

## **PayNow QR FAQ**

IRAS **does not send PayNow QR codes** to members of the public via physical and digital notices and letters, emails, SMSes and WhatsApp messages. Taxpayers can only generate PayNow QR codes for payment after logging into myTax Portal or upon selecting the “Make Tax Payment” option in the chatbot located on IRAS’ website at [www.iras.gov.sg](http://www.iras.gov.sg) .

<b>A About PayNow QR</b>	
<b>1</b>	<b>What is PayNow QR?</b>
	<p>It is an electronic payment mode that offers an easier and faster avenue for you to make tax payments in myTax portal by scanning a QR code via the mobile banking application.</p> <p>The pre-requisite for paying by PayNow QR is that you must sign up for PayNow and have the mobile banking application of any of the PayNow participating banks (<a href="https://www.abs.org.sg/consumer-banking/pay-now">https://www.abs.org.sg/consumer-banking/pay-now</a>) in Singapore.</p>
<b>2</b>	<b>What is the difference between SGQR and PayNow QR?</b>
	<p>SGQR combines multiple payment QR codes into a single code where consumers can scan and pay using payment options accepted by the merchant which are displayed on the SGQR label.</p> <p>PayNow QR adopts SGQR where consumers can scan the QR code with their preferred bank applications and pay via PayNow only.</p> <p>QR codes are used to facilitate payments by scan and pay. It is not meant for tax refunds. You may refer to Section C Q5 on tax refunds by PayNow.</p>
<b>3</b>	<b>Is there admin fee/cost charged to pay by PayNow QR?</b>
	<p>No, there is no admin fee/cost charged by IRAS when paying by PayNow QR.</p>
<b>4</b>	<b>What is the benefit of paying taxes via PayNow QR?</b>
	<p>With PayNow QR, you only need to scan the QR code generated in myTax portal. The QR code embeds all the required payment details such as the payment amount and payment reference number which saves you the time to manually enter the payment details and reduces error in data entry. The payment transaction can be completed seamlessly.</p> <p>After payment is made successfully, your tax account will get updated immediately.</p>
<b>B How to pay by PayNow QR</b>	
<b>1</b>	<b>How do I pay using PayNow QR?</b>
	<p>To pay by PayNow QR:</p> <ol style="list-style-type: none"><li>Step 1. Log in to myTax portal via SingPass/CorpPass.</li><li>Step 2. Select “View Accounts Summary/Pay Taxes”.</li><li>Step 3. Select the tax type you wish to pay and click on the “Pay” button.</li><li>Step 4. Select “Scan PayNow QR code”.</li><li>Step 5. Log in to your preferred mobile bank application from your mobile phone.</li><li>Step 6. Scan or Upload the generated QR code.</li><li>Step 7. Approve the payment in your mobile phone.</li></ol>
<b>2</b>	<b>What tax type can I pay with PayNow QR?</b>
	<p>PayNow QR payment mode is only applicable to pay for the following tax types:</p> <ul style="list-style-type: none"><li>• Individual Income Tax</li><li>• Corporate Income Tax</li><li>• Property Tax</li><li>• GST</li><li>• Stamp Duty</li></ul>

3	I did not register for PayNow. Can I pay by PayNow QR?
	<p>You will first need to register for PayNow by linking your Singapore NRIC / FIN / Unique Entity Number (UEN) to your individual/business bank account before paying by PayNow QR.</p> <p>Please enquire any of the PayNow participating banks (<a href="https://www.abs.org.sg/consumer-banking/pay-now">https://www.abs.org.sg/consumer-banking/pay-now</a>) on how to register for PayNow.</p>
4	Is there a limit to the amount payable by PayNow QR?
	<p>PayNow QR rides on Fast and Secure Transfers (FAST). The industry transaction limit for FAST is up to \$200,000. However, you are also subject to your bank's daily local transfer limit. Please check with your bank on your daily local transfer limit.</p>
5	How do I change my payment limit to pay by PayNow QR?
	To change your payment limit, please contact your bank.
6	Can I change the amount to pay by PayNow QR?
	Yes, you can change the amount when making payment via PayNow QR in your mobile banking application.
7	Can I access myTax portal through my mobile phone and pay by PayNow QR?
	<p>Yes, you can access myTax portal via mobile phone and pay by PayNow QR.</p> <p>In order to scan the PayNow QR code on your preferred mobile banking application, you need to:</p> <ol style="list-style-type: none"> <li>Step 1. Capture the screenshot of the QR code and save it as a photo in your mobile phone.</li> <li>Step 2. Go to the QR scanner in your mobile banking application.</li> <li>Step 3. Retrieve the QR code from your photo and upload it.</li> <li>Step 4. Amount and payment reference number will be displayed in your mobile phone.</li> <li>Step 5. Authorise the payment.</li> </ol>
8	Why is my mobile banking application not able to scan the PayNow QR code?
	<p>It might be due to one of the following reasons:</p> <ul style="list-style-type: none"> <li>• You did not sign up PayNow with your bank</li> <li>• The QR code cannot be scanned if there is poor lighting</li> <li>• There may be technical issue with the camera in your mobile phone</li> </ul>
9	I have multiple bank accounts with the bank. Can I select the bank account I wish to pay by PayNow QR?
	You cannot select the bank account at the point of payment. It will be the bank account that you have chosen when you signed up for PayNow. Please contact your bank if you want to change the bank account to pay by PayNow.
10	Is there a PayNow QR code application to be downloaded?
	<p>No, there is no PayNow QR code application to be downloaded.</p> <p>Customers of PayNow participating banks (<a href="https://www.abs.org.sg/consumer-banking/pay-now">https://www.abs.org.sg/consumer-banking/pay-now</a>) can just scan the QR code to make payments using their respective mobile banking applications.</p>
11	Can I pay by PayNow QR using any payment-related QR code applications?
	The application must support PayNow compliant QR code. If the application supports other payment-related QR code only such as NETS QR, it cannot be used on PayNow QR.

