

eGIRO GUIDE

AVAILABLE IN iFAST CLIENT LOGIN!



Welcome to the Simple, Hassle-free eGIRO Process

GIRO applications are now quick and easy! Set up eGIRO to create regular savings plan ("RSP") for your investment with iFAST!

01

Head to the eGIRO application page
on the iFAST Client Portal



eGIRO

02

Specify your preferred participating bank and log in



03

Confirm & submit eGIRO application.
Once done, your adviser will be able
to select eGIRO for RSP.



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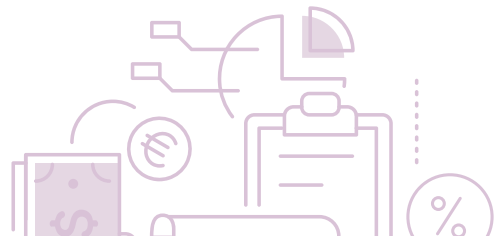
What is eGIRO?

eGIRO stands for Electronic GIRO. It is a digital initiative that digitises the GIRO application process with an aim to significantly reduce the GIRO set-up turnaround time.

With the new eGIRO service, the creation of GIRO instructions will be automated, and there will be a significant reduction in turnaround time from around 6-8 weeks to mere minutes.

Benefits of eGIRO

- One-time setup only.
- Free of charge.
- Reduction in GIRO setup time.
- Immediate setup and confirmation.
- Seamless and secure setup.
- Automatic eGIRO deduction from your bank account.



Paper GIRO



Meet your financial adviser to discuss about your regular savings plan & sign a hard copy form



Once your financial adviser has created the RSP trade, the hard copy GIRO form is submitted to iFAST.



iFAST will submit the original GIRO forms to the bank.



The Bank will review the form and signature. In the event that there are discrepancies in signatures, application will be rejected.



Only once the bank has approved the GIRO application will the RSP then take place. Average time taken is 6-8 weeks.

eGIRO



Log in to the iFAST Client Portal.



Specify your designated bank for payment via eGIRO



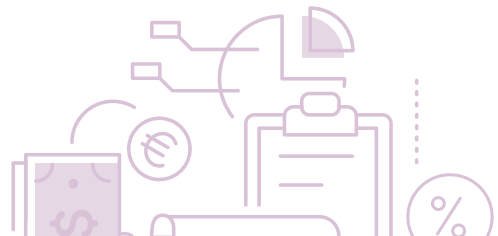
It will take you to the bank's login page. Enter your bank login details.



You will receive a status update on your eGIRO application. The turnaround time is within minutes.



Your financial adviser may now choose the eGIRO payment method in the drop down list when creating an RSP trade



A Few Important Things to Note:

eGIRO will not be replacing Hardcopy GIRO. Both methods can still be utilized to set up a GIRO instruction. However, we strongly recommend using the eGIRO option as the turnaround time is within a few minutes, as compared to Hardcopy GIRO, which takes up to 6-8 weeks.

If you have an existing GIRO RSP setup with iFAST, you do not have to apply for eGIRO.

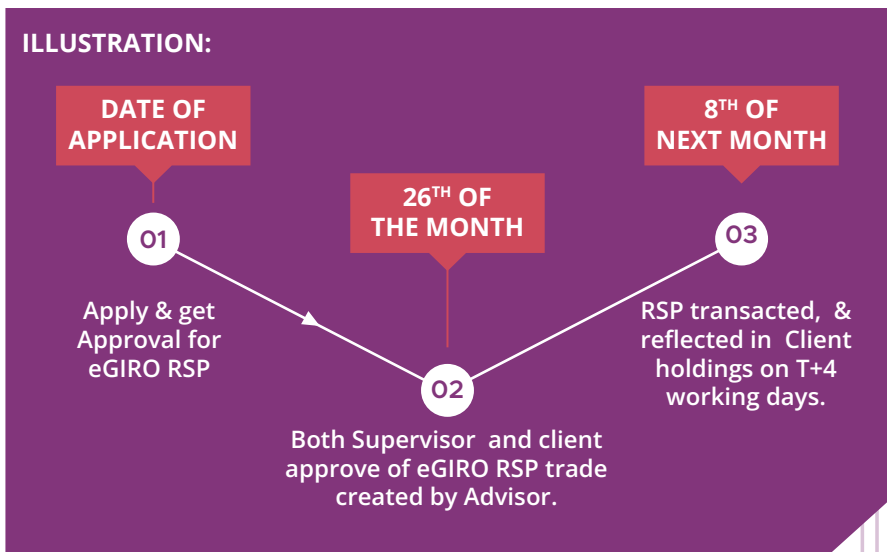
However, if you wish to create a GIRO setup for another bank account, we strongly recommend the eGIRO option.

Please note that eGiro will be tagged to your iFAST account number. If you have multiple iFAST account numbers, you will need to repeat the steps to apply eGiro for your other account(s).








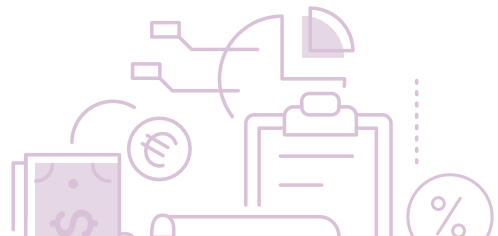
*Gentle reminder to approve the eGIRO RSP trade created by your financial adviser by 26th of the month for the RSP to be transacted on the 8th of the next month!

ILLUSTRATION:

