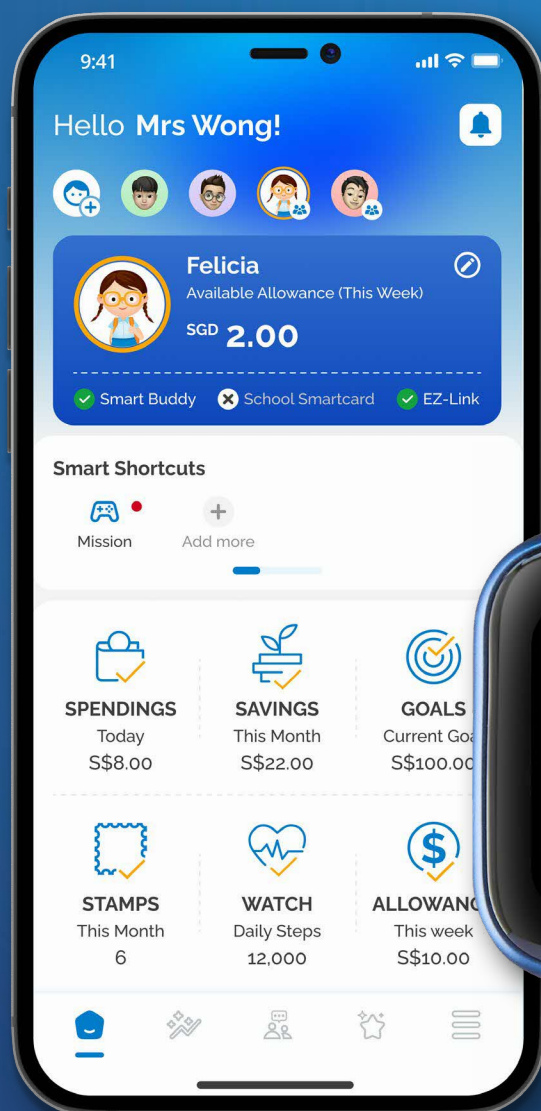
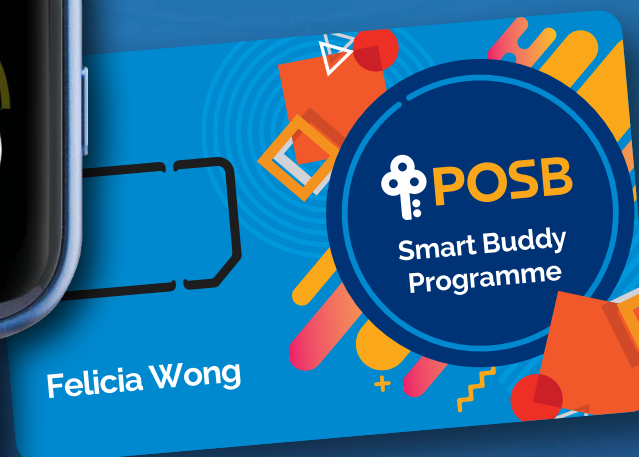




POSB Smart Buddy Mobile App Guide



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Introduction to POSB Smart Buddy

POSB Smart Buddy is the official partner with the Ministry of Education (MOE) to provide e-payment solutions in all schools across Singapore, and the world's first in-school wearable tech savings & payments programme.

The programme allows school-going children to tap and pay digitally in-school, and at more than 10,000 participating NETS merchants out-of-school.

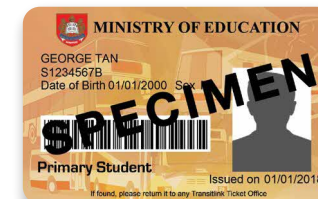
Parents can apply for Smart Buddy either as a watch with a payment chip or as card-only for their child. When paired with the Smart Buddy mobile app, parents can manage their child's allowances in real-time while encouraging them to pick up smart money habits during their growing up years.

Find out if your child's school is Smart Buddy enabled. You can also link your child's other school-going cards such as their School Smartcard or EZ-Link Card with the mobile app to enjoy more in-app benefits too!

[View School List](#)



Smart Buddy Card



School Smartcard



EZ-Link Card



(at Pacific-Bookstores' school bookshop only)

Where can Smart Buddy be used?

The Smart Buddy Card/Watch can be used at (enabled) school canteens/bookshop and at NETS merchants outside of school. How much the child can spend in or out-of-school is limited to the daily/weekly allowance set by their parents on the mobile app.

To know whether the out-of-school merchant supports Smart Buddy payments, simply look out for the **NETS** logo.

When making payment over-the-counter or at self-service kiosks, simply request for "Payment via NETS" or select the **NETS** option respectively.

Here are some retailers where Smart Buddy can be used at:

- 7 - Eleven
- Cheers
- Cold Storage
- Daiso
- HAO Mart
- Koufu
- NTUC FairPrice
- POPULAR
- Sheng Siong

*Note: Smart Buddy is not a NETS FlashPay card



The Smart Buddy Watch

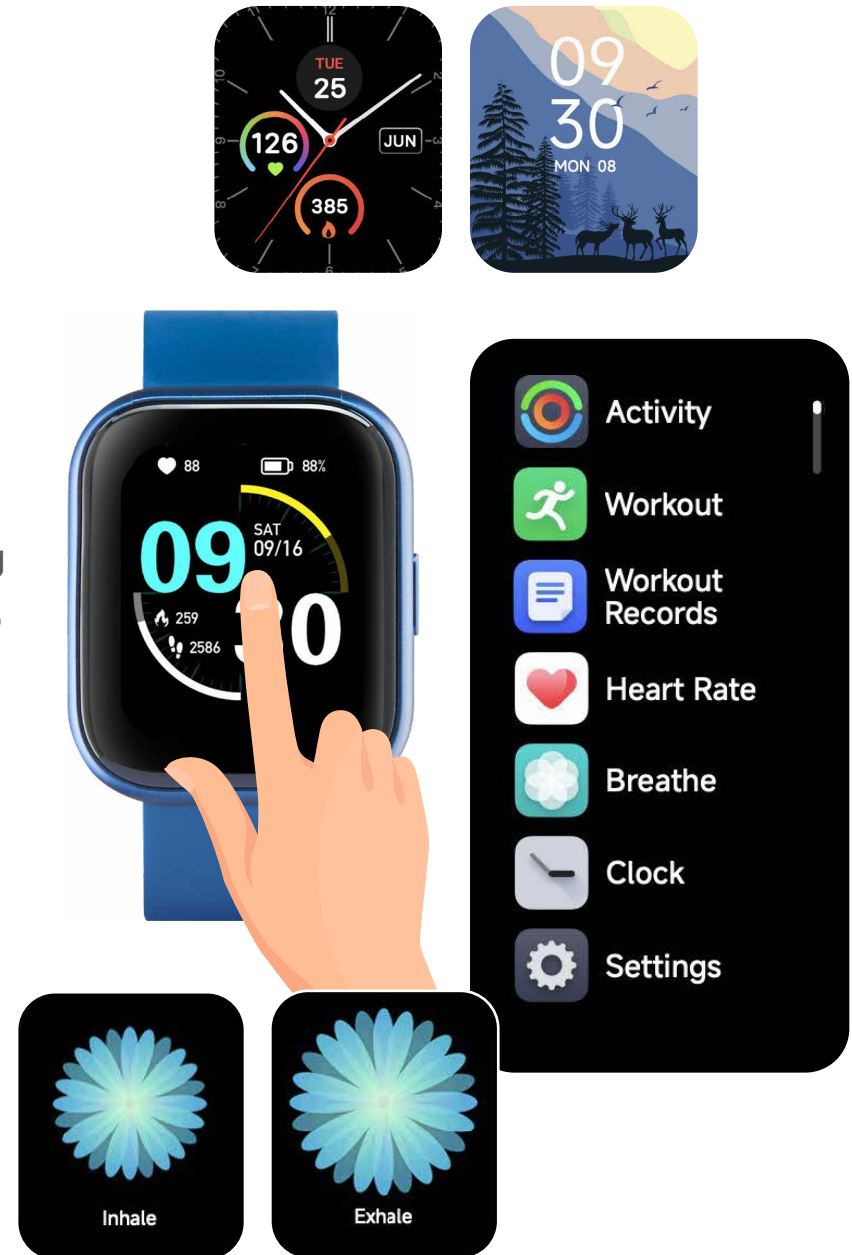
The Smart Buddy Watch helps your child stay active, independent, and connected — from fitness tracking to contactless payments, all right from their wrist.

