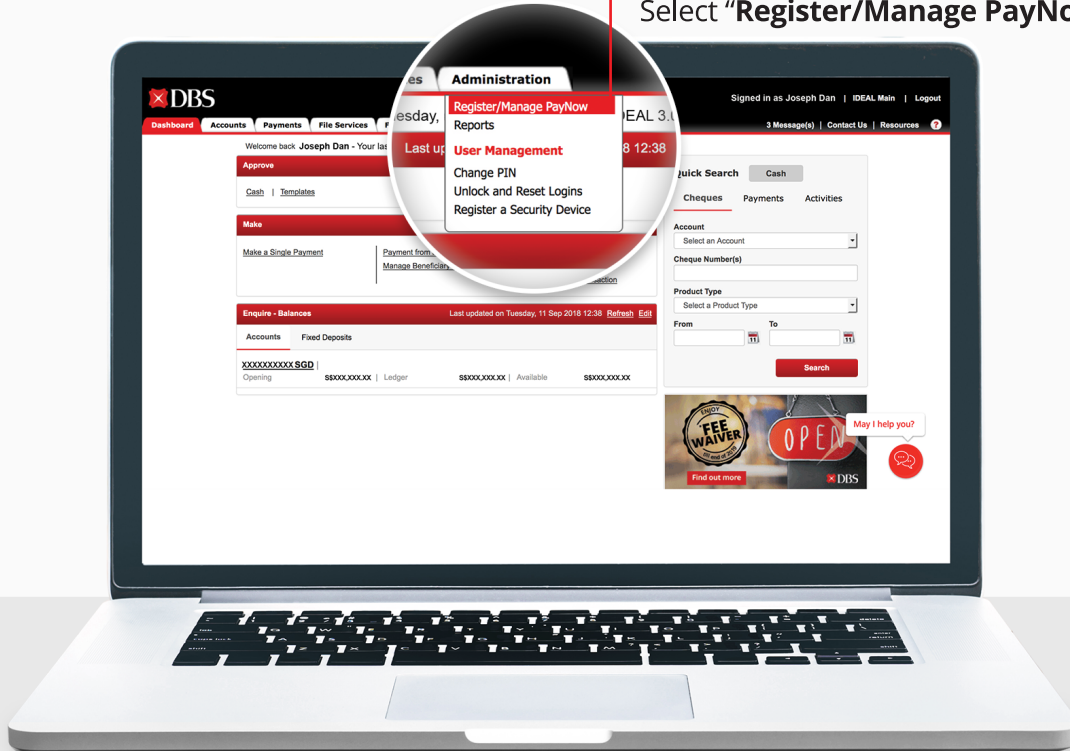
REGISTERING FOR PAYNOW CORPORATE (DESKTOP)

Step 1:

Login to IDEAL

Go to “**Administration**” in the menu on top

Select “**Register/Manage PayNow**”.



Please note that only SGD accounts can be used.

Step 3:

Enter your UEN plus Suffix (if required)

