Frequently Asked Questions

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General

What is DBS PayLah!?

DBS PayLah! is the Ultimate Everyday App for getting rides, booking tickets, ordering meals and more. You can also use PayLah! to perform transactions such as funds transfer, Scan and Pay, bill payments and other in-app and online purchases on the go.

What do I need in order to sign up?

- DBS/POSB customers with a deposit account (Personal or Joint-Alternate accounts only):
    - DBS/POSB digibank account
- Singaporeans or Permanent Residents without a DBS/POSB deposit account:
    - Have Singpass which you can authenticate yourself to give consent for the retrieval of financial data for registration. Visit https://www.singpass.gov.sg/main/html/faq.html for more information.
- Parents with DBS/POSB deposit account:
    - Register for your child via Parents' Singpass. Parents must be existing DBS customers and have the Singpass Mobile App installed on their devices to provide consent for registration.

Note: PayLah! registration via Singpass is currently only available to Singaporeans or Permanent Residents.

You will also need to have:

- A unique Singapore registered 8-digit mobile number updated as per your bank records; and
    - iOS: version 12.0 or later
    - Android: OS version 9 or later

Do I need to pay to use DBS PayLah!?

No. DBS PayLah! is free of charge, you can download it for free from your smartphone app store!

How do I set up a DBS PayLah! account?

Simply download the DBS PayLah! app for Google Play Store, Apple App Store or Huawei AppGallery onto your phone.

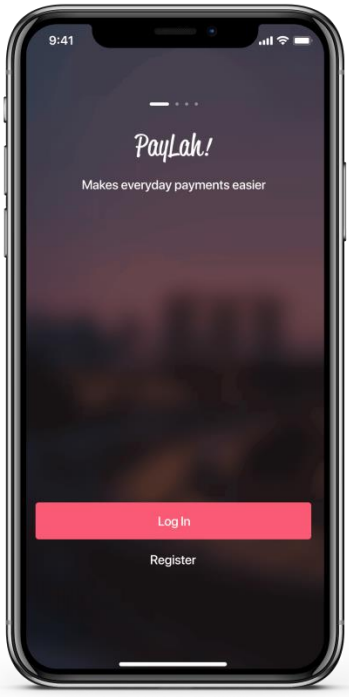
i. Register your mobile number on the app with your DBS/POSB digibank credentials or Singpass.
DBS/POSB customers without an existing DBS/POSB digibank account, please create a digibank account before you proceed. PayLah! registration via Singpass is currently only available to Singaporeans or Permanent Residents.

ii. Follow the steps to input your details and select your desired account to link to DBS PayLah!
Note: Special characters are not allowed and ensure there is no sensitive information in your nickname as this will be shown to others when you make transactions.

iii. Once your PayLah! account has been created, you may choose to enable the Auto-Debit function or maintain your account balance manually via the Top Up function.

<u>Registration for under 18</u>

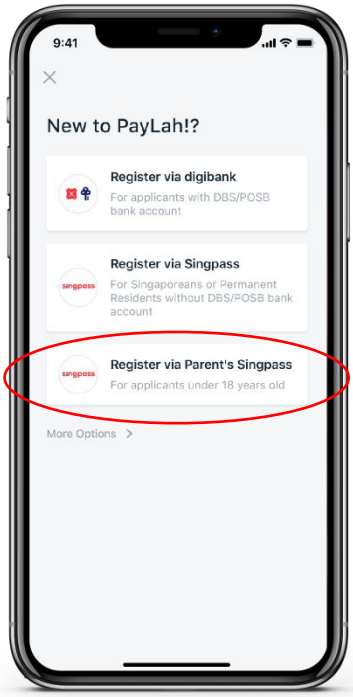
For customers registering via their Parents' Singpass:



Step 1

Install PayLah! app from:
- Apple App Store
- Google Play Store
- Huawei AppGallery

Select <**Register**> for new PayLah! users.