Key features of the Smart Buddy Watch (HR6 model):

- 1.6" full-colour OLED touchscreen for easy, intuitive navigation
- Magnetic charging cable for quick and convenient recharging
- Tracks up to 20 different workout types to encourage active living
- Useful tools like stopwatch, timer, mindfulness (breathe) feature, Do Not Disturb mode, torch, and 3 customisable watch faces
- Low Power Mode to help extend battery life
- Enhanced water resistance, with a chip tray rubber gasket for added durability

Want to learn more? Tap below to explore our Smart Buddy Watch guide.

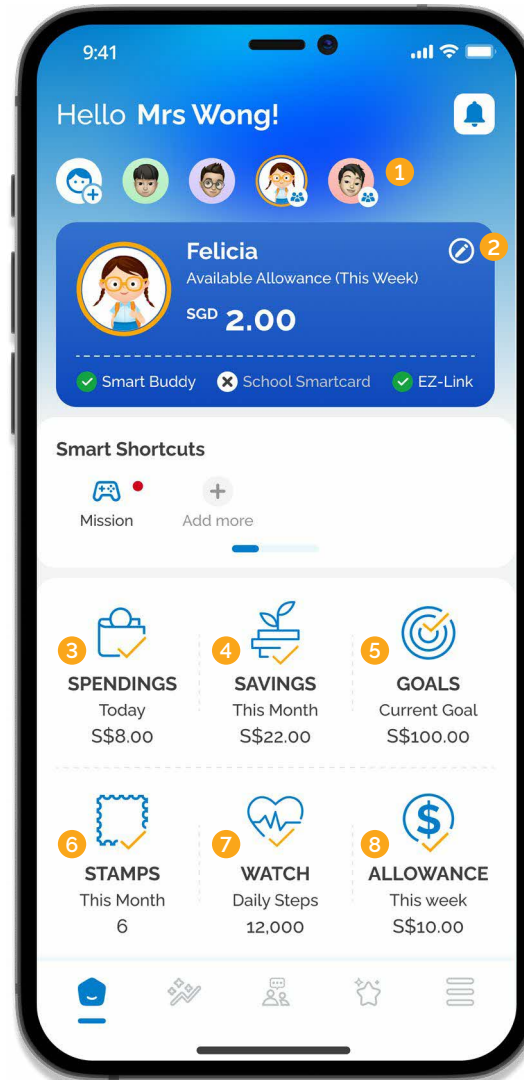
[Watch Guide](#)



The Smart Buddy mobile app

As a parent, download the app to manage your child's daily finances, saving goals and more.

**Note: The Smart Buddy App is not an e-wallet. It only provides transactional info and useful tips on personal finance and money matters for both parent and child*

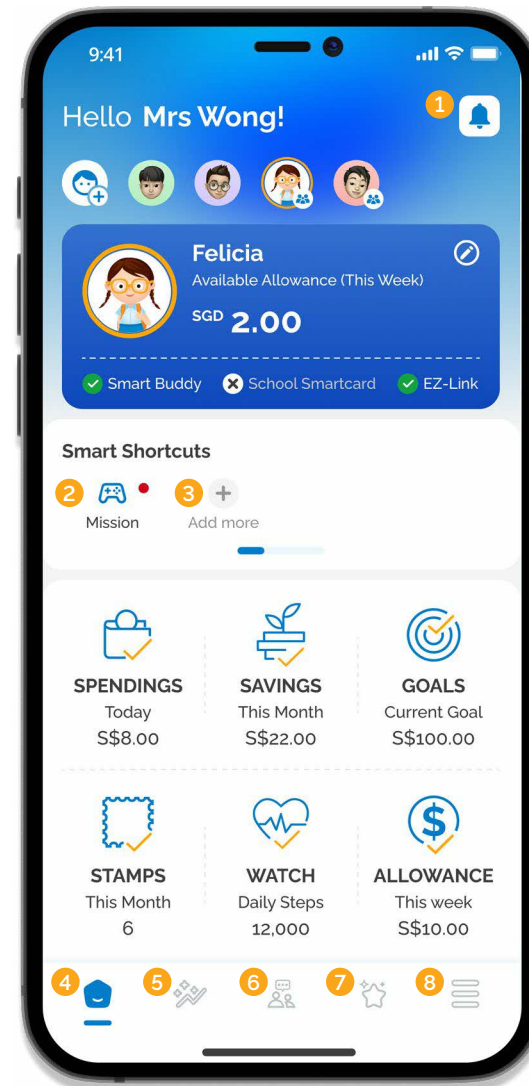


- 1 Child's Profile**
Toggle between the different child profiles (if any)
- 2 Edit Child's Profile**
Update profile/link payment cards
- 3 Spendings**
Monitor all Smart Buddy Card, School Smartcard and EZ-Link Card spending
- 4 Savings**
View how much your child has saved
- 5 Goals**
Create savings goals
- 6 Stamps**
View Smiley Stamps bought/rewarded
- 7 Watch**
Sync/manage Smart Buddy Watch
- 8 Allowance**
Manage Smart Buddy allowance

Other features

Explore more features that our Smart Buddy Mobile App offers!

- 1 Notifications**
Receive real-time Smart Buddy updates or alerts.
- 2 Missions**
Explore Smart Buddy challenges and unlock exciting rewards.
- 3 Smart Shortcuts**
Access frequently used links and customize their order to suit your preferences.
- 4 Dashboard**
Home page to access all Smart Buddy features.
- 5 Insights**
Gain insights of your child's spendings and savings.
- 6 POSB Parents Community**
Link to POSB Parents Facebook community.
- 7 What's New**
Discover more value-added services exclusive to you.
- 8 Settings**
Configure your app settings here.



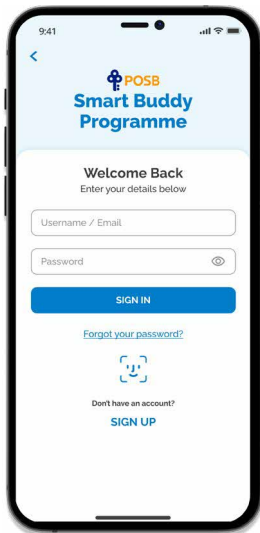
Why you should get a Smart Buddy card

There are three types of cards that you can link with the Smart Buddy Mobile App – the Smart Buddy Card, School Smartcard and EZ-Link Card. However, the choice of card linked affects the features made accessible to you.