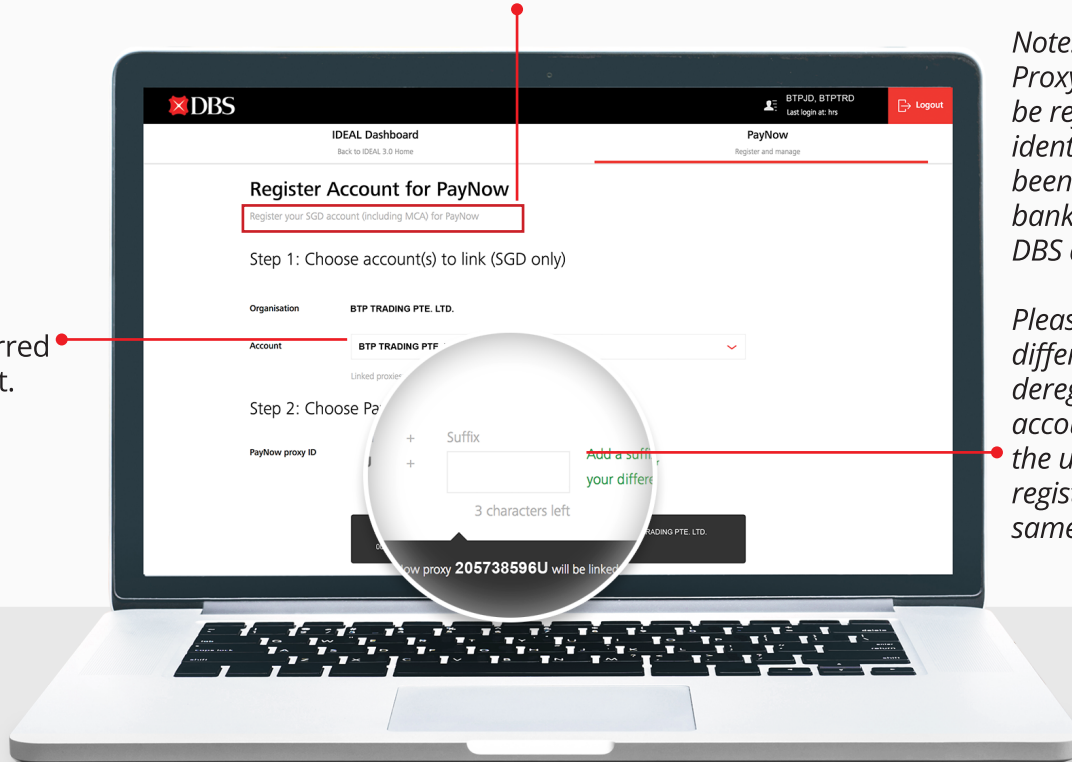
Note:

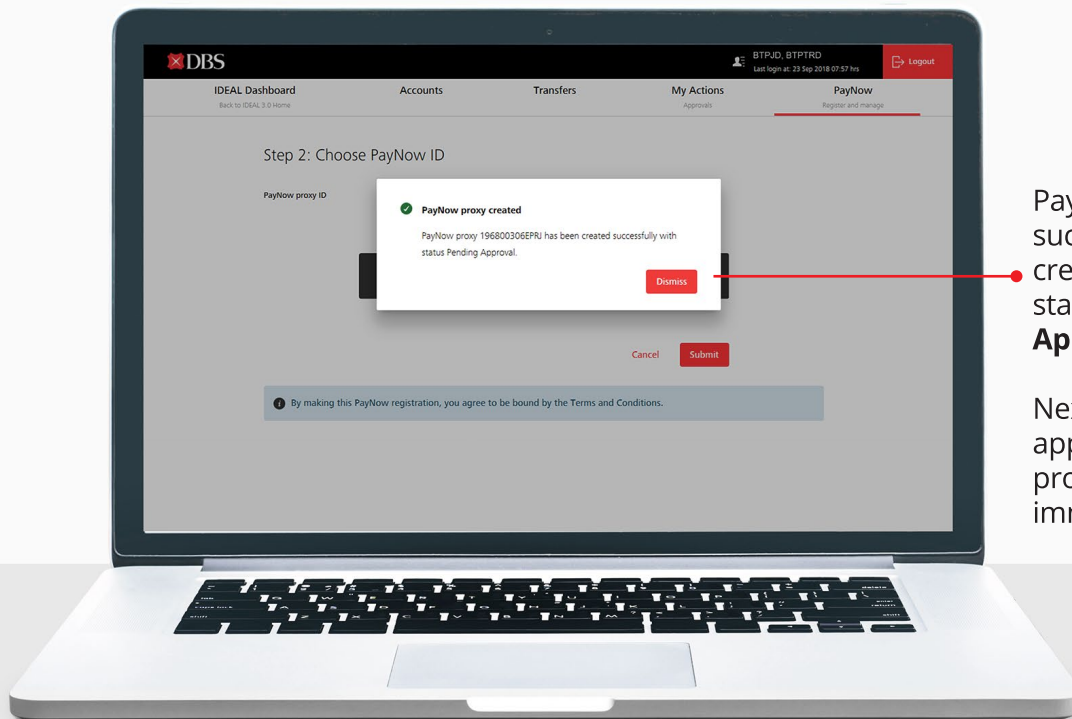
Proxy registration will be rejected if an identical proxy has been used for other bank accounts (within DBS and other banks).