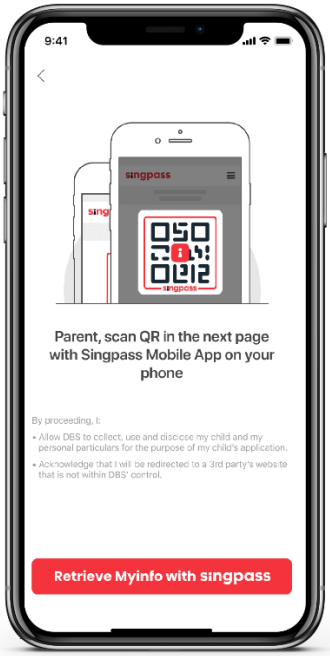


Step 2

Select registration <**via Parent's Singpass**>.

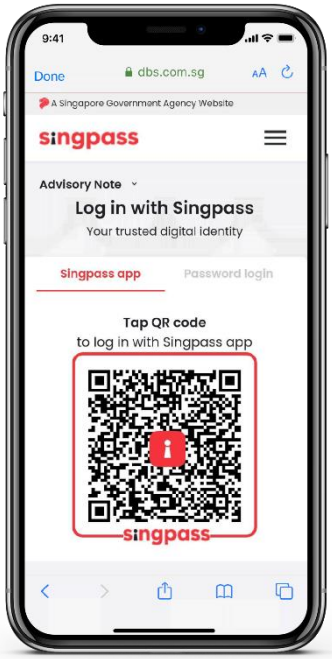
Step 3

Pass your phone to your parent to continue.



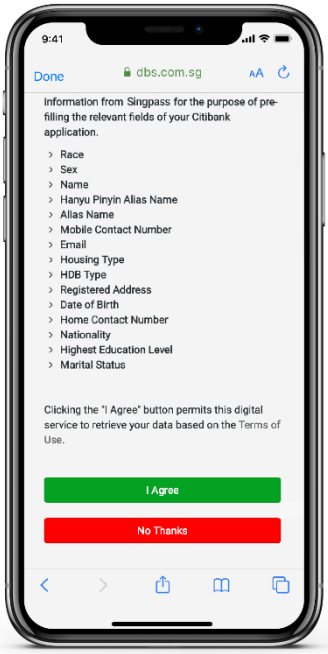
Step 4

Read the terms and conditions. Select <**Retrieve Myinfo with singpass**>.



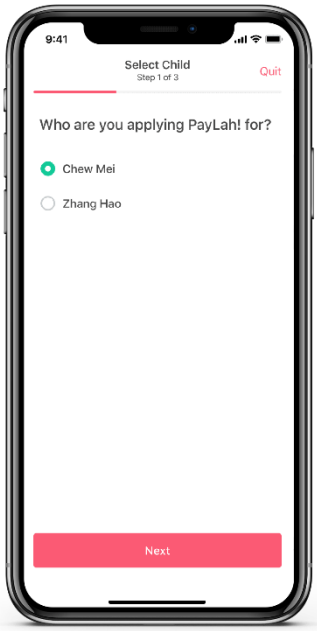
Step 5

Parent must launch Singpass mobile app on their own mobile device. Scan the QR code with the in-app scanner to log in and continue.



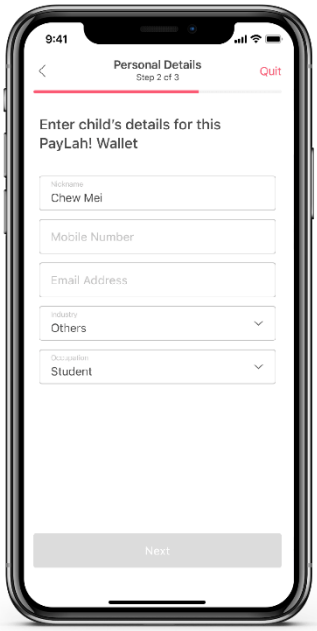
Step 6

Select <**I Agree**>.