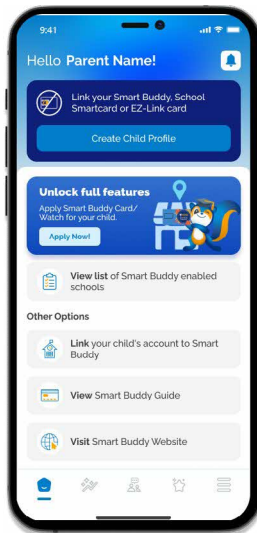
Smart Buddy Mobile App's Feature Accessibility	Smart Buddy Card	School Smartcard & EZ-Link Card
In-school spending	✓	✓
Out-of-school spending	✓	✗
Set daily/weekly allowance	✓	✗
Saving goals	✓	✗
Savings record	✓	✗
Watch sync/Fitness data	✓	✗

Setting up Smart Buddy

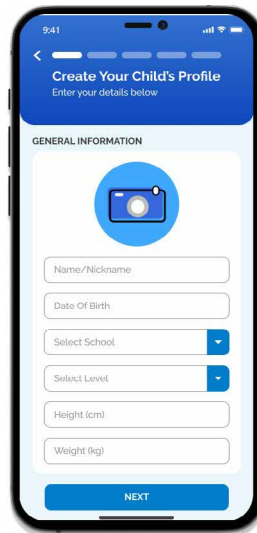
Once you've received your Smart Buddy package in the mail, follow these steps to get started:



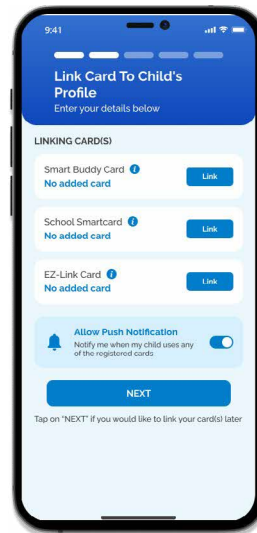
Step 1:
Sign up or login
to begin.



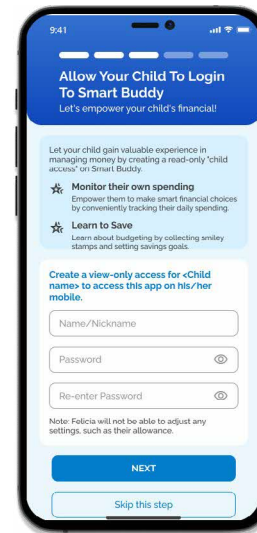
Step 2:
Tap on **Create Child Profile**.



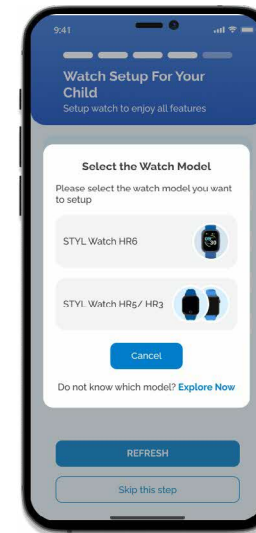
Step 3:
Enter the **details**
of your child then
tap on Next.



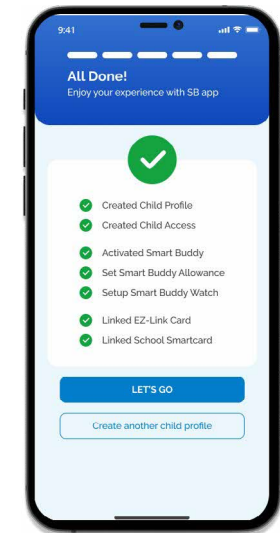
Step 4:
Link **Smart Buddy Card, School Smartcard and EZ-Link card** to child's profile..



Step 5:
You may choose to
set up a **view only**
access on your
child's phone.



Step 6:
Set-up **Smart Buddy Watch**.
Remove the
payment chip from
the Smart Buddy
card and insert it
into the watch's
chip tray for
payments to work.



Step 7:
Congratulations,
you successfully
linked the Smart
Buddy App.

For more information on how to set up Smart Buddy, click [here](#).



Managing your child's profile

Update your child's profile regularly to receive relevant information, nudges and to accurately track your child's fitness data.

Disable Account

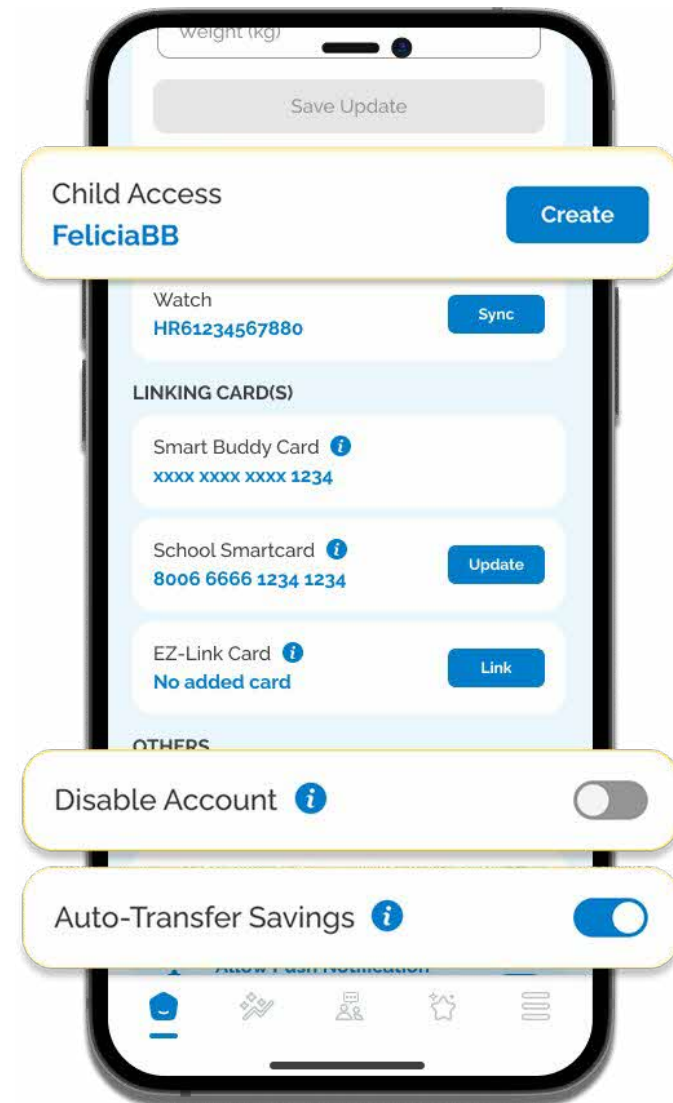
Instantly disable your child's Smart Buddy Card in the event of loss/theft. All spendings will be declined except for transport expenses.

Auto - Transfer Savings

If enabled, each month's Smart Buddy allowance savings and stamp savings will be automatically transferred from the parent's bank account into the linked child's bank account by the 10th calendar day of the following month.

Update/link child's bank account

You may also create a read-only login access (child access feature) if your child has their own mobile phone for them to track their savings, spendings, fitness data and goals. More information in the next page.





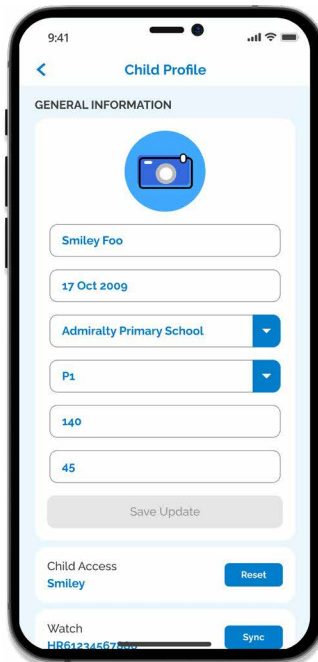
Managing your child's profile

Child Access

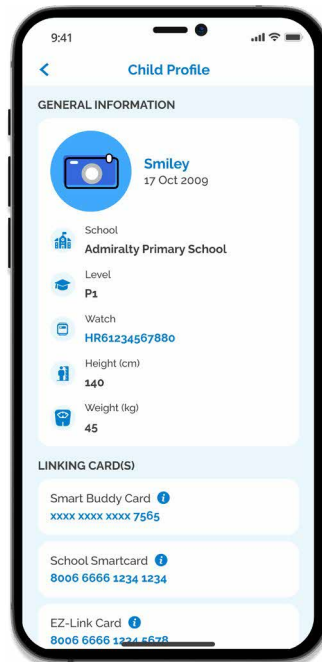
Parents can create a read-only “child access” for your child on the Smart Buddy mobile app if your child has their own mobile phone. With this access, they can track their savings, spendings, fitness data and set saving goals.