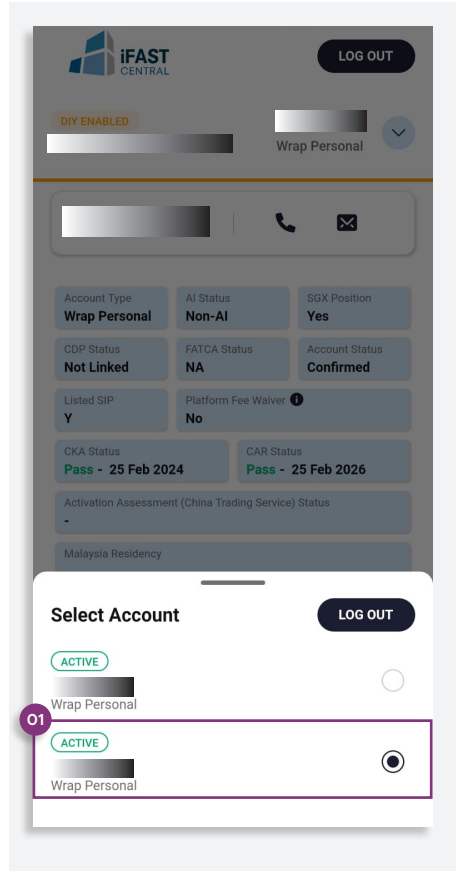
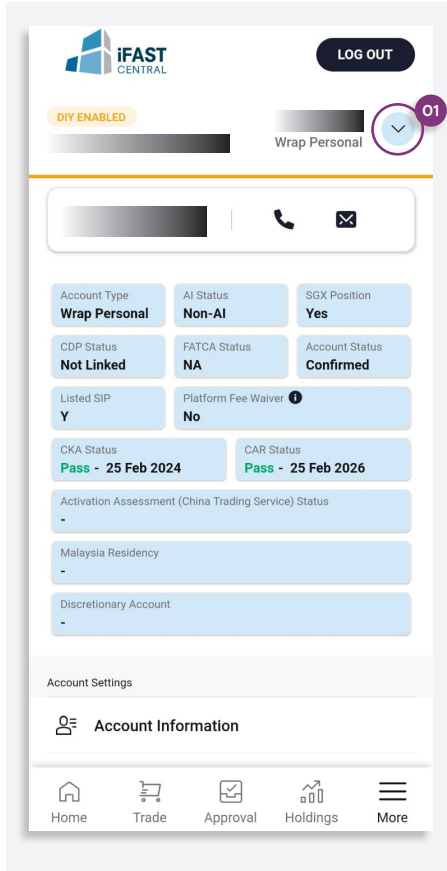


Participating Banks

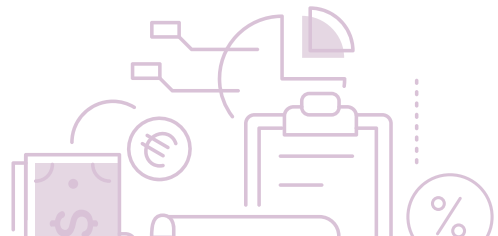
DBS Bank/POSB	
OCBC Bank	
UOB	
The HongKong and Shanghai Banking Corporation Limited (HSBC)	
Standard Chartered Bank	
Maybank	
Bank of China	
Industrial and Commercial Bank of China	



1. Log in to your iFAST Mobile App > Go to “More” > Select your iFAST Account Number that you intend to apply eGiro with. If you have only one iFAST Account, you may skip to step 2.

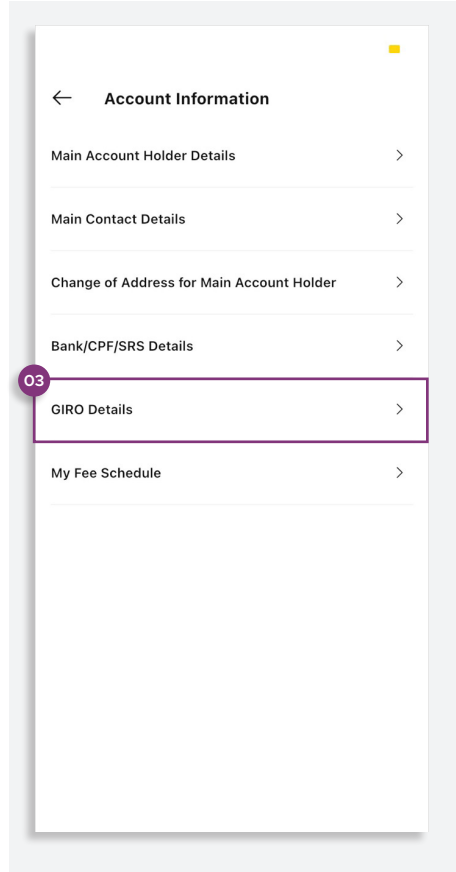
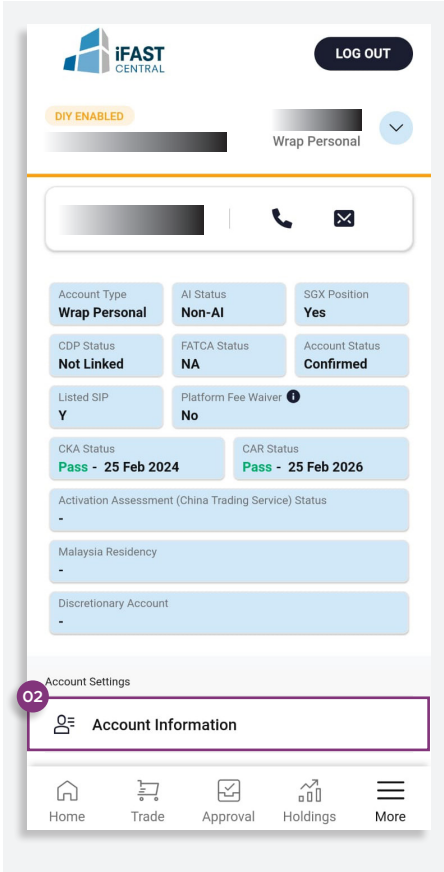


Scan this QR code to download the mobile app!



2. Go to “Account Information”

3. Go to “GIRO Details”

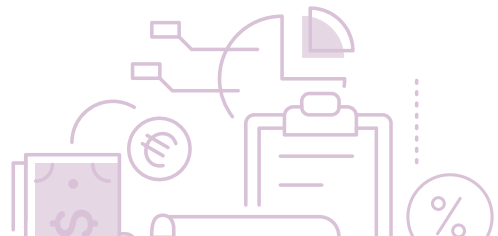
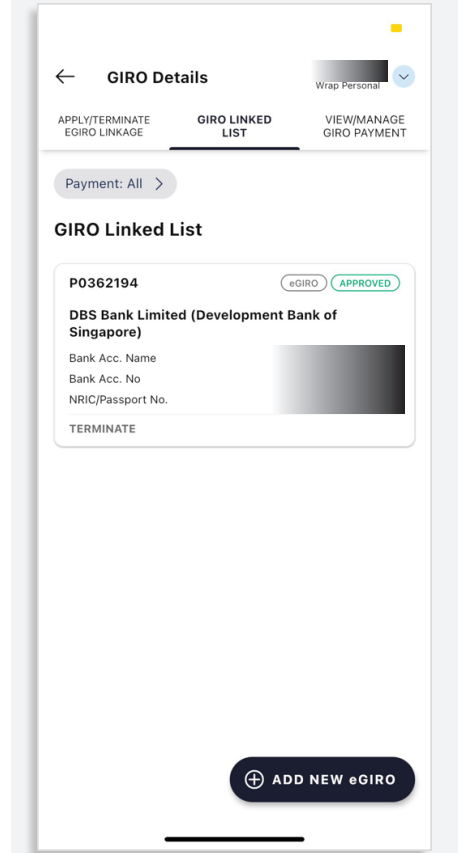
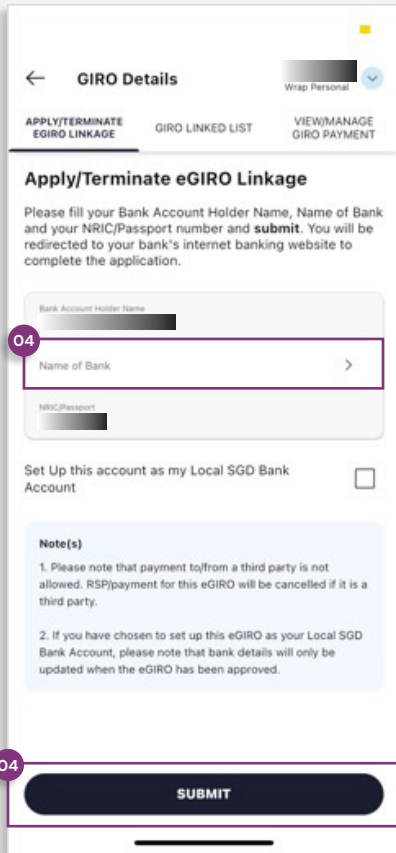