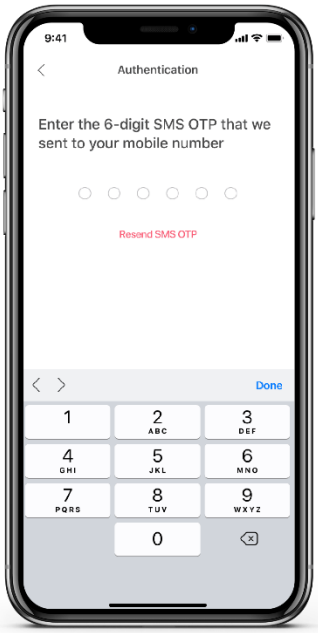
Step 7

Select the child's name who is applying for PayLah!.



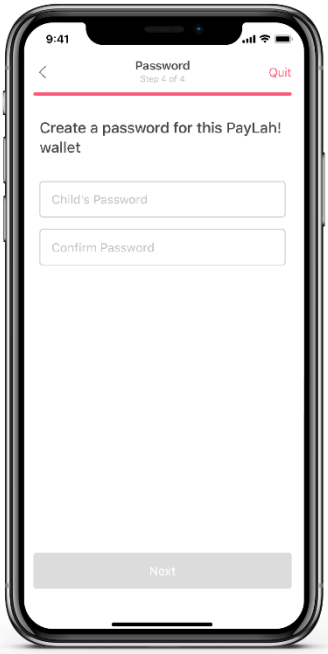
Step 8

Enter child's details.



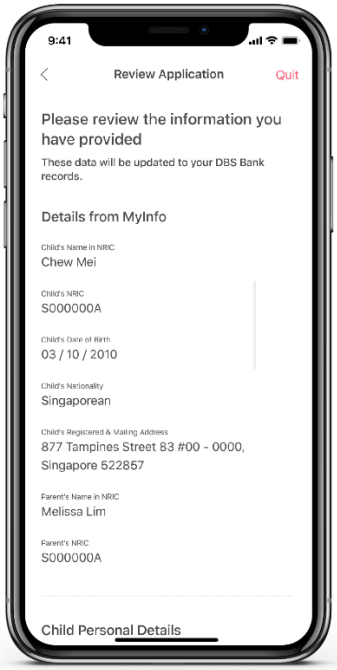
Step 9

Enter the 6-digit SMS OTP sent to your child's mobile.



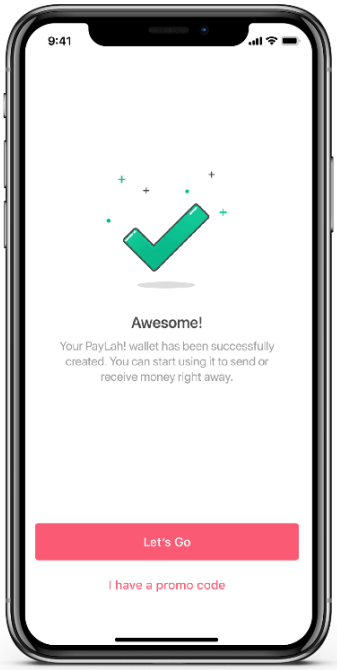
Step 10

Create a password.



Step 11

Review the information submitted, read and accept the terms and conditions.



Step 12

Completion. Enjoy your new PayLah! account!

Why am I not able to register through Singpass?

Please check the following items before trying to register through Singpass:

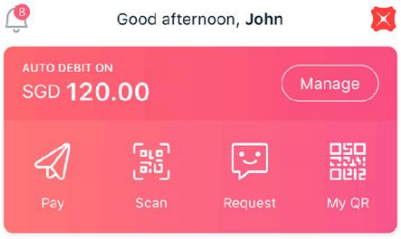
- Agreed to the Singpass terms and conditions
- PayLah! registration via Singpass is only available to Singaporeans or Permanent Residents without DBS/POSB savings/current account

Please make sure that all fields have been updated in your Singpass before registering for DBS PayLah!. Please visit this page for more information and to update: https://www.singpass.gov.sg

Can I have more than one DBS PayLah! account?

No, each customer can have only one DBS PayLah! account.