Below are examples of some key differences between a parent's account view and a child access view:

Child: Unable to edit Profile Information

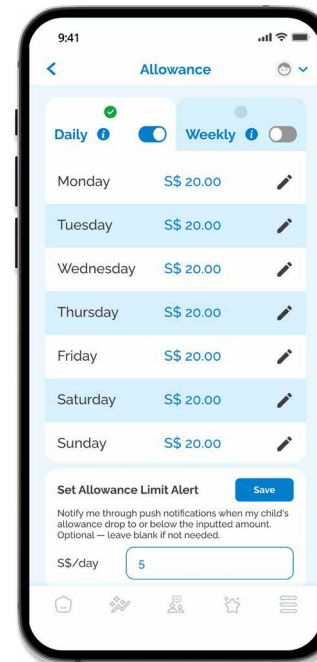


Parent Account

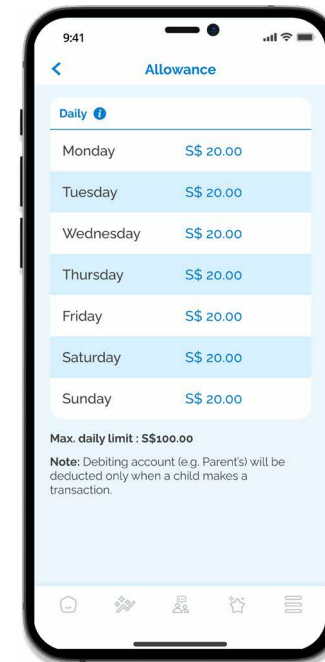


Child Access

Child: Unable to edit Allowance Allocation



Parent Account



Child Access

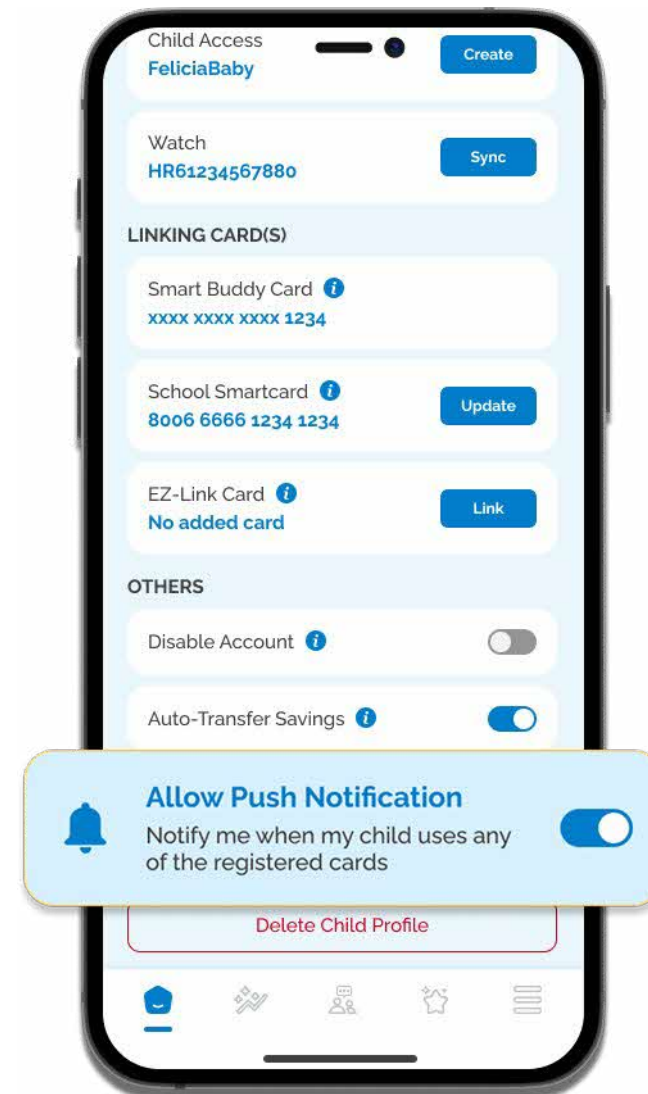


Managing your child's profile

Real-time spend notifications

Parents can receive real-time notifications whenever your child spends on any of the Smart Buddy linked cards (i.e. Smart Buddy Card/Watch, School Smartcard, EZ-Link Card).

Please note that you will need to turn-on or enable push notifications for the Smart Buddy app on your mobile device.



Managing your child's allowance

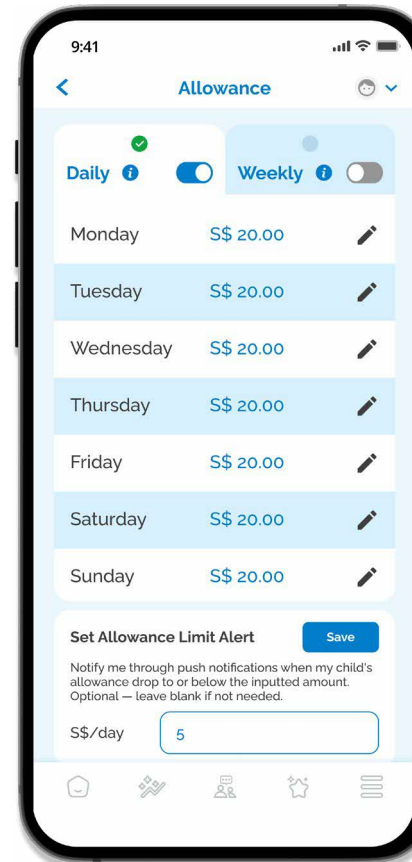
Daily or weekly allowance options

The Smart Buddy Card/Watch is linked to the parent's bank account that was provided during application.

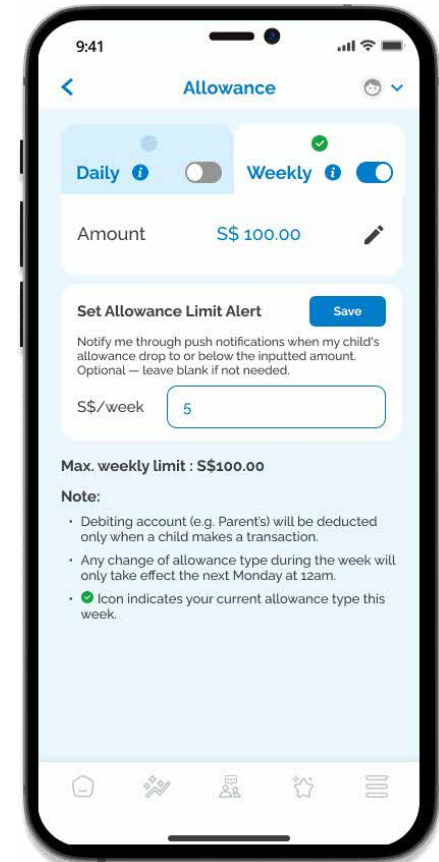
Deductions will only be made from the parent's bank account after a successful spend is made on the Smart Buddy Card/Watch.

Parents can edit your child's daily or weekly allowances based on their spending habits or school schedule during the week. These limits are updated real-time and are applied instantly.