Please choose a different proxy or deregister the PayNow account (with the used proxy) before registering with this same proxy.

Step 2:

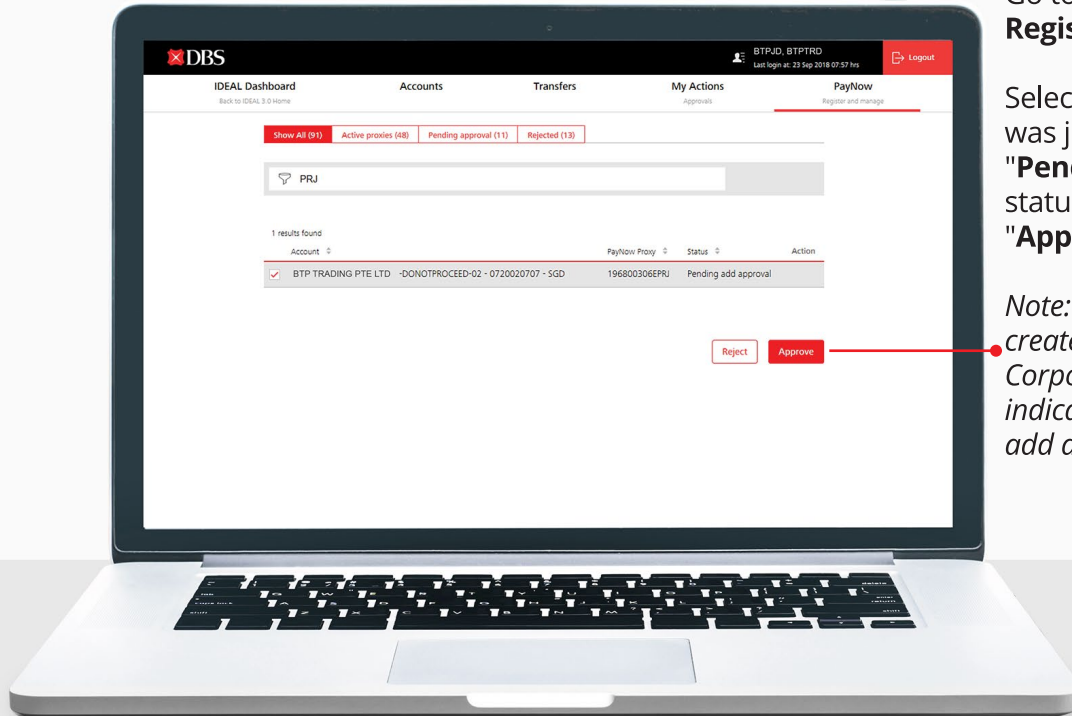
Select preferred SGD account.





PayNow proxy successfully created with status "**Pending Approval**".

Next step is to approve the proxy for immediate use.