Scan this QR code to download the mobile app!

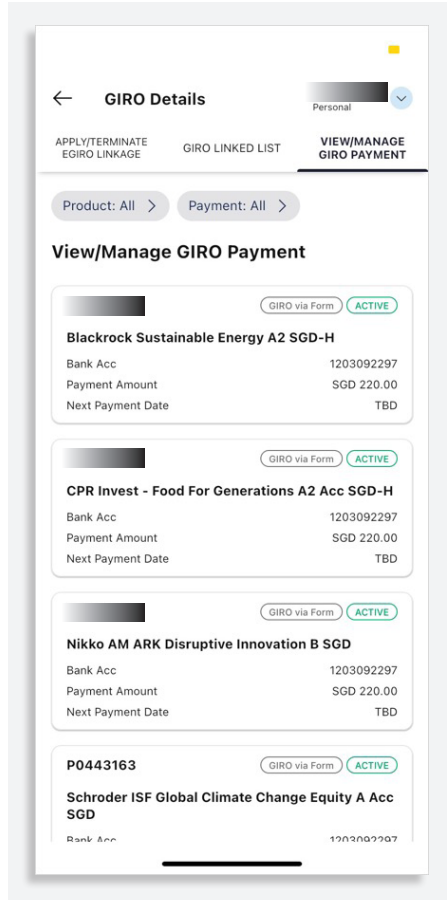


4. Apply/Terminate eGiro Linkage > Select the Bank & Submit

5. Check the status and view the list of Giro Linkage on GIRO LINKED LIST



6. Check your ongoing Regular Savings Plan on View/ Manage GIRO Payment



iFAST CLIENT PORTAL

1. Login to your client account on the client portal, and choose your designated iFAST Account. If you have only one iFAST account, you may skip to step 2.
2. Go to Account Info > What do you want to view/update? > Manage GIRO
3. Fill in details: Name of Bank, Bank Account Name, NRIC /Passport No.
4. Click on the “Submit” button.

Welcome [Name] your last login was 24-Sep-2023 4:27PM

What do you want to view/update? Investment Product Setting

Apply/Terminate eGIRO Linkage

Please fill in your Bank Account Holder Name, Name of Bank and some changes, you will be redirected to the your bank's internet banking website to complete the application.

Name of Bank Please select a bank

Bank Account Name

Set up this account as my Local SGD bank account.

Note(s)

1. Please note that payment to/from a third party is not allowed. RSP/payment for this eGIRO will be cancelled if it is a third party.
2. If you have chosen to set up this eGIRO as your Local SGD Bank Account, please note that bank details will only be updated when the eGIRO has been approved.
3. Please ensure that your bank account name matches your Bank's records.

Reset Submit

GIRO Linked List

All GIRO via Form eGIRO

Columns Show 25 entries

5. Click on “OK” to proceed.

Welcome, Natsaba Chen Marhan your last login was 21-Mar-2022 3:27PM

What do you want to view/update? Account/Personal Information Investment Product Setting

Apply/Terminate eGIRO Linkage

Please fill in your Bank Account Holder Name, Name of Bank and some changes, you will be redirected to the your bank's internet banking website to complete the application.

Name of Bank DBS Bank Ltd

Bank Account Name

NRIC/Passport No.

Set up this account as my Local SGD bank account.

Note(s)

1. Please note that payment to/from a third party is not allowed. RSP/payment for this eGIRO will be cancelled if it is a third party.
2. If you have chosen to set up this eGIRO as your Local SGD Bank Account, please note that bank details will only be updated when the eGIRO has been approved.