Will I earn interest with my DBS PayLah! account?



No, available credit balances in your DBS PayLah! account do not earn any interest. You can use the balance to make payments (online), make online transactions, send money to friends or send it back to your tagged Savings/Current Account.

Is DBS PayLah! safe to use? -

Yes, to log in, you have to enter your DBS PayLah! password or biometric access (Touch ID / Fingerprint ID)

Why am I being redirected to key in my OTP again?

This OTP is triggered when you have done the following items recently:

i. Uninstalled and re-installed the app
i. Cleared the cache
ii. Used the app in another device

I have lost my handphone, what should I do?

If you lose your smartphone, call the DBS hotline 1800-111-1111 or (65) 6327 2265 from overseas to block your DBS PayLah! account to prevent it from being compromised.

Is DBS PayLah! the same as PayNow?

PayNow
PayNow is a fund transfer service that allows you to receive money through your mobile number or NRIC/FIN registered with the Bank.

PayLah!
PayLah! is the Ultimate Everyday App which allows you to send and receive funds, PayLah! facilitates Nets QR, SGQR and PayNow QR and it is available for all users who have a FAST bank account. In order to use PayLah!, please download the app on your mobile App/Play Store.

Account Setting

How do I update my mobile number?

For digibank registered users

Effective from **13 August 2021**, your PayLah! mobile number will be updated automatically whenever you update your bank records.

1. To update your PayLah! mobile number, you will have to update your mobile number with the Bank.
2. Update your mobile number immediately via digibank, Singpass or using DBS Video Teller Machine (VTM). For more details, please visit: https://www.dbs.com.sg/personal/support/general-profile-update-mobile-number.html
3. Once your PayLah! account is updated, you will be notified by email and in-app confirmation during your next log-in.

Important Note:

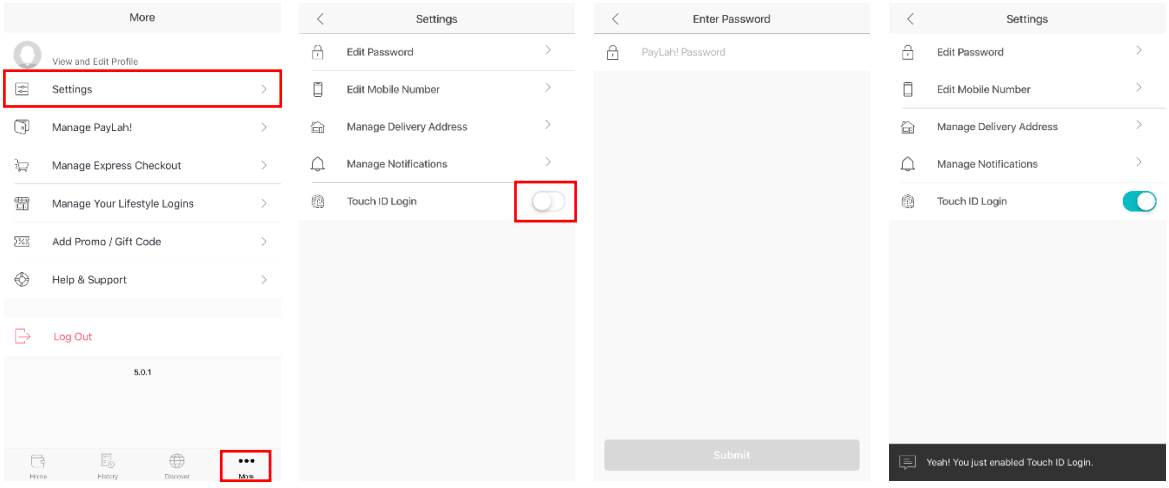
- Your PayLah! account will be linked to the same mobile number used in your primary Bank account.
- Only Singapore mobile numbers can be used to operate a PayLah! account. Hence, your mobile number with the Bank has to be a Singapore registered 8-digit mobile number.

For Singpass registered users

To change your mobile number, please close your existing PayLah! account and register for a new account with your new mobile number.

