

USER GUIDE ON POSB PAYROLL ACCOUNT OPENING FOR MIGRANT WORKERS VIA BANK ACCOUNT MODULE ON WORK PERMIT ONLINE PORTAL

With effect from 27 March 2020, applications to open POSB Payroll Accounts for new and existing Migrant Workers (MWs) will be done by Corporate Representatives (Corp Reps) holding onto CorpPass access, via 'Bank Account' module on [MOM's Work Permit Online Portal](#) (WPOL).

With this new application channel, you can enjoy these benefits:

- Straight through account opening process
- Existing MWs will be able to open accounts and have the card and pin mailers sent to them at the corporate address c/o the Corp Rep
- Migrant Workers' Centre (MWC) Membership – <https://www.mwc.org.sg/membership>

Overview of Account Opening Process

Step 1	Corp Rep to apply via module in WPOL portal
Step 2	Card and PIN mailers sent to MW at corporate address c/o the Corp Rep
Step 3	MW to collect card and PIN mailers from Corp Rep
Step 4	MW to activate card & account and set up digital token

For further queries on the Account Opening Process, you may contact us at:



posbpayrollacct@dbs.com



6444 9866

Step 1: Apply via Module in WPOL Portal

(a) MOM's Work Permit Online Portal									
1. Corp Rep to login 2. Select "Bank Account" 3. Click "Apply for a POSB Account"	WPOL Menu - Logout - Apply - Withdraw - Issue - Bank Account Apply for a POSB Account - Check POSB Account Application - Renew - Re-Submit								
(b) Enter work permit number to search for MW									
For more details on the free Migrant Workers' Centre (MWC) membership, visit https://www.mwc.org.sg/membership									
Apply for a POSB Account-PWPOLBA101-26/08/2019 Welcome, GOH WEI Masked 11111111K-PTE-01 - WOW PTE LTD Apply for the worker's POSB account and Migrant Workers' Centre (MWC) membership This is a joint initiative with POSB and MWC. You can use this to apply for the worker's POSB account to receive salary, and free MWC membership to enjoy its benefits. Please do not continue if any of the following applies: • The worker will be approaching another bank in Singapore to open his/her account. • The worker already has a POSB account. WP No. : go									
(c) Allow PDPA consent									
1. Consent by MW to allow MOM to send MW's personal particulars and work permit information to POSB and MWC for the purpose of account opening and MWC membership respectively. 2. Consent by Corp Rep to allow MOM to send Corp Rep's personal particulars and contact information to POSB. Both fields need to be "Yes" for application to be processed.									
WORKER - YUAN Masked <table><tr><td>FIN</td><td>: G123456N</td><td>WP No.</td><td>: 0 12345678</td></tr><tr><td>Nationality</td><td>: CHINESE</td><td>Sex</td><td>: MALE</td></tr></table> Apply for the worker's POSB account and Migrant Workers' Centre (MWC) membership 1. The employer has obtained the worker's consent to apply for his/her POSB account to receive salary and MWC membership. The worker also consents to the Ministry of Manpower (MOM) sending his/her personal particulars and work permit information to POSB and MWC. 2. The employer consents to MOM sending its particulars and contact information to POSB. For more information on POSB account, please visit http://www.posb.com.sg/wp For more information on the MWC membership benefits, please click here Yes ☒ No ☐ 1 Yes ☒ No ☐ 2		FIN	: G123456N	WP No.	: 0 12345678	Nationality	: CHINESE	Sex	: MALE
FIN	: G123456N	WP No.	: 0 12345678						
Nationality	: CHINESE	Sex	: MALE						

(d) CRS declaration

1. Select Tax Residency from Country List.
2. Key in the Tax ID No. (TIN). For Singapore, the TIN is your MW's FIN Number. A person who stays in Singapore for more than half a year would be a Singapore tax resident.

3. Please provide the worker's tax residencies:

Important: Each country has its own tax residency rules. A person who stays in Singapore for more than half a year would be a Singapore tax resident. If the worker is a Singapore tax resident, his/her FIN is the Tax ID No. (TIN).

#	Country	Tax ID No.(TIN)
1	<SELECT->	
☐ My worker doesn't have a TIN in this country.		
Reason: (Please select if you have checked the above checkbox and click go) <SELECT-> go		
2	<SELECT->	
☐ My worker doesn't have a TIN in this country.		
Reason: (Please select if you have checked the above checkbox and click go) <SELECT-> go		

3. If your MW does not have a TIN in the country selected, you will need to select a reason from the dropdown list.
If you select 'Others', a free text field will be displayed to type in the reason.

