



Payments



Learn about fund transfers, how to use PayNow, and our Scan QR feature. For payment related issues, check out our [Emergencies](#) category.

- **About eGIRO**

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- I am trying to link my external bank account to my GX S Bank account for eGIRO services. Why am I seeing 'Fund transfer unsuccessful' and 'Something went wrong. Please try again later' error messages?
 - I have previously linked a bank account to transfer funds via eGIRO. Why can't I transfer funds from the linked account now?
 - What benefits does eGIRO bring to me?
 - What is eGIRO?
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- **Add Favourite**

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- Can I make changes to or remove an existing Favourite recipient?
 - How can I use the Recent and/or Favourite recipient tabs?
 - How do I add a Favourite recipient for my GX S Savings Account?
 - How many Favourite recipients can I add to my GX S Savings Account?
 - Is there a cooling period after I add a Favorite recipient for my GX S Savings Account?
 - I see 2 sections under the 'Send Money' screen. What does 'Recent' and 'Favourite' mean?
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- **Cooling-Off Period**

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- Why is there a 12-hours Cooling Off Period when changing my limit?
 - Can I change my limit again while a cooling-off period is active?
 - Can I increase my fund transfer limit for my GXS Savings Account during the cooling-off period?
 - Can I opt out of the cooling-off period?
 - How will the cooling-off period protect me?
 - What is a cooling-off period?
 - Why is this cooling-off period implemented?
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- **Keeping Your Payments Secure**

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- How will I be notified of my transactions?
 - What are my responsibilities as a Protected Account holder?
 - What are some of my responsibilities before using any E-Payment?
 - What are the different fund transfer and transaction limits?
 - What are the E-Payments User Protection Guidelines?
 - When will I be able to transfer more than S\$10,000?
 - Why are my transactions being rejected?
 - Why can't I transfer funds to crypto platforms?
 - Why can't I transfer more than S\$10,000 from my GXS Savings Account?
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- **Send Money**

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- Can I receive funds in my GXS Savings Account via GIRO?
 - Can I receive funds to my GXS FlexiLoan via GIRO?
 - Can I send funds from my GXS Savings Account via GIRO?
 - Can I send money without adding a beneficiary?
 - How do I send money to another bank account via FAST?
 - How do I send money to another GXS user?
 - How do I stop or change details on my FAST / funds transfer?
 - How long do FAST transfers take?
 - What types of fund transfers are available for my GXS Savings Account?
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- **Using Google Pay**

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- How can I make payments after adding my GXS Debit Card and/or GXS FlexiCard to Google Pay?
 - How can I protect my device and virtual GXS Debit Card and/or GXS FlexiCard when using Google Pay?
 - How do I add my GXS Debit Card and/or GXS FlexiCard to Google Pay?
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- **Using PayNow**

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- How do I know if my updated PayNow name is correct?
 - How do I register / deregister for PayNow?
 - How do I transfer money using PayNow?
 - How long do PayNow transfers take?
 - What is my PayNow daily transfer limit?
 - What will my PayNow name look like to Payers?
 - Who can I transfer money to via PayNow?
 - Why can't I change my PayNow nickname display name?
 - Why can't I link my GXS Savings Account to PayNow?
 - Why did I receive a notification to top up my account when I was sending money via PayNow?
 - Will the bank unlink my GXS Savings Account from PayNow when I close my account?
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- **Using Scan QR**

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- Can I make bill payments using Scan QR?
 - Can I make online payment transactions using Scan QR?
 - Do I need to enter a passcode to make a Scan QR payment?
 - How secure is payment via Scan QR?
 - Is there a daily limit for PayNow transactions when I use Scan QR on the GXS app?
 - My transaction failed but money was deducted from my GXS Savings Account. Will I get a refund?
 - What are the fees applicable for using Scan QR?
 - What do I need to confirm before sending money via Scan QR?
 - What QR codes are supported by the GXS app for payment purposes?
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