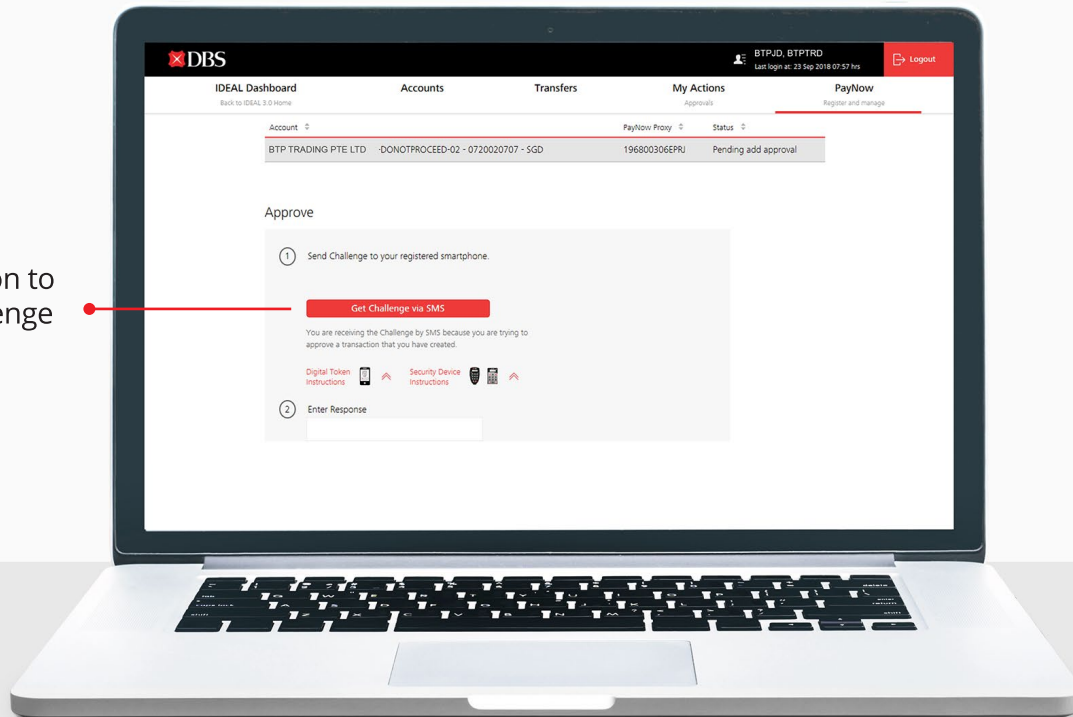


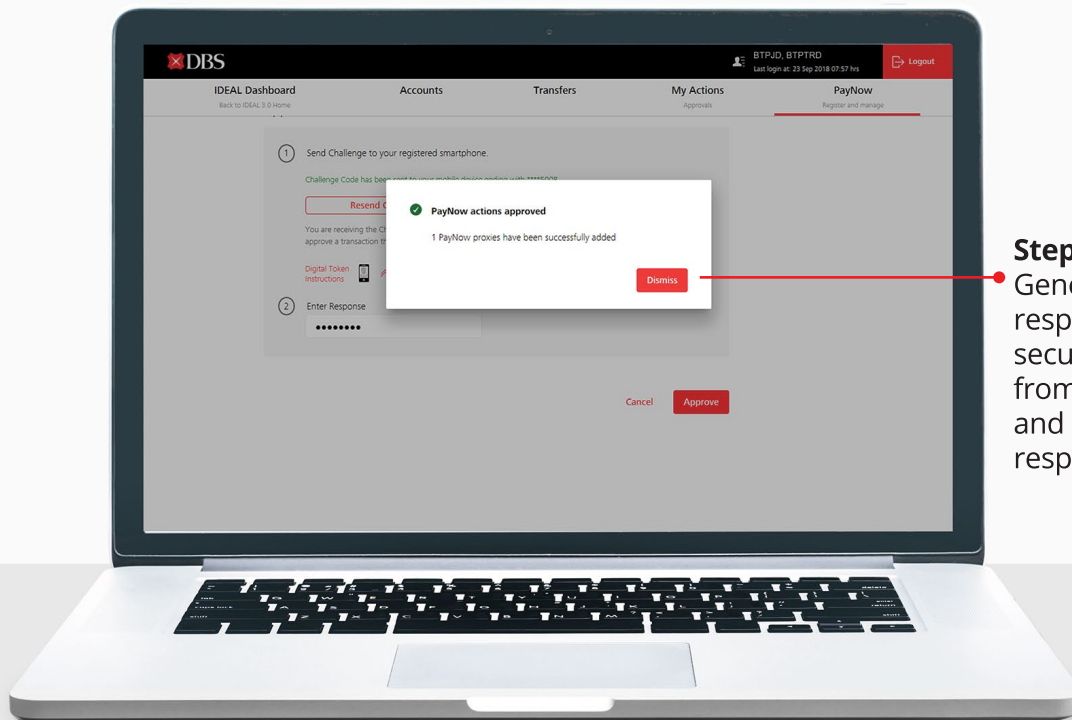
Step 4: Go to "PayNow Register and Manage"