3. Please provide the worker's tax residencies:

#	Country	Tax ID No.(TIN)
1	SINGAPORE	
☒ My worker doesn't have a TIN in this country.		
Reason: <SELECT-> <SELECT-> 1-Country doesn't issue a TIN 2-Country doesn't require the TIN to be disclosed 3-Others		
☐ My worker doesn't have a TIN in this country.		

Note: The Common Reporting Standard (CRS) is an automatic exchange of tax and financial information on a global level, developed by the Organisation for Economic Co-operation and Development (OECD).

Anyone applying for an account can consult a Tax Advisor or refer to the following websites for more information:

IRAS – <https://www.iras.gov.sg/taxes/individual-income-tax/basics-of-individual-income-tax/tax-residency-and-tax-rates/working-out-my-tax-residency>

OECD – <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

(e) Provision of details

4. Please provide the worker's mobile number, and the contact details of the employer's representative for POSB to call if they need any clarification:

- | | | |
|--------------------------------------|---------------------------------|----------------------|
| a) Worker's Mobile Number: | MW's mobile number | <input type="text"/> |
| b) Worker's Email Address: | MW's email address | <input type="text"/> |
| c) Employer's Representative Name: | Corp Rep's name | <input type="text"/> |
| d) Employer's Representative Number: | Corp Rep's mobile number | <input type="text"/> |

a) Mobile

- number provided should only be used by the MW.
- a) Mobile
 - b) Email address provided should only be used by the MW.
 - c) Corp Rep name provided should be that of the personnel who did the application.
Card and PIN mailer will be sent to the corporate address c/o the Corp Rep
 - d) Corp Rep number provided should be that of the personnel who did the application.
The number will be used by the Bank to contact the Corp Rep should there be a need.

Step 2: Card and PIN Mailers sent to MW at Corporate Address c/o the Corp Rep

(a) Successful Account Opening

1. Receive DBS Card Mailer



Live more,
Bank less

Activate your new card now

A separate letter containing your temporary card PIN has been sent to you.

You will need the PIN to activate your card.



DBS Visa Debit Card
Use your card anywhere for Visa and NETS payment

Step 1:
Activate your card at DBS/POSB ATM

You will need your:

1. DBS Visa Debit Card
2. Temporary Card Pin
3. Passport number
4. Date of Birth

Step 2:
Update your mobile/email

You may use your DBS Visa Debit Card to perform an update with Singpass

Step 3:
Register for digibank

Download digibank app from:



Send money home fast and safely

580* transfer fees when you send money overseas via digibank app

*TMCs apply. Visit [dis.com.sg/mgmt](#) for more details on the pricing guide.

Use your card for your purchases

Sign up for a cardless on mobile food delivery, local transport and in foreign currency

1

Activate

Your card will be closed if it's not activated within 100 days

2

Sign

on the back of your card and start using it

Card missing? Call us immediately.

1800 111 1111 (in Singapore)
+65 6327 2265 (from overseas)

Name / Account Number : Debit Card Number : Expiry Date :

Important Information

Credit activation channels

- Digilink mobile app: Log-in > Tap on More > Select Activate Cards > Select Payment Card Card or ATM PIN Card
- Digilink mobile app: Log-in > Tap on More > Select Activate Debit or ATM Cards > Select Payment Card or ATM PIN Card
- Digilink mobile app: Tap on My Account > Select Manage my account > Tap on Manage my registered mobile number and select a digit of your card number OR visit any POSMART/ATM/POSN to register with your card and PIN.

* You may also contact customer service for details.

To update your mobile number with the bank, add any AMS member, Select POSB > Select Service for Work Permit Employees & Select Update Mobile Number Required > Follow on-screen instructions.
(Note: For Malaysia, please input your Malaysia K Number.)

Paid PIN

- New card applicability: credit repayment;
- Credit limit: RM 10K to be made within 5 working days after new PIN via digilink mobile app.
- Card renewal: Use the same PIN as your previous card. Visit digilink app for details.

Daily cash limit

- New card applicability: credit repayment;
- Default limit of \$500 for Visa transactions and default limit of \$8,000 for POSB transactions and ATM withdrawals. You may adjust these limits via digilink.
- Card renewal: Same limits as your previous card. Visit digilink app for details.

NETS transactions "**"**

- Pay for retail transactions on NETS terminals. Request to pay by debit card and you can tap your card on the terminal. The PIN is required after payment on NETS.
- Card can be accepted by NETS mobile Payment method that allows you to securely pay your credit online instead (merchant's mobile app) and conveniently complete its mobile payment by your own phone.
- For more information, visit [www.nets.com.sg](#).

Quick tip to avoid #FOSBAR: Please share your card ID, PIN, or Digital Token approval if you wish to let our preferred financial team for receiving transaction alerts and to learn more ways to protect yourself, visit [digibank.com.sg](#).