Reset Submit

GIRO Linked List

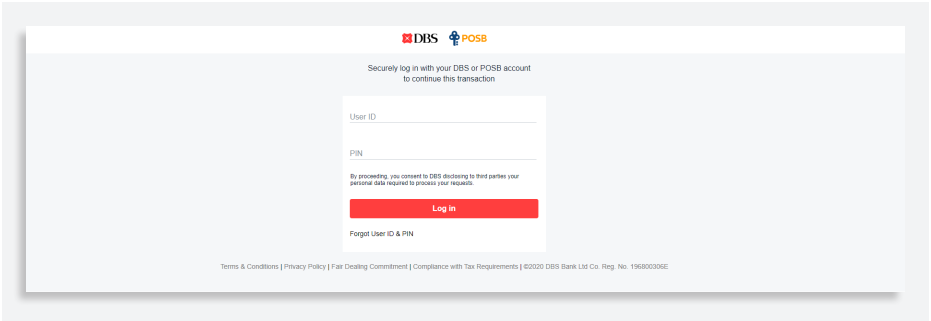
All GIRO via Form eGIRO

Columns Show 25 entries

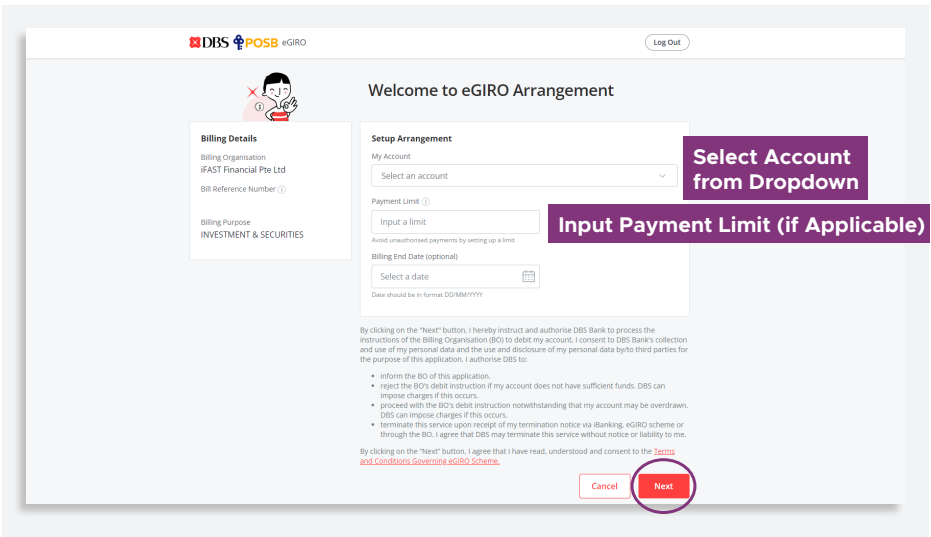
Bank Account Name	Linkage Type	Name of Bank	Bank Account No.	NRIC/Passport No.	Status	Action
No data available in table.						



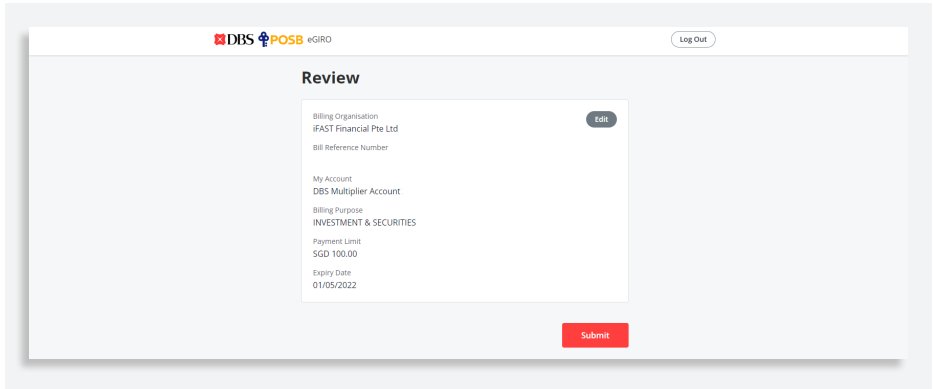
1. Log in to your DBS/POSB iBanking Account.



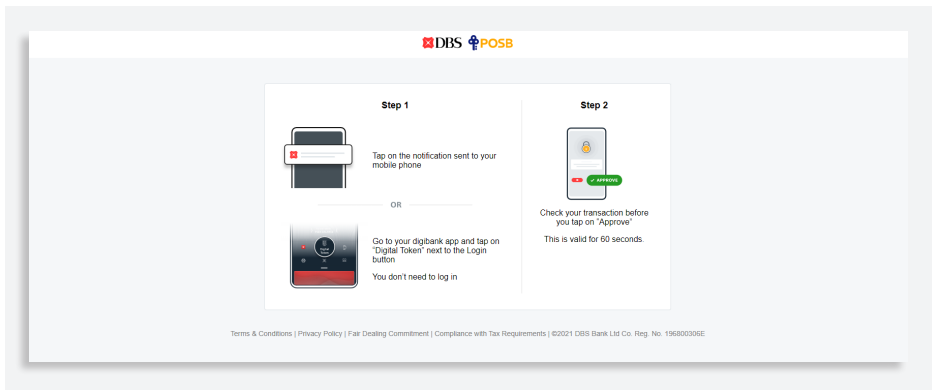
2. Fill in details: Account, Payment Limit, Billing End Date (if Applicable)
3. Click on the “Next” button.



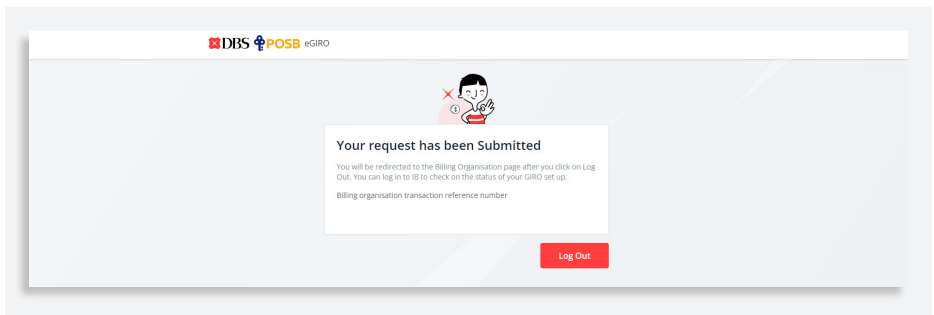
4. Check that details are correct and click on the “Submit” button.



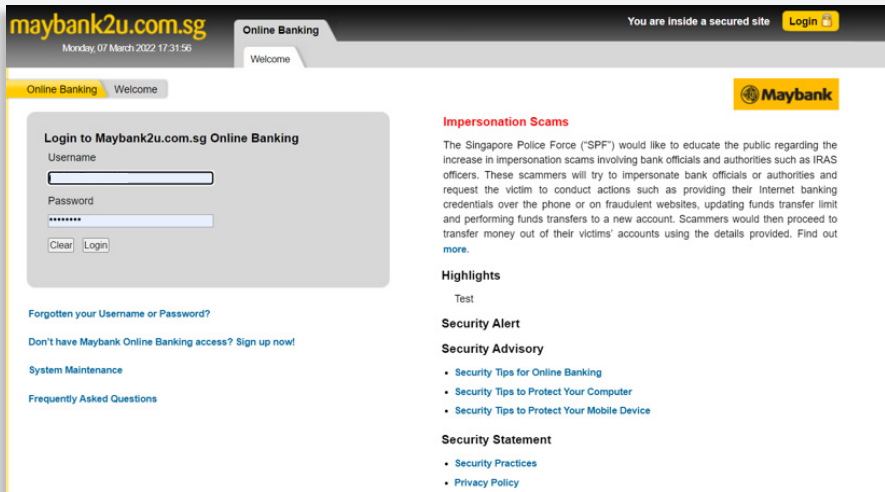
5. You will be led to the Digibank instructions page. Approve of the transaction using your Digibank app.