Parents can also set up an allowance limit alert to be notified when your child's allowance is running low. This will help you & your child better manage their spending.



Daily Allowance



Weekly Allowance

Monitoring your child's spending

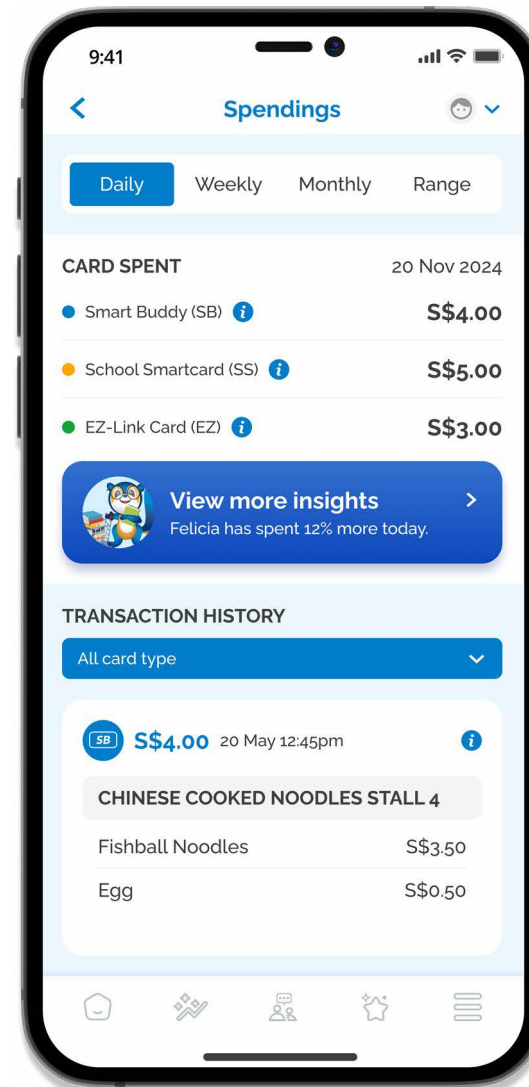
Monitor transactions made using these payment methods:

- **Smart Buddy Card/Watch**
- **School Smartcard***
- **EZ-Link Card***

**Transactions made in Smart Buddy schools only.*

View your child's transaction history for a specific card using the card type filter.

Tap on the insights to view a quick snapshot of their spending behaviour across time.





Monitoring your child's savings

Monitor your child's Smart Buddy allowance savings (i.e. unspent allowance) and Smiley stamp savings

Each month's Smart Buddy unspent allowance and Smiley stamp savings will be transferred from the parent's bank account into the linked child's bank account by the 10th calendar day of the following month.

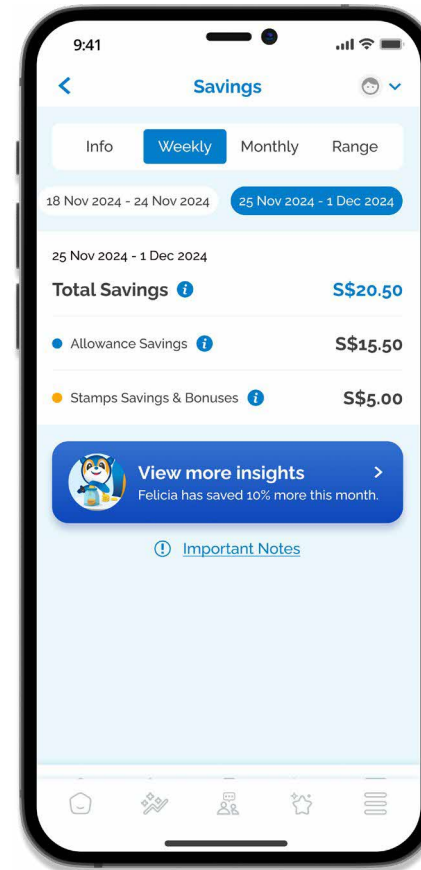
If there is no linked child's account, no transfer will be made and all monies will remain in the parent's bank account.

Note: No savings are kept in the Smart Buddy mobile app or in the watch. Both the app and the watch are not e-wallets.

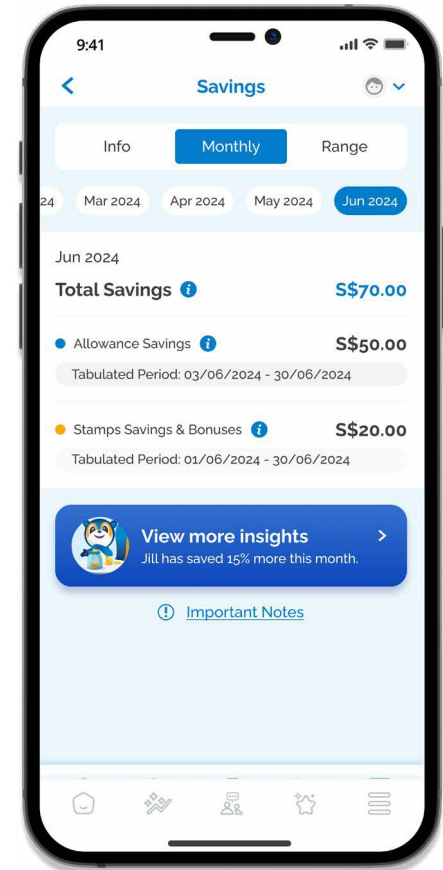
If you have not linked your child's bank account, you can do so now.

[Update/link child's bank account](#)

Tap on the insights to view a quick snapshot of their saving behaviour across time.



