

Payment guide for PayNow QR



Daily transfer limit increase for PayNow QR

If you are banking with OCBC, DBS/POSB, UOB, HSBC or Maybank, you can now increase your PayNow daily transfer limit from \$5,000 to up to \$200,000. You can do this via your mobile banking app or through internet banking before you proceed with your PayNow payment.

A summary of the transaction limits offered by each participating bank can be found in the annex of the media release by [The Association of Banks in Singapore \(ABS\)](#).

How to pay with PayNow QR

Banks	Step-by-step instructions
Citibank	<ol style="list-style-type: none">1. Open and sign in to the Citibank SG app.2. Click on “Payments” on the bottom navigation bar.3. Select “Scan and Pay” to scan the QR code, or select “Read QR code from album” to upload a screenshot of the QR code.4. All values will be auto-populated and you will just need to verify the company name and payment amount.5. Confirm the payment.
DBS	<ol style="list-style-type: none">1. Open the DBS digibank SG app.2. Select “Scan & Pay” to scan the QR code, or select “Photo Library” to upload the screenshot of the QR code.3. Sign in to your account.4. All values will be auto-populated and you will just need to verify the company name and payment amount.5. Confirm the payment.
HSBC	<ol style="list-style-type: none">1. Open and sign in to the HSBC Mobile app.2. Select “Move Money”, then “Scan and pay” to scan the QR code, or select “Photos” to upload a screenshot of the QR code.3. All values will be auto-populated and you will just need to verify the company name and payment amount.4. Confirm the payment.

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Banks	Step-by-step instructions
OCBC	<ol style="list-style-type: none">1. Open and sign in to the OCBC Pay Anyone app.2. Scan the QR code, or select "Import QR" to upload a screenshot of the QR code.3. All values will be auto-populated and you will just need to verify the company name and payment amount.4. Confirm the payment.
Standard Chartered	<ol style="list-style-type: none">1. Open the Standard Chartered Mobile app.2. Select "Scan & Pay", then sign in to scan the QR code, or select "Import from Library" to upload a screenshot of the QR code.3. All values will be auto-populated and you will just need to verify the company name and payment amount.4. Confirm the payment.
UOB	<ol style="list-style-type: none">1. Open and sign in to the UOB Singapore app.2. Select "QR PAY", then "Select from Device" to scan or upload a screenshot of the QR code.3. All values will be auto-populated and you will just need to verify the company name and payment amount.4. Confirm the payment.
All other banks	<ol style="list-style-type: none">1. Open and sign in to your mobile banking app.2. Navigate to PayNow to scan or upload a screenshot of the QR code.3. Enter the eight-digit reference code in the "UEN/Bill reference number/Payee reference" field.4. All values will be auto-populated and you will just need to verify the company name and payment amount.5. Confirm the payment.