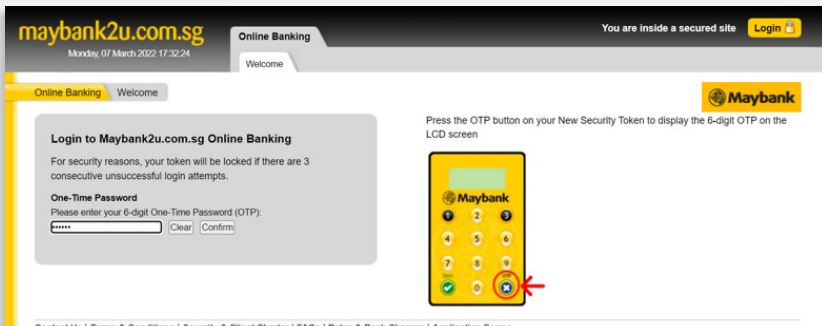
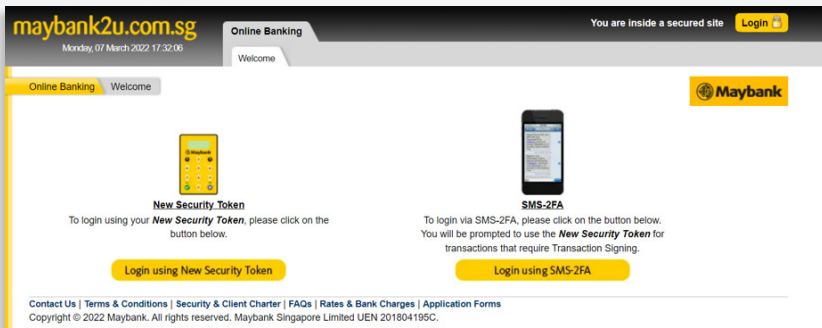
6. Application has been submitted.



1. Log in to your Maybank iBanking Account.



2. Login using New Security Token or SMS-2FA.



- Fill in the details accordingly.
- Click on the “Next” button.

The screenshot shows a form with the following fields and callouts:

- Debiting Account:** A dropdown menu with callout **03 Select Account from Dropdown**.
- Name of Billing Organisation:** A text field containing "iFAST Financial Pte Ltd".
- Billing Reference No.:** A text field with callout **03 Input iFAST Account Number**.
- Transaction Reference No.:** An empty text field.
- Debiting Amount Limit:** A text field containing "15000" with callout **03 Input Amount Limit (if Applicable)**.
- eGIRO Expiry Date(DD/MM/YYYY):** A text field containing "30/06/2022".
- Remarks:** A text field containing "New eGIRO setup".
- Buttons:** A red "Cancel" button and a green "Next" button. The "Next" button is circled in purple with callout **04**.

5. Enter OTP to verify transaction.

The screenshot shows the OTP verification screen with the following elements:

- Fields:** "30/06/2022" and "Remarks: New eGIRO setup".
- Message:** "As an added security measure, please enter the One-Time Password generated from your token."
- Transaction Signing Required:** A yellow notification box with a green checkmark and a close button.
- Step 1:** Press .
- Step 2:** Enter the 8-digit SMS Transaction Signing Code sent to the registered mobile phone. (If the Transaction Signing Code was not received, click on [Request for SMS Transaction Signing Code](#) below)
- Step 3:** Press to generate a 6 digit-OTP.
- Step 4:** Enter the 6-digit OTP below.
- One-Time Password (OTP):** A text input field with a masked password "*****".
- Links:** [How to get your One-Time Password \(OTP\)](#), [User Guide and FAQ](#), [How it works](#).
- Message:** "The SMS Transaction Signing Code has been sent to the mobile number registered with the Bank."
- Confirmation:** "By confirming, I agree to be bound by the [eGiro Terms and Conditions](#)."
- Buttons:** "Back", "Confirm" (circled in purple), and "Request for SMS Transaction Signing Code".

Enter OTP



6. Click on “Back to Billing Organisation”.

IFAST Financial Pte Ltd

Billing Reference No.

Transaction Reference No.

Debiting Amount Limit
15000

eGIRO Expiry Date(DD/MM/YYYY)
30/06/2022

Remarks
New eGIRO setup

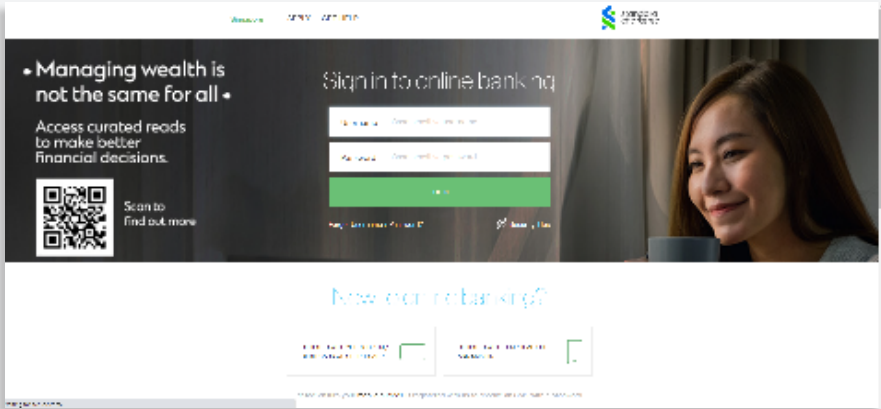
✓ Account selection successful

To complete the eGIRO setup please click on "Back to billing organisation".

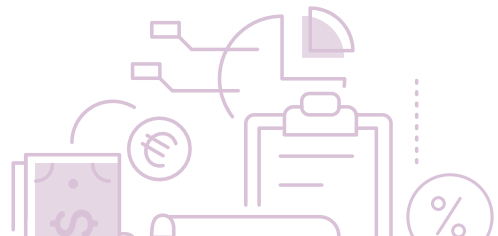
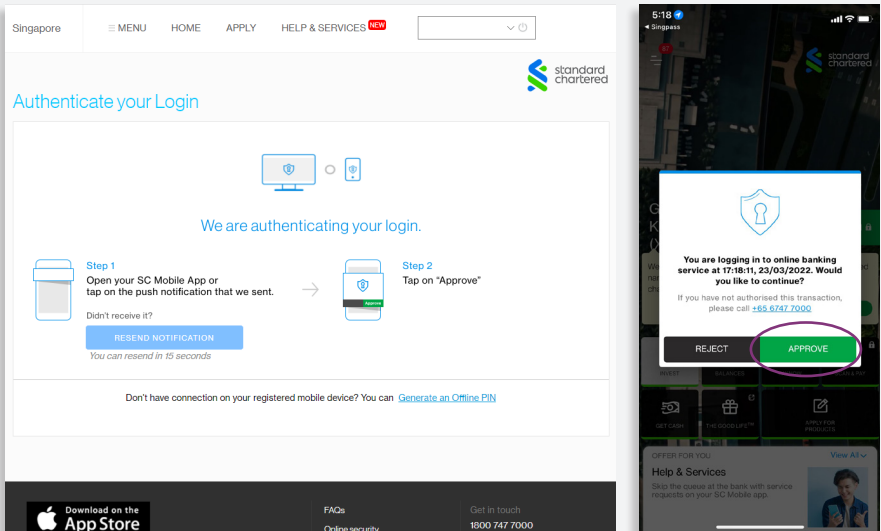
[Back to billing organisation](#)



1. Log in to your SCB iBanking Account.



2. Approve of the login using your SC Mobile App.



3. Fill in the details accordingly.
4. Click on the “Continue” button.

eGIRO Arrangement

From: My Account
JumpStart A/C

To: Merchant
iFAST Financial Pte Ltd

Billing Reference: **iFAST Account Number**

Payment Limit in SGD (Optional): **100.00** (Input Payment Limit (if Applicable))

Expiry Date (Optional): Expiry date not set

Please review the details and read notes regarding your transfer before continuing.