Select the proxy that was just created with "Pending Approval" status Click on "Approve"

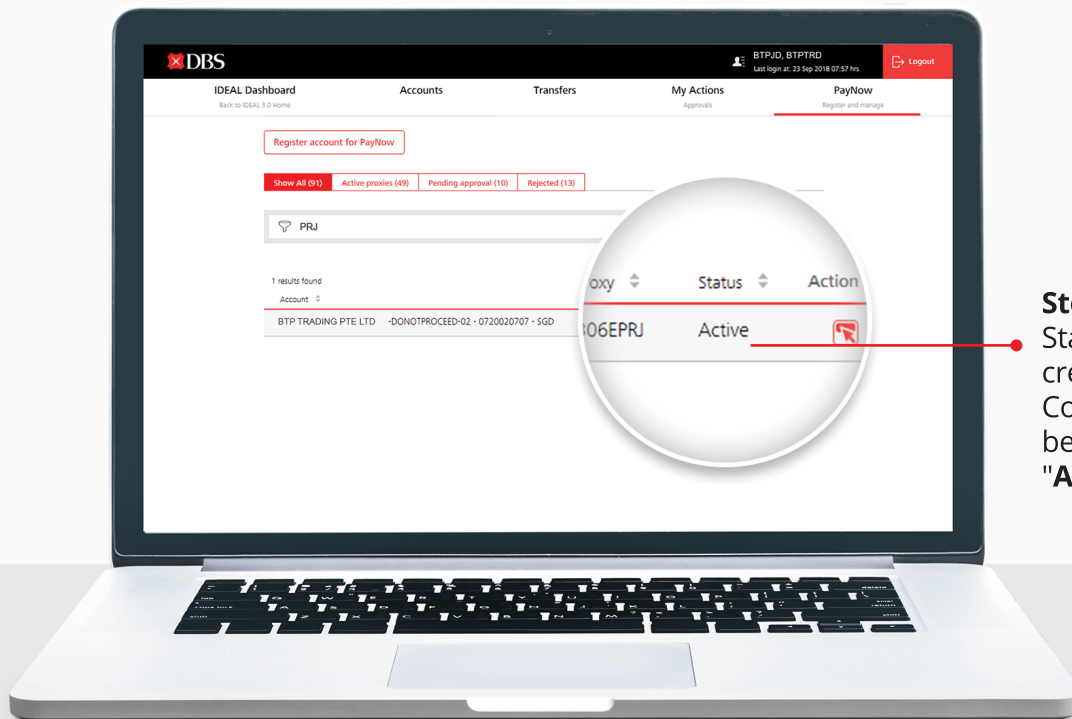
Note: Status for newly created PayNow Corporate proxy will be indicated as "Pending add approval".

Step 5:
Click on button to
receive Challenge
code via SMS.