Daily Allowance

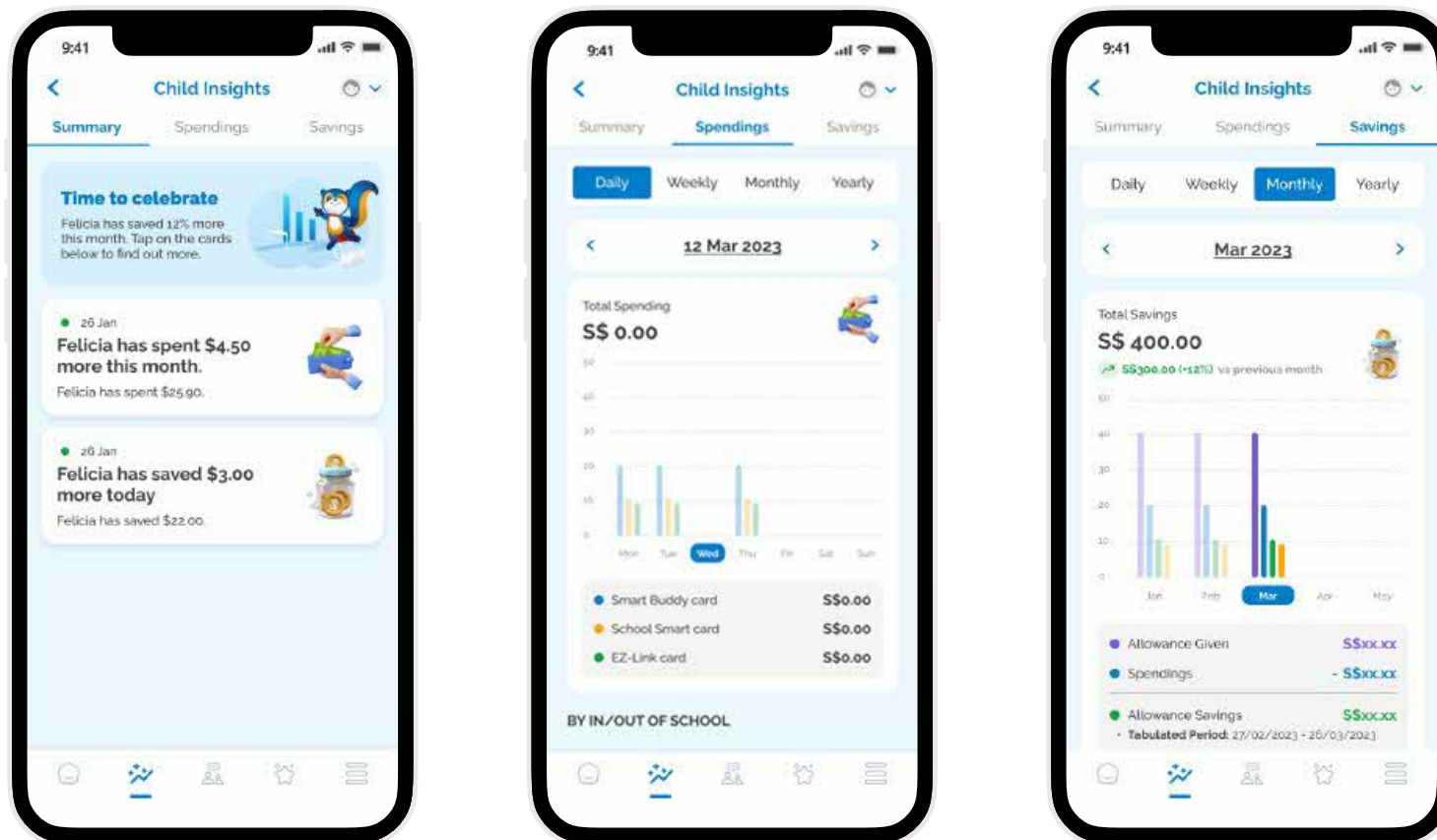


Weekly Allowance

Insights

Get a clear picture of your child's spending and saving habits.

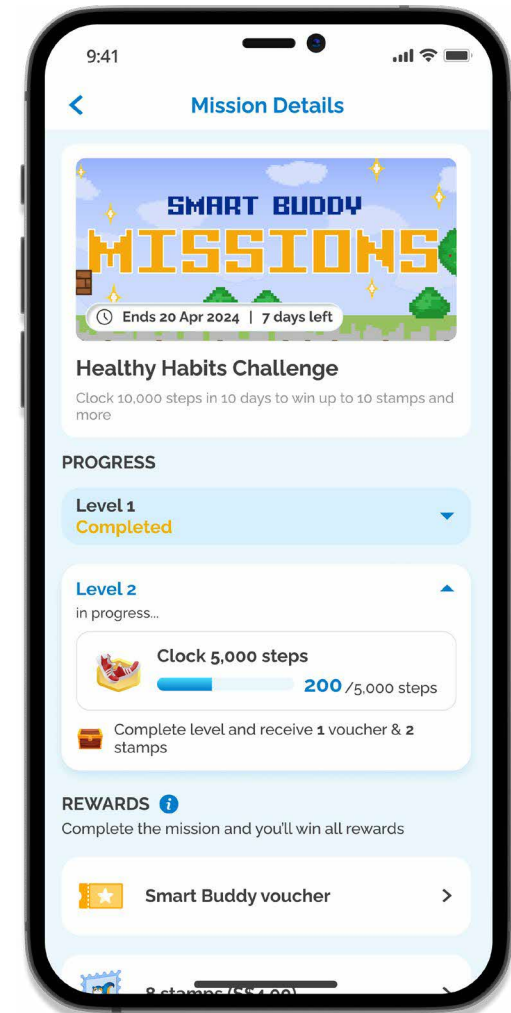
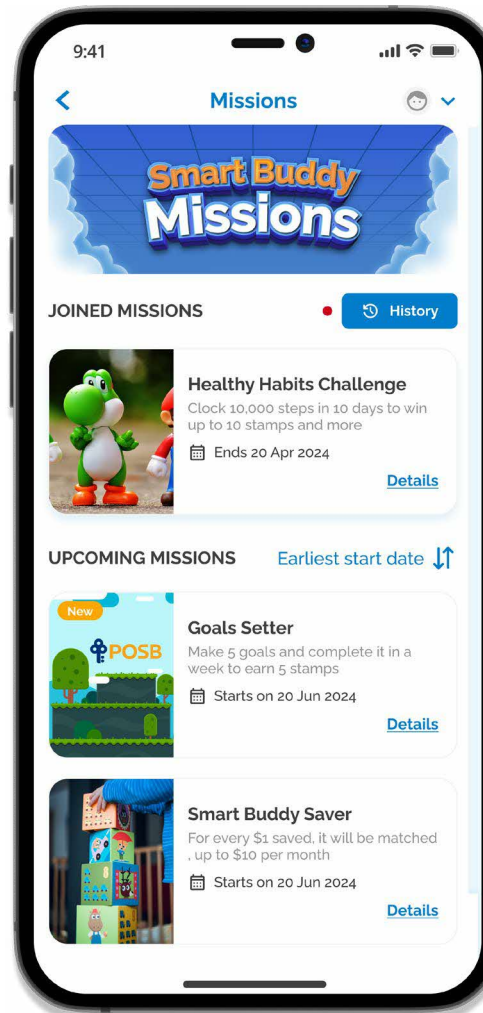
Easily track your child's spending and saving with clear, concise summaries. This simple tool allows you to stay on top of their financial activity and help them develop great money habits—making teaching about finances a whole lot easier!



Missions

Unlock exciting rewards!

Encourage your child to complete fun missions that build positive financial habits and promote an active lifestyle. Check the app regularly for new challenges!





Stamp savings

Purchasing of Smiley Stamps

Your child can use their Smart Buddy card or watch in schools with participating bookstores or stamps kiosks to obtain digital Smiley Stamps for S\$0.50 each:

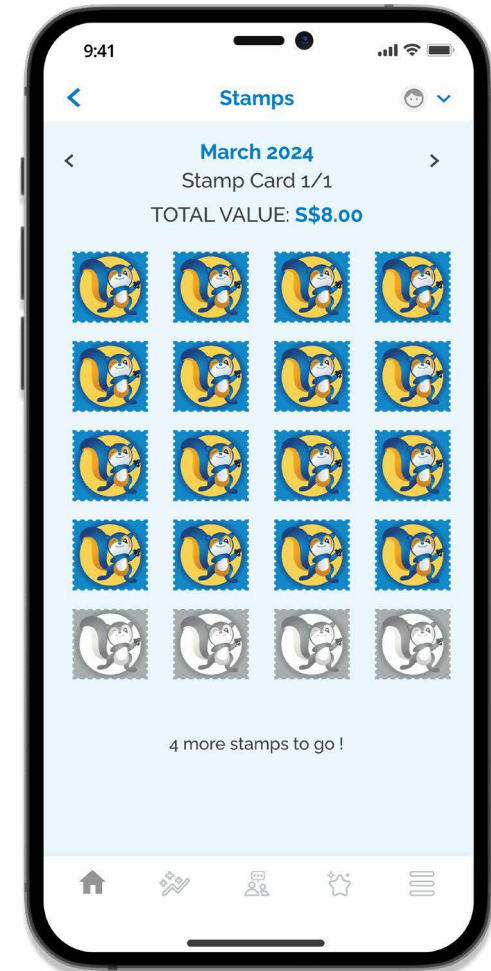
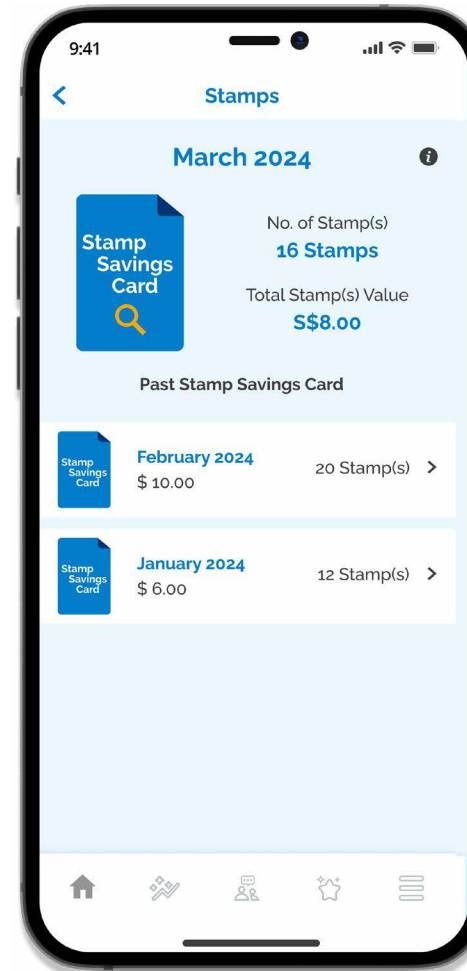
- Collected stamps will be reflected in-app
- Collect up to 20 stamps per stamp card

