# ANZ Digital Services Help

**Creating a Singapore PayNow Payment in ANZ Transactive — Global**

PayNow allows you to transfer funds from your Singapore domiciled SGD account, to a beneficiary's account using either a Unique Entity Number (UEN), Virtual Payment Address (VPA), National Registration Identity Card / Foreign Identification Number (NRIC/FIN) or mobile number.

Funds are credited to the beneficiary account in near real-time.

Select Payments from the left-hand menu which will take you to the Create Payment screen.

Click Domestic Payment.

If you are entitled to more than one Division, select the Division under which the payment will be made.

Select the debit account by either using the drop-down menu or the search function.

Select the PayNow Payment Method.

The Value Date will default to the current business date.

To future-date the payment, click the Calendar icon and select your desired date.

Enter a Payment Name that will appear on payment reports.

Enter a Payment Reference.

This will appear on payment reports, the debit account statement, and the beneficiary's statement.

If required, enter a Debit Advice Description that will appear on your debit account statement.

If required, select the Individual Debits indicator to generate a separate debit entry on your account for each individual beneficiary payment instruction.

Click Add to add one or more Alias Beneficiary details, if you are entitled to do so.

To reduce the risk of fraud, ANZ recommends you always confirm beneficiary details when processing a payment.

Select the Alias Type from the drop-down list.

Populate the Alias field, then click Verify to auto-populate the Recipient Name.

If required, enter a Client Reference if different than the Payment Reference.

Add the amount to pay the beneficiary in the Amount field.

Click on the Details icon.

Select a Purpose Code.

If required, enter Remittance Information that will appear on the Beneficiary Advice and Payment Details Report.

If required, enter Additional Information that will appear on the Beneficiary Advice and Payment Details Report.

If required, enter a Debit Advice Description.

To send a beneficiary advice, ensure Email Beneficiary Advice is ticked and the email address is populated. You can enter multiple email addresses up to 255 characters, separated by a comma.

Pre-populated email addresses are derived from the beneficiary's details in the Beneficiaries list.

Click Save.

Click Review & Submit.

You will be presented with a Review Payment screen to verify your payment.

Review the payment details.

If the payment details are not correct, click Previous to return to the previous screen and edit the payment details as required.

Click Submit to send the payment for approval.

A confirmation pop-up will appear with your Payment ID with options to Review Payment Summary Report, Save Payment as Template, Create Another Payment or View this Payment.

Click OK to return to the Current Payments screen.

The payment will now need to be approved and submitted to the bank for processing.

**For more information on creating a Singapore PayNow payment in ANZ Transactive – Global, visit ANZ Digital Services Help.**

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