Centres for Domestic Employees (COE)

For a Malaysia Domestic Workers, join a COE member to enjoy multiple benefits. Visit <https://www.coe.org.sg/digitalmembers/> for membership details.

Liability for charges on your card

By activating your card, you accept, and are bound by, the terms and conditions governing the use of your card. If you activate, authorise or otherwise consented to the use of your card, you are liable for any charges on that card. This will also be liable for receiving and other payment instructions transferred to your replacement card. Visit [digibank.com.sg/terms](#) for details.

Payments tied to your previous card (if applicable)

Update billing information or online members of your new card may affect all every date.

Debit card risk disclosure

Purchases are directly debited from your bank account. There are potential risks of unauthorized digital transactions or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorized transactions paid due to your negligence is \$4500. Visit [digibank.com.sg/risk](#) for details.

Application of ATM card

If you wish to apply for an ATM Card and/or Service, you may do so at the FOSOB Work Permit Access Card Centre.
 Address : East Block Arcade, East Bank Reception Centre, #01-08, Singapore 418184.

Total card security

Protect your cards with DBS Payment Centres on digilink app anywhere, anytime. Visit [digibank.com.sg/payment-centre-for-alerts](#).

Two apps, one seamless journey

DBS Digilink and DBS PayLah! are everything you need for all your banking and lifestyle needs. Just log in once with your e-signature (and both IDs) and switch between the two, safely and seamlessly. Now this is DBS Digilinking.

Digibank Digilink. The intelligent banking app for wherever it's banking, pending or directed.

From growing your savings to viewing card transaction details (whether in a settled, standing or directed) and sending money abroad, rest it done anytime, anywhere.

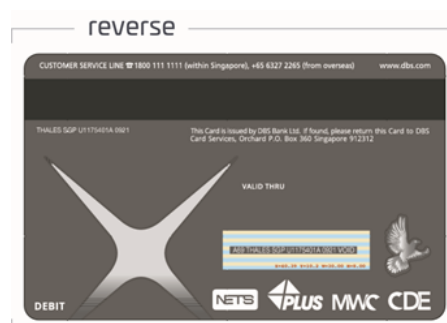
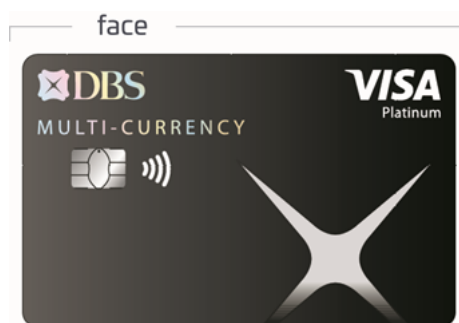
DBS PayLah! Your ultimate everyday lifestyle app.

Singapore's favourite lifestyle app that lets you book rides, order meals and find the latest deals and rewards.

Visit [digibank.com.sg](#) for more step-by-step guides on your banking needs

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2. Receive DBS Visa Debit Card



(b) Unsuccessful Account Opening

Receive Exception Handling Mailer

1. For MWs with existing accounts:

If a replacement card is needed, your MW needs to head to WPASC for card replacement.

<DATE>

<CONTACT_NAME>
<EMPLOYER_ADD1>
<EMPLOYER_ADD2>
Singapore <EMPLOYER_POD>

Dear <CONTACT_NAME>:

POSB Payroll Account: Existing account held by customer

Thank you for choosing to have a POSB Payroll Account for your employees through the Ministry of Manpower's (MOM) Online Portal.

Based on the bank's records, the following employees already have a Payroll Account:

S/N	Name
1	<PASS_HOLDER_NAME>
2	<PASS_HOLDER_NAME>
3	<PASS_HOLDER_NAME>
4	<PASS_HOLDER_NAME>

If you have any queries, please contact our Customer Service Hotline anytime at 1800 339 6666.

Thank you for choosing to bank with POSB.

Yours faithfully,

POSB

This is a computer-generated letter. No signature is required

2. For all other reasons:

Including CIN differing from bank records, wrong declaration for CRS made, etc.

It is advisable for your MW to head to WPASC, and bring along:

- a. Original Passport
- b. Original Work Permit
- c. Exception Mailer

<DATE>

<CONTACT_NAME>
<EMPLOYER_ADD1>
<EMPLOYER_ADD2>
Singapore <EMPLOYER_POD>

Dear <CONTACT_NAME>:

POSB Payroll Account: Request for Further Information

Thank you for choosing to have a POSB Payroll Account for your employees through the Ministry of Manpower's (MOM) Online Portal.