If there is no linked child account, the total stamp value will be credited into the parent's linked bank account.

Bonus Stamps

To encourage savings, your child will receive a 10% saving bonus if 1 stamp card (equivalent to \$10) is completed within the month.*

**The bonus stamps will only be rewarded if there is an active child's account linked with Smart Buddy*



Click [here](#) to find out more about Stamp Savings

Create a Savings Goal

**"As the saying goes,
good habits start young"**

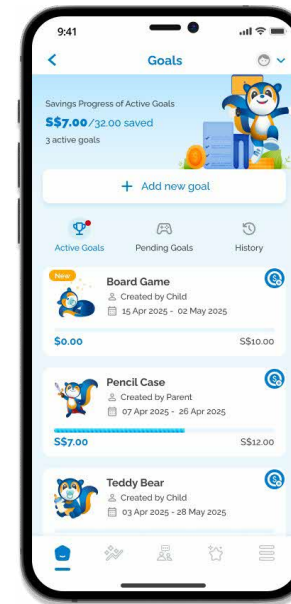
Be it a new book, the latest game console, or a toy, encouraging your child to set savings goals can instill healthy saving habits and allow them to learn the concept of delayed gratification.

You and your child can always easily keep track of their savings progress in real-time. Don't forget to celebrate your child's efforts by rewarding them once those goals are reached!

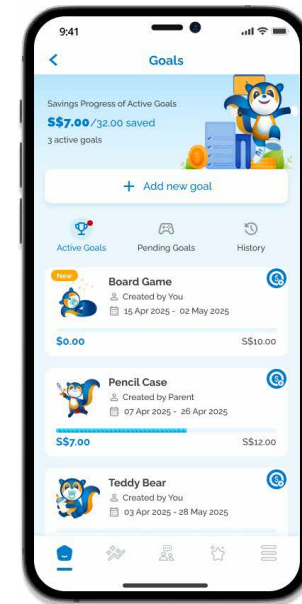
Differentiated accesses provide unique benefits for both you and your child in managing savings goals.

- **Parent Account:** Offers oversight and control over the goals through goal approvals, giving you the peace of mind and opportunity to guide your child's financial decisions
- **Child Access:** Provides an engaging experience, encouraging them to save more by visually tracking their progress in a fun, gamified manner, making financial learning enjoyable