How do I enable Touch / Face / Fingerprint ID for login?

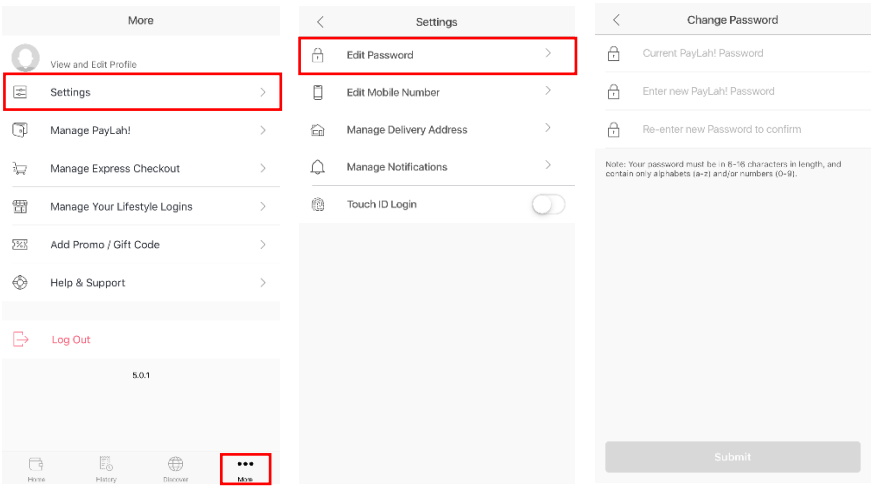
*Tap on **More** > **Settings** > **Touch / Face / Fingerprint ID Login***



Toggle the option on Touch / Face / Fingerprint ID Login and verify through the OTP sent to your phone.

How do I change my DBS PayLah! password?

Tap on ***More*** > ***Settings*** > ***Edit Password*** to change your DBS PayLah! account password



What if I have forgotten my DBS PayLah! password?

<u>For digibank registered users</u>

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.

<u>For Singpass registered users</u>

You will be prompted to enter your Recovery Email Address before entering a new personal password to be changed. A Confirmation PIN will be sent to your recovery email address before your password change is confirmed.

Manage PayLah! account

What is the daily transfer limit?

For digibank registered users
Daily transfer limit is the amount of funds available/remaining for use in your PayLah! account for the day.
You can set a daily transfer limit of S$200, S$500, S$1000, S$1,500, S$2000 or other preferred amount (max S$ 2,000) for your DBS PayLah! account.

To adjust your daily limit on your account, Tap on *More* > *Manage Wallet* > *Daily Limit*

For Singpass registered users
Your daily limit is default at $999.

What is my maximum DBS PayLah! account limit?

For digibank registered user,
You may set your PayLah! account limit of up to S$2000.

For Singpass registered user
Your PayLah! account limit is default at S$999.

How do I check which bank account is linked to DBS PayLah!?

Tap on *More* > *Manage Wallet* to view your linked bank account tagged to your DBS PayLah! account.

How do I update my linked bank account details?

Tap on *More* > *Manage Wallet* and tap on your existing linked bank account

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

For Singpass registered users
You will be prompted to authenticate with your PayLah! registered mobile and password, after inputting the OTP you will be able select the Bank of your choice and input your account number. Please omit the dash (-) when inputting your account details.

Can I transfer money from my DBS PayLah! account to my linked bank account?

You can transfer money from your DBS PayLah! account back to your linked bank account.
Tap on *Manage* > *Transfer to Account* > *Enter amount*

Send & receive

How do I transfer money to a friend via DBS PayLah!?

Tap on ***Pay*** > ***Anyone*** > ***Enter Amount*** > ***Enter Names (as stored in your contact list) / Mobile Numbers***

How do I request a money transfer from a group of friends (Group Request) via DBS PayLah!?

Tap on ***Request*** > ***Enter Amount*** > ***Enter Names (as stored in your contact list) / Mobile Numbers***

How do I request a money transfer from a friend (Single Request) via DBS PayLah!?