As the information through the MOM online portal is insufficient for us to process the account application, please facilitate the following employees to visit our POSB Account Services Centre:

S/N	Name
1	<PASS_HOLDER_NAME>
2	<PASS_HOLDER_NAME>
3	<PASS_HOLDER_NAME>
4	<PASS_HOLDER_NAME>

Please have your employees bring with them the following documents:

- 1) Original Passport AND
- 2) Original Work Permit AND
- 3) This letter

Our POSB Account Services Centre is located at:

7 Kaki Bukit Avenue 3
#01-08 to 12
Kaki Bukit Recreation Centre
Singapore 415814

Please show this letter to our staff at the POSB Account Services Centre who will then assist your employees to open their account.

If you have any queries, please contact our Customer Service Hotline anytime at 1800 339 6666.

Thank you for choosing to bank with POSB.

Yours faithfully,

POSB

This is a computer-generated letter. No signature is required

Note: Every MW would need to have a copy of the exception letter. i.e. If there are 3 MWs who need to head to WPASC, 3 copies of the exception letter would need to be passed to them.

Step 3: MW to Collect Card and PIN Mailers from Corp Rep

(a) For successful applications
2 separate mailers containing the DBS Visa Debit Card and new card PIN will be sent to the Corporate Address registered with MOM, addressed to the MW, care of the Corp Rep. Note: The new card PIN will be sent within 5 working days after receiving the new card.
(b) For unsuccessful applications
A letter will be sent to the company, addressed to the Corp Rep, asking him/her to proceed to WPASC for manual account opening. MW will have to bring the following documents to the branch: ○ Original Passport ○ Original Work Permit ○ Exception Mailer received

Step 4: MW to Activate DBS Visa Debit Card or Account at Nearest DBS/POSB ATM

(For detailed instructions in various languages, please refer to the guide on: POSB website -> Bank -> Accounts -> For Foreigners -> POSB Payroll Account For Work Permit Holders)

Activate via POSB/DBS ATM
MW will need to provide the following details: ○ New card PIN from mailer (6-digits) ○ Passport Number (numeric digits only). For Malaysians, please enter the Malaysia IC number ○ Date of Birth (ddmmyyyy) Steps via POSB/DBS ATM ○ Insert your New ATM/Debit Card into the ATM ○ Enter your Card PIN¹ received in a separate mail ○ Select More Services ○ Select Cards/PIN/iBanking/Phone Banking ○ Select Activate Card ○ Follow instructions on the ATM screen to complete activation ¹ Note: The Card PIN can be found in a separate letter sent to you. DBS/POSB ATM activation is available from 7am to 11pm (Mon-Sat) and 7am to 9.30pm (Sun and Public Holidays). Find the nearest ATM using our Locator. Important notes: The Identity Number refers to the Malaysian IC number for Malaysian citizens, and the passport Number registered with the bank for all others.

Step 5: MW to Update Personal Details with Singpass

Update Personal Details with Singpass

Step 1

Click [here](#) to start.

Step 2

Key in particulars.

Step 3

Tap on **Update with Singpass**.

Step 4

Tap QR code to log in with Singpass app.

Step 5

Tap on **I agree**.

Step 6

Confirm the information & Click **Save details**.

Step 7

Click **Next**.

Step 8

Click **Submit**.

Note: Please ensure that your personal details, including your contact information (mobile and email), are updated with Singpass before proceeding to update your record with us.

Step 6: MW to Register for DBS/POSB digibank

Register for POSB/DBS digibank

Step 1

Download the digibank Mobile app from the App Store, Google Play or AppGallery.

Step 2

Launch the digibank Mobile app and tap on **Sign up for digibank**.

Step 3

Tap **I need digibank access**.

Step 4

Select **Debit/ATM Card**.

Step 5

Enter your **Debit/ATM Card Number**, **6-digit Card PIN** and tap **Next**.

Step 6

Complete your Credentials by inputting your preferred **User ID & PIN**. Verify your mobile number, email address, mailing address and tap on **Next**.

Step 7

Review and Confirm the details and tap on **Confirm**.

Step 8

Your digibank onboarding is completed. Tap on **Proceed to digibank** to Set up your Digital Token next.

Step 7: MW to Set Up Digital Token

Set Up Digital Token using registered Email Address and SMS OTP

Step 1

Launch your digibank App and select **Digital Token**.

Step 2

Tap on **Set Up Now**.

Step 3

Log in to digibank Mobile with your **Touch / Face ID** or **digibank User ID & PIN**.

Step 4

Tap on **Set Up Now**.

Step 5

Enter the 6 digit **Email OTP** sent to your registered email address.

Step 6

Enter the 6 digit **SMS OTP** sent to your registered mobile number.

Step 7

You've set up your Digital Token.