List of FAQs on PayNow Registration

1) Why do I receive this message via Parents Gateway from MOE?

MOE is encouraging all parents to link their child’s bank account to PayNow using the child’s Singapore BC / NRIC number. The activation of PayNow will facilitate MOE’s prompt disbursement of monies for the child, and avoid delays through the filling in and processing of forms or from physical visits to banks for the deposit of cheques.

2) Does it mean that my children are getting any awards?

No, registering for PayNow does not mean that your child will be receiving an award. However, if your child is receiving any Edusave award in Dec 2020, you will be separately notified through a letter and the Edusave award monies will be disbursed via PayNow (BC / NRIC number) on 1 Jan 2021.

3) What is PayNow?

PayNow is a secure funds transfer service available to customers of 9 participating banks in Singapore – Citibank Singapore Limited, DBS Bank/POSB, HSBC, Maybank, OCBC Bank, Standard Chartered Bank, United Overseas Bank, Bank of China and Industrial and Commercial Bank of China (ICBC).

4) Is it compulsory to register for PayNow?

No, PayNow registration is not compulsory. However, the activation of PayNow will facilitate the prompt disbursement of monies for the child, and avoid delays through the filling in and processing of forms or from physical visits to banks for the deposit of cheques. For a start, MOE will be using PayNow (BC / NRIC) as a means to disburse Edusave award monies starting from the upcoming Edusave award exercise in Dec 2020.

5) What if I don’t want to register for PayNow for my child?

If your child is not registered for PayNow, any payment to your child (e.g. Edusave award monies) will take a longer time to process via cheque or direct crediting.

6) My child’s bank account is not with any of the 9 PayNow banks. Can I still register for PayNow for my child?

No. PayNow is currently only available to the 9 participating banks listed in question 3 above.

7) How do I register for PayNow for my child?

Your child must have a bank account with any one of the 9 participating banks, either under his / her own name or jointly / in trust with you. If your child currently does not have a bank account, please apply for a bank account from any 1 of the 9 participating banks.
You can either use the participating bank’s existing internet banking platform or mobile banking app to register your child for PayNow online or check with your bank on other ways to set up PayNow for your child, as different banks offer different services to their bank account holders. E.g. some banks offer PayNow registration via SMS and customer service hotlines besides walk-in to the bank branches.

8) Can MOE help my child to register for PayNow?

MOE can help parents to register their child for PayNow if the child has a bank account with either POSB / DBS / OCBC. Simply scan the QR code below and complete the FormSG to authorise MOE to work with the child’s bank (POSB / DBS / OCBC) to facilitate the PayNow registration for your child. This FormSG requires a SingPass login by the parent.

![QR Code](https://example.com/qrcode)

9) How will the parents be notified if the PayNow registration through MOE is successful?

MOE will send an email notification to the parents through the email address provided by the parents in the FormSG on the outcome upon receiving it from the bank.

10) If I have queries on PayNow, who can I contact?

You may direct any PayNow-related queries to our generic email @ MOE_Edusave_PayNow@moe.gov.sg or call the Edusave hotline @ 6777 5727 (during office hours: 8.30 am to 6.00 pm).