12	I am a foreigner. Can I pay by PayNow QR code?
	<p>You must first have a Singapore bank account and register for PayNow by linking your FIN entity number to your Singapore bank account and download the banking application in your mobile phone before paying by PayNow QR.</p> <p>For details on how to sign up for PayNow, please check with your bank.</p>
13	How can a Corporate make payment by PayNow QR?
	<p>To pay by PayNow QR:</p> <p>Step 1. Log in to myTax portal via CorpPass.</p> <p>Step 2. Select "View Accounts Summary/Pay Taxes"<sup>1</sup>.</p> <p>Step 3. Select the tax type you wish to pay and click on the "Pay" button.</p> <p>Step 4. Select "Scan PayNow QR code".</p> <p>Step 5. Log in to your business mobile bank application from your mobile phone.</p> <p>Step 6. Scan or Upload the generated QR code.</p> <p>Step 7. Approve the payment in your mobile phone. If your bank account is set up with dual control, please inform your authoriser(s) to approve the payment.</p>
14	Can I pay by PayNow QR with my overseas bank account?
	<p>No, PayNow QR is only available for local payments in Singapore dollars.</p> <p>You must first have a Singapore bank account with any one of the PayNow participating banks and register for PayNow by linking your FIN entity number or mobile number to your Singapore bank account and download the banking application in your mobile phone before paying by PayNow QR.</p>
<b>C</b>	<b>Others.</b>
1	I have paid my taxes via PayNow QR. Can I use the same QR code to pay future taxes?
	<p>The PayNow QR code is uniquely generated based on the tax amount outstanding at that point in time. For future taxes, please log in to myTax portal to generate a new QR code to make payment.</p>
2	How long will it take for my payment to be processed?
	<p>Successful payment will be updated in your tax account immediately. You can log in to myTax portal and go to View Account Summary to check the payment status.</p>

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<sup>1</sup> You need to be given access rights to Payment in order to view the pages.

3	What are the participating banks that supports PayNow?
	To view the updated list of participating banks that supports PayNow, please visit: <a href="https://abs.org.sg/consumer-banking/pay-now">https://abs.org.sg/consumer-banking/pay-now</a> .
4	Is PayNow QR secure?
	Yes, PayNow is secure and adopts the same high security standards established by the banking industry in Singapore for funds transfer.
5	Can I receive my tax refund via PayNow?
	<p>We are currently working to introduce PayNow in phases as an additional digital mode for receiving tax refunds. The pre-requisite for receiving tax refunds by PayNow is you will need to link your bank account to PayNow-NRIC/FIN for individuals, and PayNow Corporate-UEN for non-individual entities.</p> <p>Alternatively, you can consider to sign up for GIRO. Not only can you receive refunds directly into your bank account, you can pay your taxes either in monthly instalments or one-time yearly deduction from the same bank account.</p> <p>You can sign up for GIRO at myTax Portal or at the internet banking platforms of DBS/POSB, OCBC or UOB. To find out more on how to sign up for GIRO, please visit IRAS website. (<a href="https://www.iras.gov.sg/Quick-Links/Payments/">https://www.iras.gov.sg/Quick-Links/Payments/</a> )</p>
6	I am an undischarged bankrupt taxpayer. Can I pay via PayNow QR?
	We do not encourage undischarged bankrupt taxpayer to pay via PayNow QR code as it does not generate a QR code for the outstanding tax in the non-provable period of debts.