**DBS Commercial Cards x SGeBIZ**

# Frequently Asked Questions

1. **What is EzyPayment?**

   EzyPayment is a secure payment platform that supports credit card-to-account transactions. We allow both individual and business to use credit card to pay any invoices, which result in improved cash flow, unlock rewards with existing card and time saving. With EzyPayment, expenses normally paid by cash, cheque, or bank transfer can now be paid with your credit card.

2. **How does EzyPayment work?**
   i. Register online
   ii. Enter your recipient details and amount
   iii. Add your card
   iv. Click, pay and done! EzyPayment will handle the rest and your recipient will get paid within 3-5 working days (via bank transfer).

3. **Who can register with EzyPayment?**

   Individual and business can register with EzyPayment.

   The pre-requisite requirement as follows:
   i. Individual with Singpass access
   ii. Singapore registered businesses with a valid UEN.

4. **Is EzyPayment licensed in Singapore?**

   EzyPayment solution is owned by Singapore E-Business Pte Ltd, a company licensed by the Monetary Authority of Singapore (MAS) as a Major Payment Institution under the Payment Services Act.

5. **Why do I need to complete registration after signing up with EzyPayment?**

   As a payment processor, we are required to verify the identity of our customers for payment transactions.

6. **What are the credit cards accepted by EzyPayment?**

   Visa and Mastercard issued in Singapore and overseas.

7. **Is it safe to lodge my credit card on the EzyPayment platform?**

   EzyPayment does not store your credit card details nor pass them through any servers, and this information is instead managed via a PCI-certified payment gateway.

8. **What are the types of payment that I can make with EzyPayment?**

   We currently support payment types such as education, fines, F&B, hospitals, insurance, loan, rental, supplier, utilities, taxes, and others.

9. **Why I need to upload supporting document when making a payment?**

   When you are initiating a payment on EzyPayment platform, we will request a supporting document so that we can verify the validity of your payment. This is to ensure we have satisfied compliance regulations such as anti-money laundering and anti-terrorist financing.

10. **What information will I need to upload to send a payment?**

    Depending on the type of payment purpose selected, we will require the following document:

    i. Rental - Signed tenancy agreement

    ii. All other purposes - Official invoices.

11. **How do I add a recipient?**

    To add your recipient in EzyPayment, you would need to provide the recipient's entity name, business registration number, banking details, phone number and email address.

    There are three ways to add your recipient:

    i. On the dashboard, click on "Add Recipient" button

    ii. On Recipient screen, click on "Add Recipient" button

    iii. On Payment screen, click on "Make a Payment", then add your recipient details and proceed with payment.

12. **Can I make remittances to individual?**

    No. Currently you can only make business payments in Singapore on our platform. This business needs to be registered with ACRA, with a valid Unique Entity Number ("UEN").

13. **Why am I unable to find my recipient?**

    Please ensure that your recipient is a Singapore registered company, with a valid Unique Entity Number (UEN). You may check the UEN number of your recipient at [here](#).

14. **When will my recipient receive the payment?**

    Your recipient will get paid in 3-5 working days, via bank transfer.

15. **Will EzyPayment notify my recipient about my payment?**

    When your payment is successfully received in our Trust account, EzyPayment will send an email with subject "A payment has been initiated to you", along with attachment Remittance Advice to your recipient instantly.