I agree to the [terms and conditions](#).

Continue

5. Authenticate transaction using your SC Mobile App

SC Mobile Key Verification

We are authenticating your transaction.

Step 1
Open your SC Mobile App or tap on the push notification that we sent.
Didn't receive it?
SENDING NOTIFICATION
You can resend in 16 seconds

Step 2
Tap on "Approve"

Step 3
Enter the 6-digit PIN for your SC Mobile Key

Don't have connection on your registered mobile device?
[Generate Offline PIN](#)

Submitted
eGIRO ARRANGEMENT

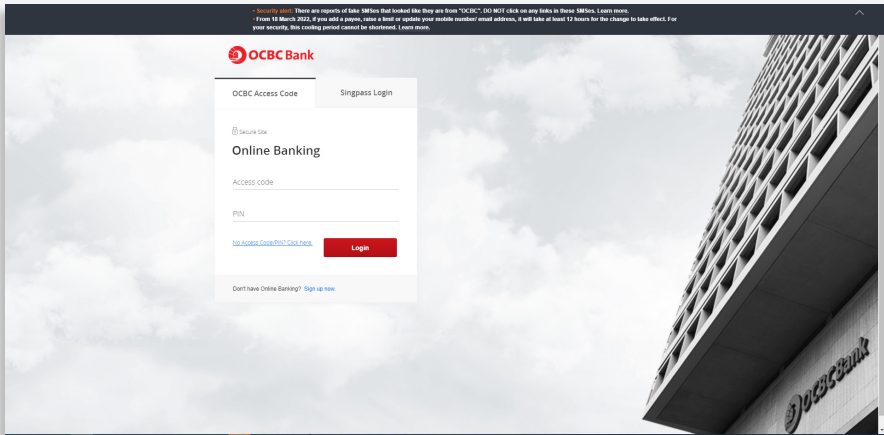
Your request has been submitted for processing.
You will be redirected back to the merchant's website in 12s.

TRANSACTION REFERENCE NUMBER

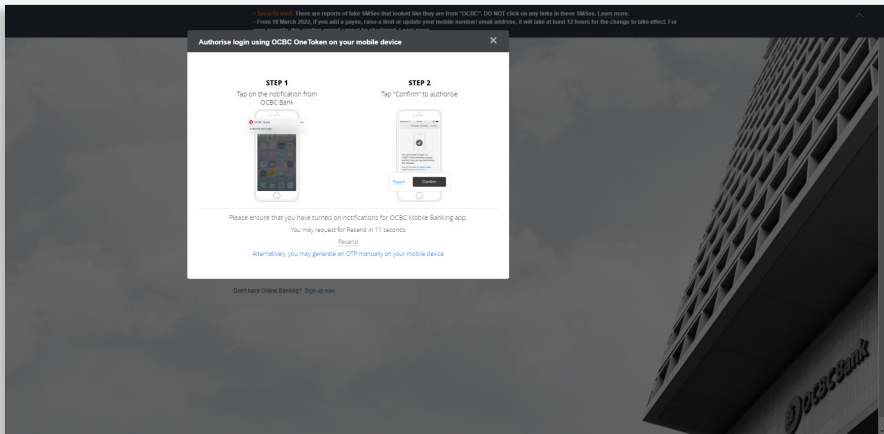
Done



1. Log in to your OCBC iBanking Account.



2. Approve of the login using your OCBC Mobile Banking App.



- 3. Fill in the details accordingly.
- 4. Click on the “Next” button.

The screenshot shows the 'Set up eGiro Payment' form with the following fields and callouts:

- 03 Input “iFAST RSP” (Optional)**: Points to the 'Billing organisation' field containing 'iFAST Financial Pte Ltd'.
- 03 Select Account from Dropdown**: Points to the 'Pay from' dropdown menu.
- 03 Input Payment Limit (if Applicable)**: Points to the 'Payment limit (optional)' field.

Other visible fields include: 'eGIRO details', 'Nickname for arrangement', 'Bill reference no.', 'Payment settings', and 'Expiry date (optional)'. A 'Next' button is at the bottom right.

- 5. You will be led to the confirmation page. Click on “Submit”.

The screenshot shows the 'Review and confirm' page with the following details:

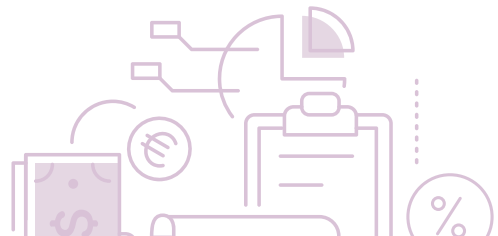
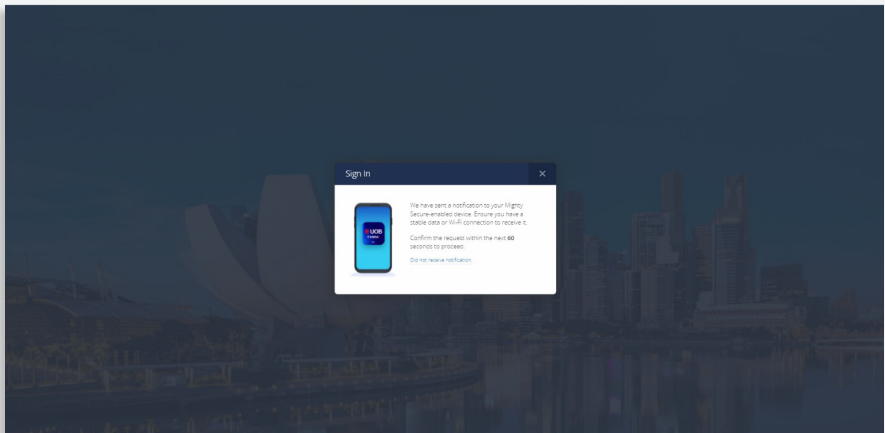
- Review and confirm**: Complete this set up in 87:32 mins.
- Authorise eGIRO payments to**: iFAST Financial Pte Ltd
- eGIRO details**:
 - Nickname: iFAST RSP
 - Pay from: 360 Account
 - Payment limit: 100.00
- Terms and Conditions**: A scrollable area containing the text: 'I authorise OCBC Bank to: Process the billing organisation's instructions from time to time to withdraw funds from my account. Collect, use and disclose any personal data (as defined in the Personal Data Protection Act 2012) and customer information (as defined in the Banking Act (Cap. 119)) from time to time about me and my accounts to any person and any organisation necessary to facilitate the eGIRO arrangement and for other reasonable purposes in accordance with OCBC's Data Protection Policy.'
- Buttons**: 'Back', 'Cancel', and 'Submit'.



