

Enabling Our Smart Nation

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SERVING CITIZENS AND BUSINESSES BETTER THROUGH TECHNOLOGY

- Initiatives that make Citizens' lives better
- Initiatives that create opportunities for Businesses
- Initiatives that build a better home and community

MyTransportSG

• 140,000 commuters enjoy one-stop, personalised journey planning daily

PayNow

• 2.3 million registered mobile and NRIC registrations for instant funds transfers

Business Grants Portal

• 19,000 business grants applied through this one-stop portal
• 15% savings in businesses' time and opportunity costs

MyInfo Business

• 220,000 SMEs benefiting from ease of pre-filing business data at UOB, OCBC and DBS

Networked Trade Platform

• Under 1 hour to process trade permits, down from several days
• Single platform for managing trade permits than across multiple Declaring Agents
• 1,400+ businesses having one-stop access to trade financing and supply chain management services

MyInfo

• 5 minutes to apply for bank accounts and credit cards with pre-filled information and instant approvals, down from 3 days

SingPass Mobile

• 190,000 users seamlessly logging in without need for passwords

Healthy 365

• 1.7 million sign-ups walking to a healthier lifestyle through tech-enabled National Steps Challenge™

Moments of Life

• 2,000+ births electronically registered without queuing and manual form-filing since 2018
• Child immunisation records accessible on-the-go

Parking.sg

• 15 million coupon-free parking sessions and \$3.3 million in refunds since 2017

myResponder

• 39,000+ citizen life-savers around you
• 13 heart attack victims saved

Dementia Friends

• More than 40 missing seniors with dementia assisted through app community

OneService

• 90% of 290,000 municipal cases resolved within 11 days, down from 16 days

Smart Gravitraps

• About 50,000 traps deployed in HDB estates to monitor Aedes mosquito population

*Thank you to our citizen volunteers, innovative companies and all who have contributed to our Smart Nation!



The birth of **PAYNOW**

2017

- A peer-to-peer transfer service
- 9 banks
- An opportunity to reduce cash payments between individuals

2014 A new era has begun
The launch of FAST

2018

PayNow Corporate

PayNow QR transformed the way businesses work

+ APIs

Source: ABS & OCBC Bank

The birth of **PAYNOW**

9 out of 10

Government payments are electronic

2.8m

Proxies registered

more than \$4.6b

Transfers in 1H2019



Redefining client experiences with **PAYNOW**

A hand in a dark suit sleeve is pouring water from a clear glass pitcher into a small, white ceramic pot containing a green, leafy tree. The scene is set on a wooden surface against a light grey background. A semi-transparent white box is overlaid on the image, containing the text.

Make use of
new channels
to **initiate, transact & fulfill**
with **ready** information



Central
Provident
Fund Board

CPF Scheme 55 withdrawal

CPF members are able to receive their funds almost at an **instant**.

Log in to
CPF Board
online
portal

Request for
immediate
release of
funds

NRIC
verification



More than **\$40m**
withdrawals

User-friendly.

Seamless.

Instant.



Ministry of Education
SINGAPORE


Edusave Award Ceremony

2018  Digitalisation has transformed the way students receive their monies.



Joe registers his NRIC with the bank



He arrives at the awards ceremony & mark his attendance via the app 



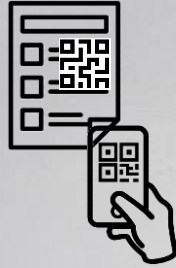
Trigger real time payment instructions to Joe's bank



Other real uses of PayNow with API initiatives

Multi-channels

PayNow
QR



- ✓ Retirement sum top-up
- ✓ Employer's contribution

 FOMO Pay





Bank
apps



Others



 Travel claims

 eDDA setup



Pay



Request



Top-Up



Rewards



Transport



Food



Delivery



Subscription



Tickets



Hotel



Video



Trip Planner



What it takes to be a SuperApp

A form of digital business platform, combining the services of **partners**, to form an **ecosystem** of services to cater to the client's end-to-end **needs**.