e.g. Goals Overview page



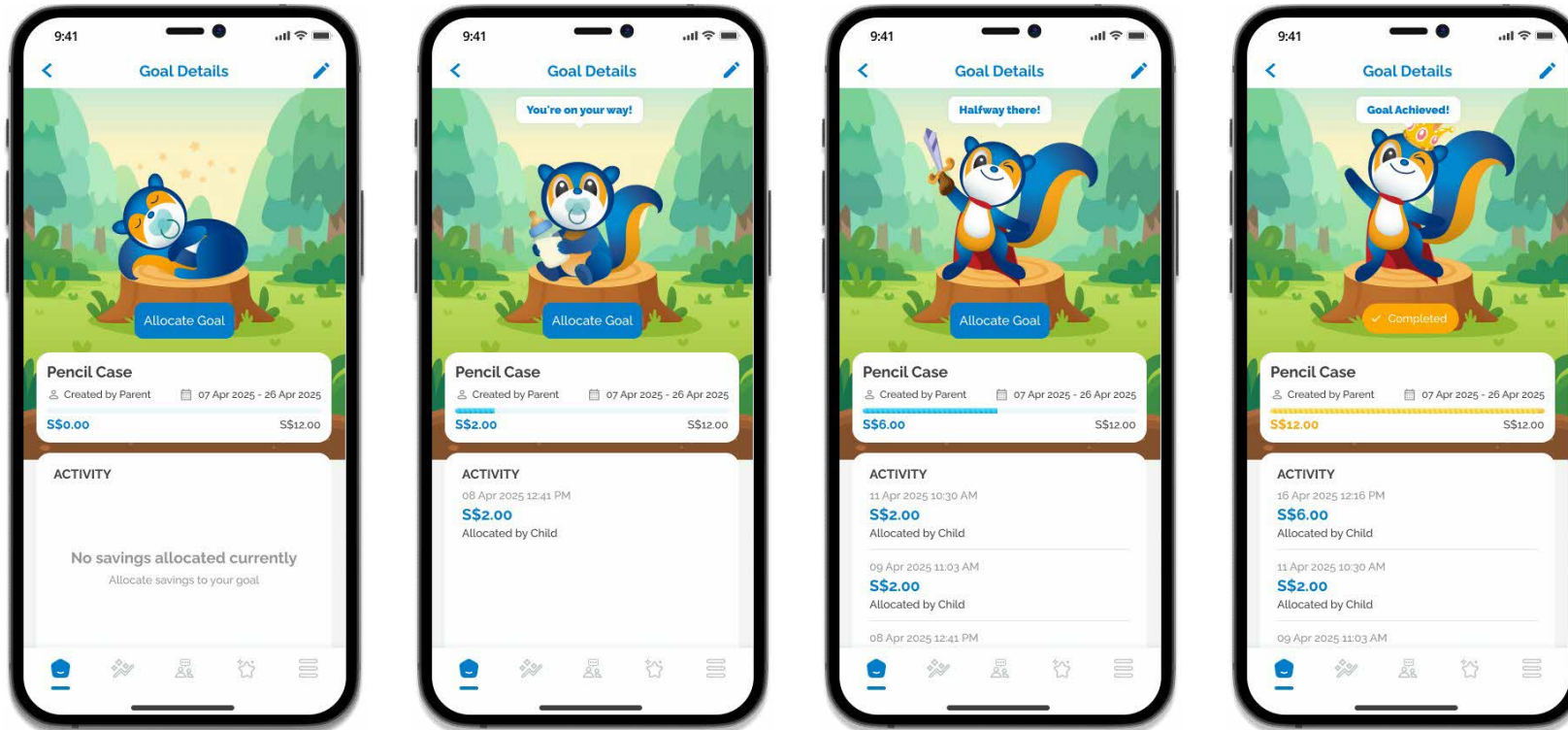
Parent View



Child View



Create a Savings Goal



1 Parent/Child can create goals

2 Child can choose how much to allocate to each goal

3 Track the progress of each goal via the Goal Details and Goals page

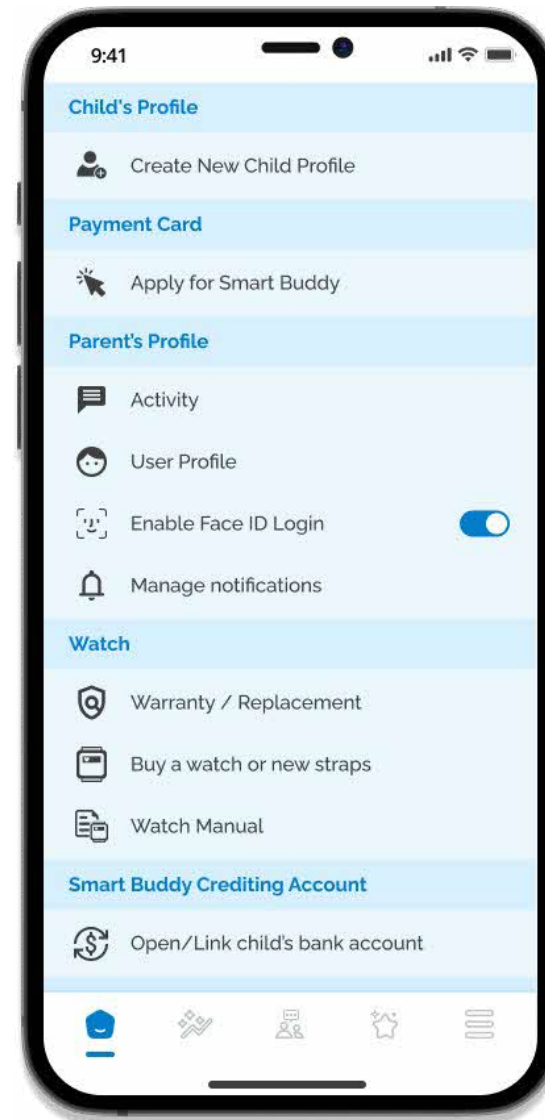
4 Once a goal is completed, celebrate the achievement together!

Settings

This tab contains app setting options, help and support resources all made easily accessible for you!

Create a new child profile, apply for a new Smart Buddy, enable Face ID or Fingerprint login, manage notifications, access support-related resources and more here.

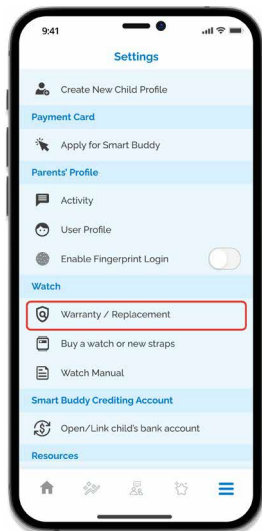
Additionally, watch warranty/replacement requests can also be submitted via this tab. More information in the next page.



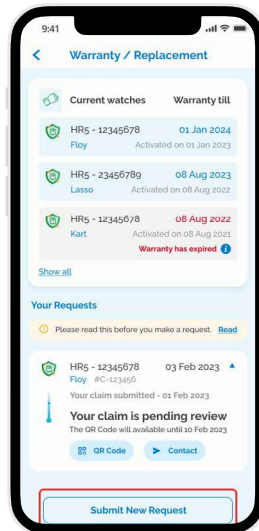
Smart Buddy watch warranty/replacement

If your watch is found to be defective within the warranty period, it may be eligible for replacement.

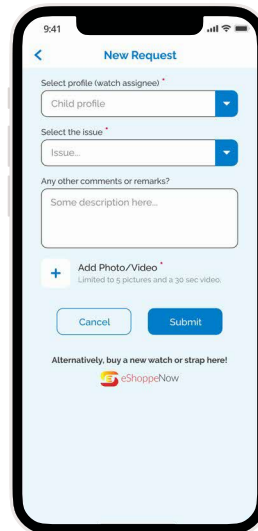
Follow the steps below on how to raise a request:



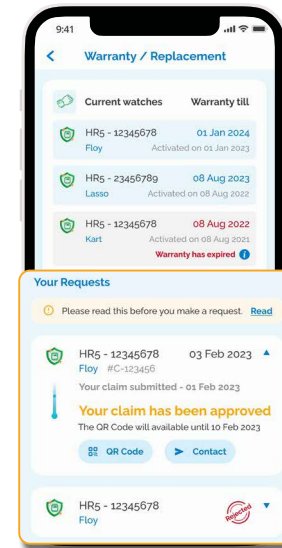
Step 1:
Tap on "Warranty/
Replacement" from
the Settings tab.



Step 2:
View your current
linked watches and
previously submitted
requests
(if any).
For new requests,
tap on "Submit New
Request".



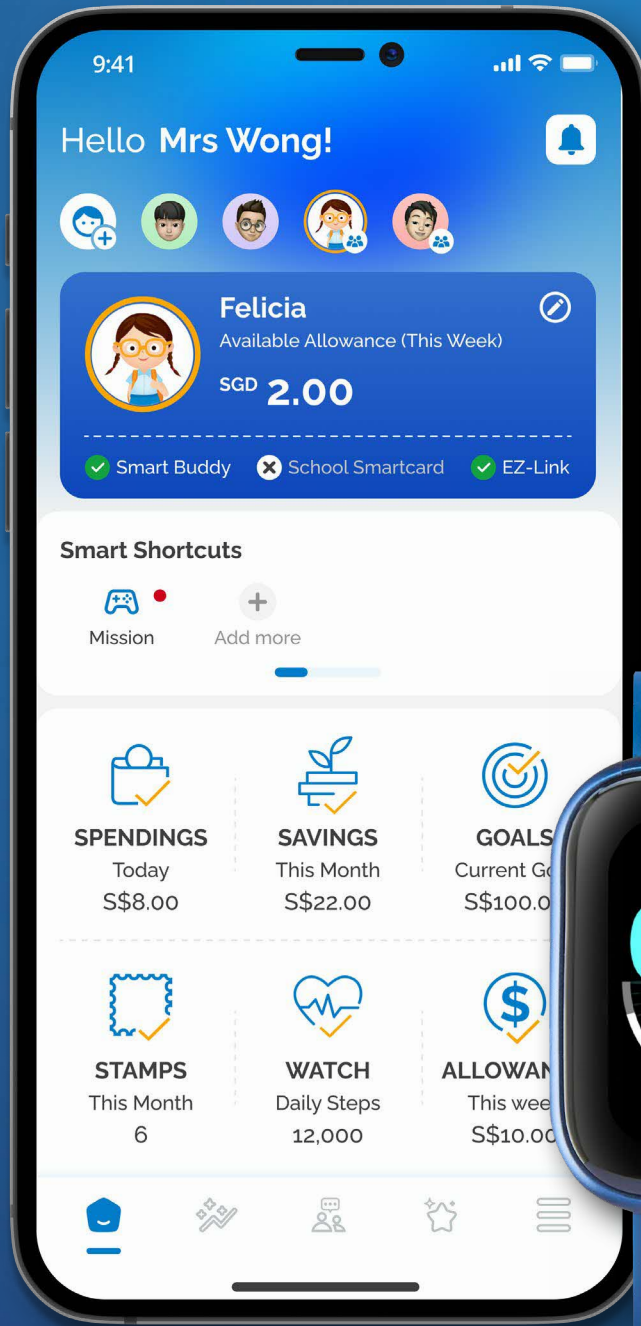
Step 3:
Select the options
accordingly and tap
"Submit".



Step 4:
You will be notified of the request results via push notification on the Smart Buddy app. You can also identify your request results under "Your Requests".

- If approved, retrieve the QR code and follow the instructions provided in the push notification to receive a replacement watch.
- If rejected, refer to your rejected request to find the rejection reason. For any further clarifications, you may also email: sbwatch@styl.solutions

For our full warranty policy, refer to our T&Cs [here](#).



Support
Have further questions?
Click [here](#) for the Help & Support page!