1. Log in to your UOB iBanking Account.



2. Approve of the login using your UOB Mobile Banking App.



3. Fill in the details accordingly.
4. Click on the “Continue” button.

UOB Personal Internet Banking

Set up eGIRO arrangement

Automate your bill payments.

eGIRO arrangement details

Biller: IFAST Financial Pte Ltd | Biller Reference: 03 | iFAST Account Number

Select Account: From (03) **Select Account from Dropdown**

Payment limit (SGD) (optional): No payment limit (03) **Input Payment Limit (if Applicable)**

By clicking continue, you are agreeing to the [Terms and conditions](#)

04 **Continue** Cancel

5. Click on the “Submit” button.

eGIRO arrangement details

Biller: IFAST Financial Pte Ltd | Biller Reference

From: One Account | Payment limit (SGD): No payment limit

Unable to access

We did not receive your confirmation. You can also confirm your access via these steps:

STEP 1 Open UOB Mighty and go to Mighty Secure on your pre-ign screen.

STEP 2 Select Transaction signing code and enter **11215121** to generate code.

STEP 3 Enter the code generated.

Almost done! To confirm your submission, you will be redirected back to browser. If you are not redirected in 10 seconds, switch back to your browser.

eGIRO arrangement details

Biller: IFAST Financial Pte Ltd | Biller Reference

From: One Account | Payment limit (SGD): No payment limit

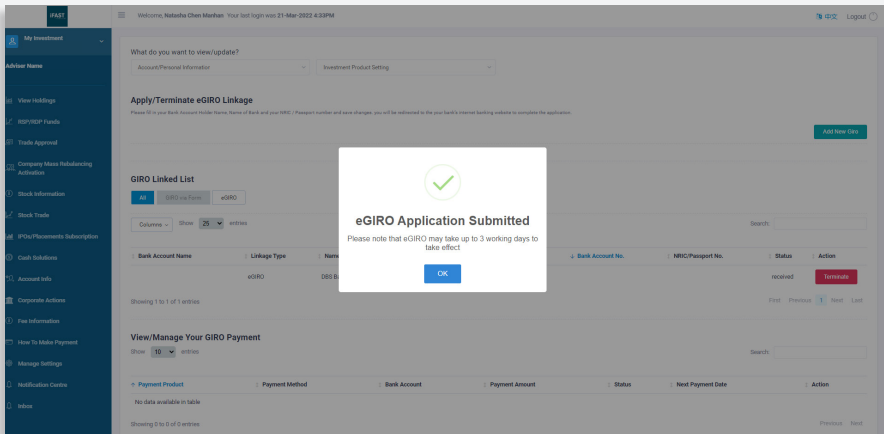
Reference no.



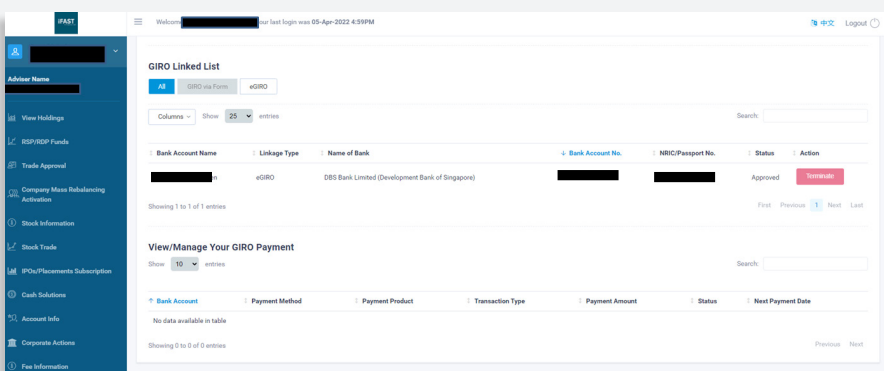
After being redirected to the iFAST website, the eGIRO status should show “Received”.

Upon approval of eGIRO application from the bank, the status will be updated to “Approved”.

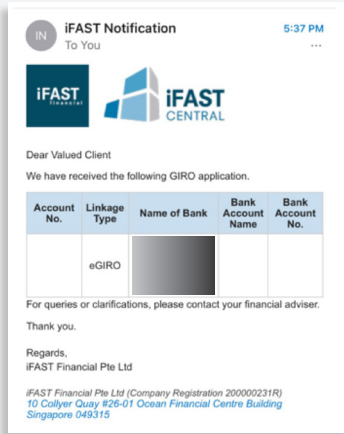
Should the bank reject the eGIRO application, the status will change to “Rejected”.



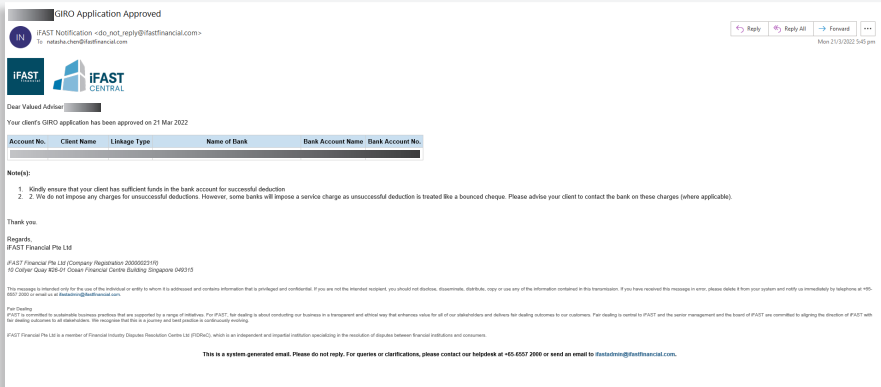
Scroll down to view the list of linked GIRO and your ongoing GIRO Regular Savings Plan



Upon successful application of eGIRO, you will receive a confirmation email from iFAST.