Beyond Banking



Sales & Marketing



Application



Finance & Accounting



Application



Logistics & Inventory



Application



Human Resources



Application



Procurement



Application



Production



Application



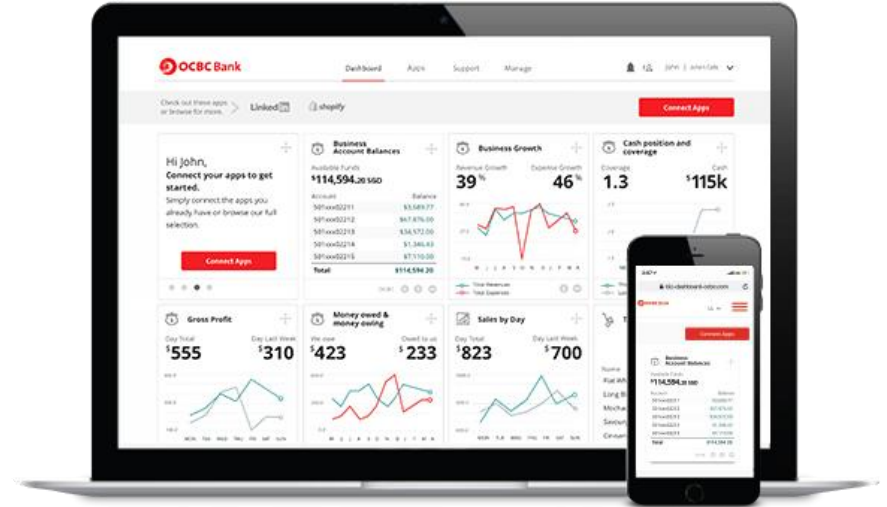
Customer Service



Application

Digital Business Dashboard

One dashboard. One view of your business.



Beyond Banking



Xero Business Accounting

An ecosystem of apps to enhance accounting data





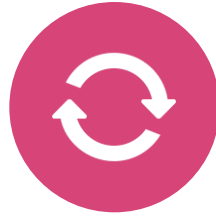
Data
Data
Everywhere,
But not a
Byte to use



Data



Collect



Connect



Protect

Data Collect

 Sales & Marketing

 Finance & Accounting

 Logistics & Inventory

 Human Resources

 Procurement

 Production

 Customer Service

Unstructured Data



Data Connect



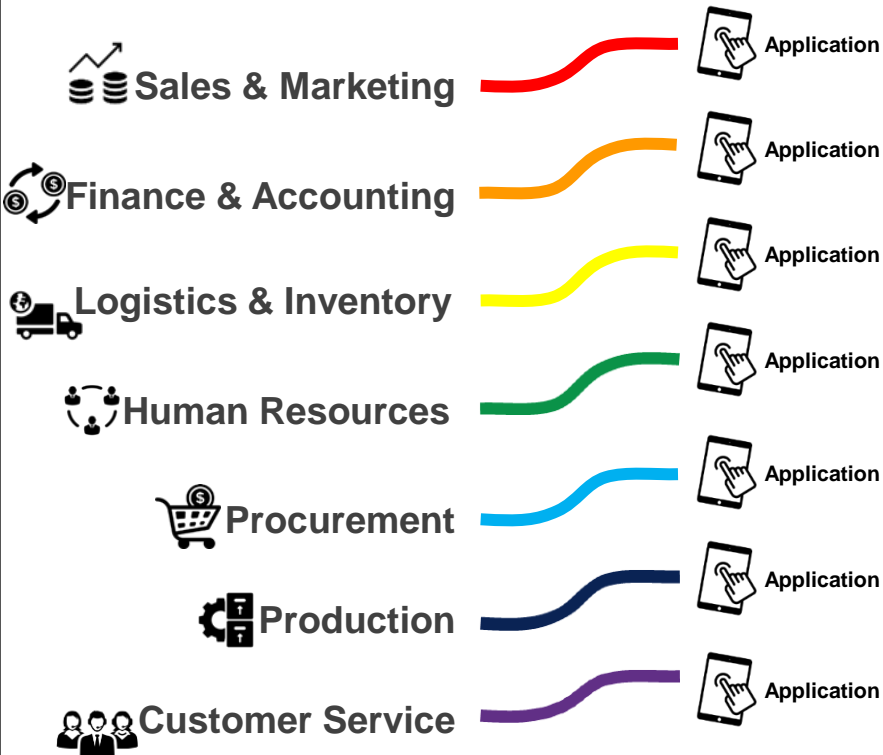
Structured Data

Visualize

Predict

Prescribe

Data Connect | Predict & Prescribe



US\$1.75 TRILLION

Potential economic loss across
Asia Pacific due to cybersecurity incidents

Source: Microsoft and Frost & Sullivan Study (May 2018)

Rethinking Cybersecurity in Singapore

“Cybersecurity is not only an important priority for businesses, it is also a growth engine for companies and ecosystems. Together, we are looking to build on this foundation to have a vibrant exchange of views and ideas so we can thrive and grow in this digital era.”

Tan Kiat How, CEO of IMDA

Gearing up to be a Smart Nation



Enhanced customer experience

AI for customer service

Enterprise Chatbots

Algorithmic Advisory



Drive business scalability

Intelligent news alert

Claims Processing & Fraud

Smarter processes



Reducing risk

AI assisted AML investigation

Enhanced credit management

Cyber Security