Tap on ***Request*** > ***Enter Amount*** > ***Enter Names (as stored in your contact list) / Mobile Number***

How do I top-up my DBS PayLah! account?

If you have a DBS PayLah! account registered under your digibank User Profile, you can top-up your PayLah! account using DBS PayLah! app or DBS/POSB digibank app. Other bank users can simply top-up your PayLah! account using your bank's mobile banking app or internet banking platform (according to the account that you have linked your PayLah! account to).

For digibank registered users on PayLah! app:

Tap on ***Manage*** > ***Top Up*** > ***Enter Amount***
The funds will be transferred from your linked DBS/POSB bank account.

For Non-DBS/POSB digibank & Other Bank Users on PayLah! app:

Log in to your **Banking App or Platform** > send money through FAST transfer to your PayLah! registered mobile number

Please Input the recipient details as follow (on your banking app or platform):
Bank Name: DBS Bank Ltd
Account: 65 followed by your PayLah! mobile number; e.g. 6590000000

For DBS/POSB digibank app:

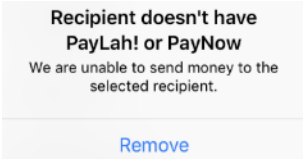
Log in to **digibank** > tap on ***More*** > ***Top Up PayLah!*** *under Other Services*
Please note that the top up function is only available for PayLah! account users registered under a digibank User Profile.

What happens if I send money to a recipient who does not have a DBS PayLah! account yet?

Recipient who DOES NOT have PayLah! account but HAS a PayNow account: Supports PAYNOW

If a recipient only has a PayNow account, the transaction will be identified with a PayNow logo under your DBS PayLah! transaction history.

Recipient who DOES NOT have both PayLah! account and PayNow account:
Please note that you will not be able to send money to recipients without PayLah! or PayNow account.



Will my name be revealed to the PayNow receiver?

For more information on transferring with PayNow, kindly refer to **"Other PayNow-related Topics"** on https://www.dbs.com.sg/personal/deposits/pay-with-ease/paynow

How do I check my transactions history from PayLah!?

Tap on ***History*** at the bottom of the Home Screen to view past transactions' details (up to 60 days).

What happens when my auto-debit is switched off and there is an error message when I click "Pay"" while my wallet limit is S$0?.

For digibank registered users
The funds you had in your PayLah! will be transferred to your tagged Bank Account as the wallet limit was set to S$0. The auto-debit function should be turned on to avoid this error.

I have sent a request for funds to my friend, how do I cancel the request?

Tap on *Notification bell icon on top left corner* > *Select Payment Request Sent* > *Select Cancel This Request*

Payment

How do I pay my bills on DBS PayLah!?

Tap on *Bill Payment (AXS icon)* > *Select Pay Bills* > *Select type of bill payment*

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. Please ensure that the correct Bill Reference Number is entered. To view the list of billing organization, please tap on the ⓘ icon on your PayLah! app or click here for the list of Billing Organization details.

How do I pay for my online purchases?

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

i. Select the Pay with DBS PayLah! option on merchant's check out page and include your DBS PayLah! mobile number.
ii. The online merchant will initiate a request for payment to your DBS PayLah! account and you will be notified via a push notification to log in to your app.
iii. After you log in, verify the payment details 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. After you log in, verify the payment details and tap on Pay to confirm.
iv. 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.

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!.

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).

How do I handle Express Checkout?

For digibank Registered users

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

How do I make a Donation?

Tap on ***Pay*** > ***Donation > Select Charitable Organisation***

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.

Note: *Donation function is only applicable for Android.*

DBS PayLah! as a deposit account

When did this change take place?

With effect from 30th November 2020, monies in your DBS PayLah! account are a deposit. For Full Terms and Conditions for DBS PayLah! click here.

How will this change benefit me?

We are bringing you greater protection under Singapore Deposit Insurance Corporation (SDIC). The monies in your PayLah! account are now insured by SDIC for up to S$100,000 in aggregate with your other insured deposits with DBS. Read more at https://www.sdic.org.sg/.