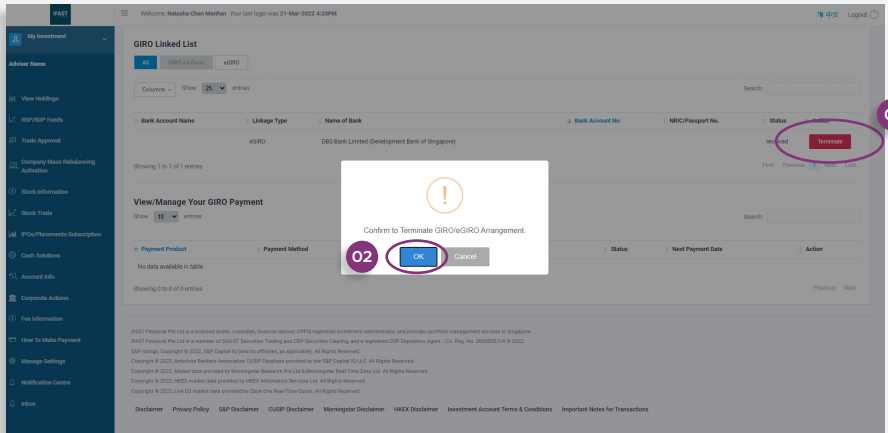
Adviser will also receive a confirmation email noting the application of client's eGIRO.



CONFIRMATION EMAIL



1. Click on the red “Terminate” button.
2. Click on “OK” to confirm termination of e-GIRO.



FAQ

INTRODUCTION TO eGIRO

1. What is eGIRO?

eGIRO stands for Electronic GIRO. It is a digital initiative that digitises the GIRO application process with an aim to significantly reduce the GIRO set-up turnaround time. This is a joint initiative by The Association of Banks in Singapore (ABS), and Participating Banks, with the support of the Monetary Authority of Singapore (MAS).

2. Who are the participating banks in eGIRO?

Currently, 8 participating banks will be taking part in eGIRO: Bank of China, DBS Bank/POSB, The Hongkong and Shanghai Banking Corporation Limited, Industrial and Commercial Bank of China, Maybank, OCBC Bank, Standard Chartered Bank and UOB.

3. I do not bank with any of the eight participating banks. How can I utilise this initiative to complete an eGIRO setup process?

You will need to have a savings or current account with one of the participating banks to use eGIRO.

4. Can I use a participating bank's application/website to set up eGIRO in iFAST?

Currently, you can only set up eGIRO via the iFAST login. You will be redirected to your internet banking from your iFAST login.



FAQ

5. Is there a charge to use eGIRO?

No. Currently, you will not be charged for setting up an eGIRO. However, some banks impose a service charge when there is a failed deduction. Therefore, it is important to ensure sufficient funds in your eGIRO bank account. You may contact your bank to find out on these charges.

6. What are the measures in place to safeguard my data during eGIRO set up?

There are stringent security measures in place to safeguard your personal data that passes through eGIRO. Your data is encrypted. Only the bank and iFAST is able to decrypt the data to execute the transactions that you requested. The authentication and authorisation process are underpinned by banks' 2FA and Transaction Signing.

SETTING UP YOUR eGIRO WITH iFAST

7. How does eGIRO work and how can it benefit me?

You will now be able to apply and set up eGIRO via iFAST client login in minutes. All you need to do is specify your designated bank for the payment through eGIRO. On your internet banking login page, log in with your user ID & password. Select the bank account that you wish to make the payment from. You will receive an email confirmation from iFAST that your application is successful.

8. Can I apply for both Hardcopy GIRO and eGIRO now?

Yes, as long as they are from different bank accounts. This includes different accounts from the same bank, or different accounts from different banks. We strongly encourage you to utilize the eGIRO option as the turnaround time is much faster.

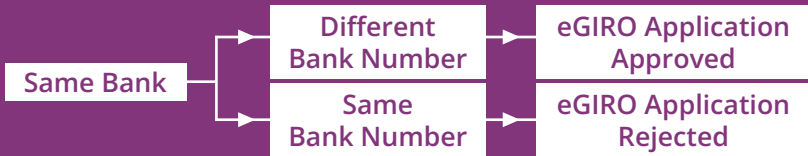


FAQ

9. I already have an existing GIRO RSP setup from before the eGIRO was launched. Can I still apply for eGIRO?

You can apply for more than one GIRO as long as they are different bank accounts.

Please refer to these scenarios:



10. Will eGIRO replace current paper GIRO? Will my paper submissions or existing instructions be migrated to eGIRO?

No. Existing instructions or new set-ups via paper forms will not be converted or migrated to eGIRO.

11. How has the turnaround time been adjusted from Paper GIRO application to eGIRO?

The current Paper GIRO application process takes 6-8 weeks to complete end-to-end. With the new eGIRO process, the turnaround time is reduced to just within minutes.

12. Is there a cut-off date for me to approve the eGIRO RSP trade created by my Advisor for it to go through?

You will have to approve of the trade before 26th of the month for the RSP to be transacted on 8th of the next month. If you approve of the trade after 26th, your transaction will take place on the 8th of following month.



FAQ

13. What does the bank's eGIRO payment limit/debiting amount limit mean?

The bank's payment limit is set in place to ensure that the deduction amount from your bank will not exceed a certain amount. i.e. If \$1000 is indicated as the payment limit, only a maximum of \$1000 can be deducted from your bank account from this eGIRO instruction.

It is important to note that the payment limit cannot be adjusted after the RSP application has been approved. In order to ensure smooth RSP deductions, the payment limit should match the intended RSP amount. If you are unsure, you may leave it blank or contact your financial adviser to clarify the amount.

If you need to adjust the payment limit, you would have to terminate and set up the eGIRO instruction with a new payment limit. Refer to 'Terminating eGIRO' for more information on termination.



FAQ

TERMINATING eGIRO

14. How do I terminate the eGIRO instruction on iFAST?

For eGIRO that is not tagged to RSP:

You may terminate the instruction from your client login under Manage GIRO "Apply/Terminate GIRO Linkage". You can only terminate eGIRO arrangements that are currently under "Received", "Pending-Verification" or "Approved" status via our website. The online termination is only available between 13th to 26th of the month.

For eGIRO that is tagged to RSP:

Kindly reach out to your adviser to terminate the RSP instruction.

15. When I terminate the eGIRO instruction in my bank's internet banking login, will the eGIRO be reflected as terminated in iFAST as well?

Due to bank's limitations, if you have terminated your eGIRO arrangements via other means (i.e. terminating the eGIRO arrangement via the bank portal), this change in status will not be reflected on our website or mobile app. Kindly inform us by emailing to ifastadmin@ifastfinancial.com with a proof of termination letter or screenshot, displaying your name and bank account number and we will assist to update the status on our end.