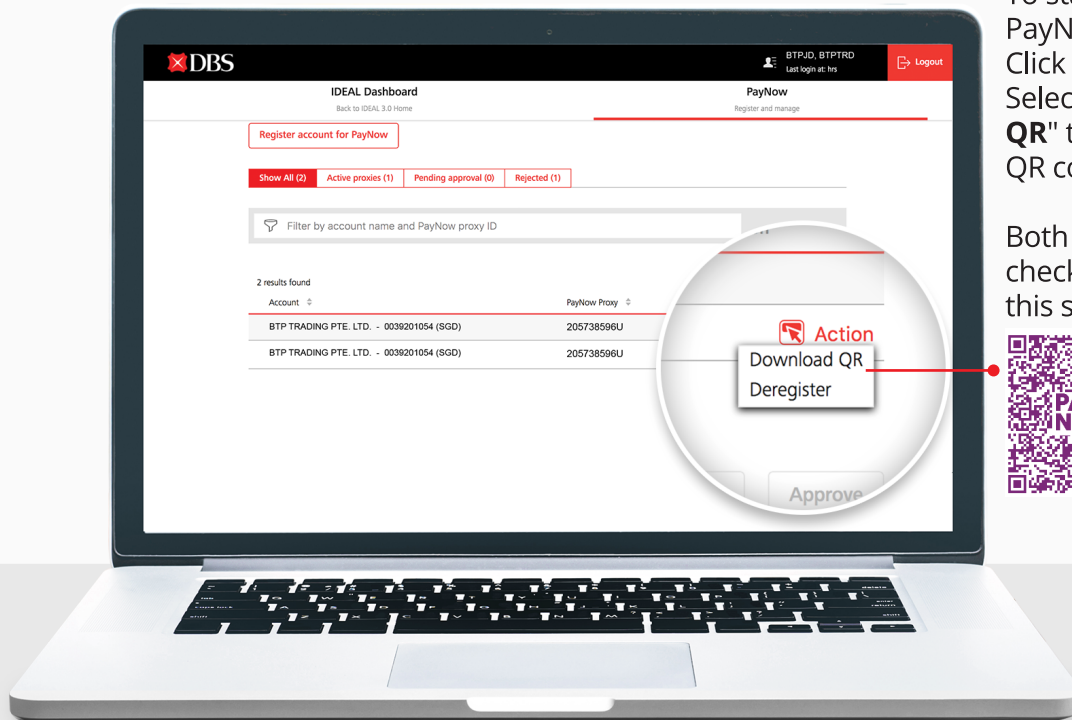




Step 6: Generate the response from your security device or from digital token and enter the response to approve.



Step 7: Status of the newly created PayNow Corporate has been changed to "Active".



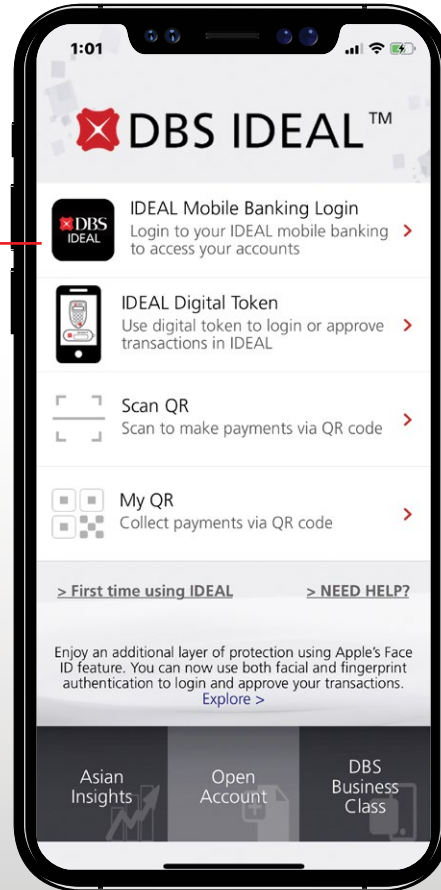
To start using PayNow QR: Click on "**Actions**" Select "**Download QR**" to obtain the QR code.

Both maker and checker can access this screen.



REGISTERING FOR PAYNOW CORPORATE (MOBILE)

Step 1:
Login to IDEAL.



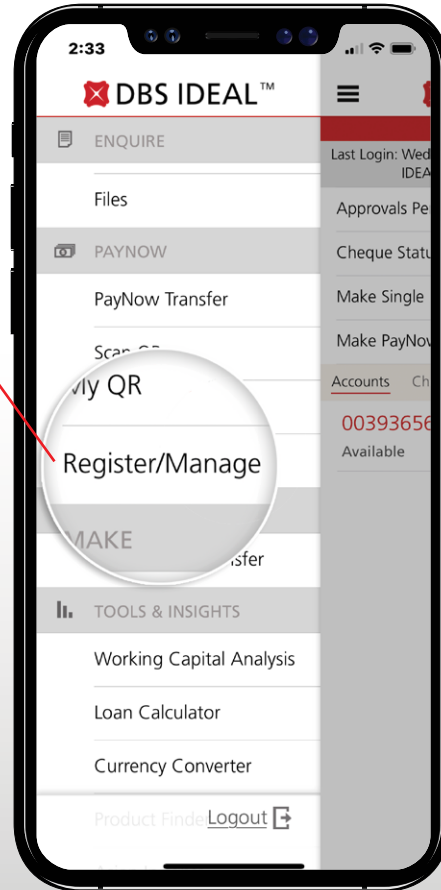
Step 2:

Tap on "**Register/Manage PayNow**" on the side menu.