Will this change affect how I use my DBS PayLah! account?

No, please continue to use your PayLah! account as per normal. Learn more about PayLah! features and services at https://www.dbs.com.sg/personal/support/guide-paylah.html.

Do I need to sign up for the Deposit Insurance scheme?

No, the Deposit Insurance coverage is automatic.

Do I need to pay for the Deposit Insurance?

No, there is no premiums to be paid under this coverage.

Which other deposit accounts are eligible for the Deposit Insurance Scheme?

Please refer to the full list of deposit accounts eligible for deposit insurance coverage at https://www.dbs.com.sg/personal/deposits/deposit-insurance-scheme.page?pid=sg-dbs-pweb-footer-deposits-deposit-insurance-scheme-textlink.

Will the credit balances in my DBS PayLah! account earn any interest?

No, your PayLah! account will continue to be a non-interest bearing account.

Will the credit balances in my DBS PayLah! account be subjected to any minimum amount?

No, you are not required to maintain a minimum balance in your PayLah! account.

Why is my DBS PayLah! account non-interest bearing?

Our current product feature focuses on enabling digital payments. We will continue to review our product features periodically to maintain market relevance and competitiveness.

Can I deposit or withdraw cash directly from my DBS PayLah! account?

No, you cannot deposit or withdraw cash directly from DBS PayLah! account. Our current product feature focuses on enabling digital payments. We will continue to review our product features periodically to maintain relevance and competitiveness to market. Learn more about PayLah! features and services at https://www.dbs.com.sg/personal/support/guide-paylah.html.

Can I sign up for GIRO with billing organizations using my DBS PayLah! account?

No, you cannot sign-up Giro using DBS PayLah! account. Our current product proposition focuses on enabling digital payments. We will continue to review our product features periodically to maintain relevance and competitiveness to market. Learn more about PayLah! features and services at https://www.dbs.com.sg/personal/support/guide-paylah.html.

Others

Can I use DBS PayLah! on Apple Watch?

DBS PayLah! does not support Apple Watch.
DBS PayLah! is compatible with iPhone, iPad and iPod touch (Requires iOS 12.0 or later).

What is eGift?

eGift is an innovative digital offering from DBS Paylah!, which allows users to easily send and receive money via PayLah!. You can personalize your eGift with a gifs, this is perfect for festive occasions where you can surprise your family and friends with the eGift feature.

How do I send an eGift?

Tap on ***Pay*** > ***Enter Amount*** > ***Enter Name(s)*** > ***Tap on Send as eGift***

eGift works the same way as sending money to single recipient or group of recipients (maximum 5), select the 'Send as eGift' option

Where can I Scan and Pay via QR Code?

Scan and Pay functionality can be used at merchants who accept NETS QR, FavePay QR, PayNow QR, SGQR (With PayLah! logo). Simply look out for the logos below:

Static QR Code: After the user scans the Static QR code, he/she will be prompted to enter the amount payable.
Dynamic QR Code: User only needs to scan the Dynamic QR code to make payment. (No need to enter amount payable)

How do I Scan to Pay via QR Code?

When making a purchase at a merchant which accepts either NETS QR, FavePay QR, PayNow QR, SGQR (With PayLah! logo) transactions, you simply need to:

i. Tap on **Scan** on the home screen to activate the QR Code scanner
ii. Verify the payment details & wait for merchant NETS terminal to show the QR code
iii. Scan the QR Code
iv. Enter amount payable (for Static QR Codes)

How do I close my DBS PayLah! account?

You can refund and close your PayLah! account by tapping on **More** > ***Help & Support*** > **Close PayLah! Wallet**.

What if I decide to close my DBS/POSB savings/current account(s)?

Please close your DBS PayLah! account before you close your DBS/POSB savings/current account.
The remaining balance in the DBS PayLah! account will be transferred to your linked DBS/POSB savings/current account.

What should I do if I encounter alleged scam or fraud attempt?

Please click **here** to find what you should do and how you can prevent yourself from becoming a victim to an alleged scam or fraud attempt.