The registration process from this point is identical to the one on desktop (pg 5).

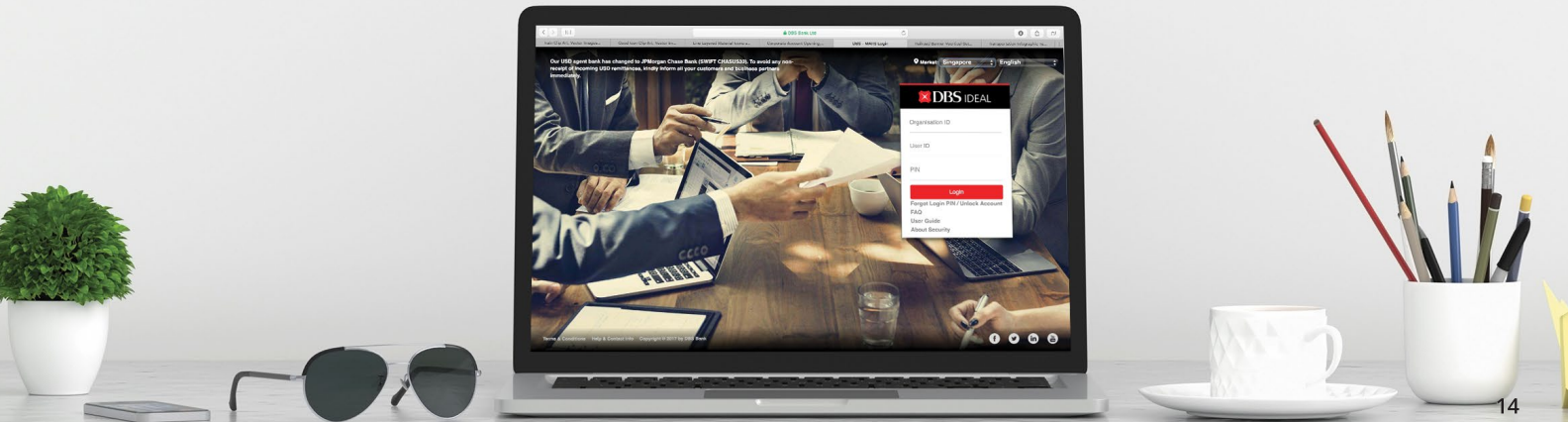
Note:

Please note that PayNow proxy creation will require an approval from a user with approval rights to the account. A rejection statement will be reflected to inform the user to i) choose a different proxy, or ii) deregister the PayNow account (with the used proxy) before registering with this same proxy.



GLOSSARY

1. Central Addressing System (CAS): A central database maintained by the PayNow Service Provider in which the proxy (being a unique identifier) of the recipient of funds is registered for the deployment of PayNow.
2. Corporate Proxy: A corporate identifier which user provides the bank for PayNow registration, which must be a UEN and/or a UEN with a three-character suffix, as approved by the bank.
3. Eligible Account: Any corporate account a user maintains with the bank, which is eligible for the user's registration for and/or use of PayNow under the Electronic Banking Services Terms and Conditions.
4. Linkage (linkage of account to CAS system): A linkage of your Eligible Account with a Corporate Proxy in the Central Addressing System managed and operated by the PayNow Service Provider.
5. PayNow QR Code: A quick response code which may be used by users or payers to make or receive payments for a PayNow transaction.
6. Unique Entity Number (UEN): Refers to the Unique Entity Number issued by Singapore government agencies to businesses, companies, societies and other organisations and entities.





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