ICBC 中国工商银行

eGIRO Frequently Asked Questions ("FAQ")

1. **What is eGIRO?**
   eGIRO stands for Electronic GIRO. It is a digital initiative that digitises 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, Monetary Authority of Singapore (MAS) and financial institutions.

2. **How does eGIRO work and how can it benefit me?**
   You will now be able to apply for Direct Debit Authorisation in real time via your own service provider's (i.e. participating billing organisation's) website. All you need to do is specify ICBC Singapore for payment through GIRO. You will be directed to our bank's internet banking login page to login with your user ID & password. Select the bank account that you wish to make payment from. You will receive a confirmation that your application is successful.

   The turnaround time for the above process is significantly reduced from weeks to just 10 minutes. It's that fast and simple!

3. **What are the operating hours of eGIRO?**
   Most billing organisations offer eGIRO 24x7. Please check with your billing organisation for the specific operating hours of eGIRO. For ICBC Singapore, we offer the service 24x7.

4. **How will I know if set-up/cancellation of my eGIRO instruction is successful?**
   The status of your eGIRO instruction is available via ICBC internet banking and via other types of notification services offered by ICBC Singapore from time to time, including SMS and email.

5. **Can I use your bank's website to create an eGIRO instruction or cancel an existing eGIRO instruction in my bank account(s)?**
   No. Currently, you can only create an eGIRO instruction or cancel an existing eGIRO instruction via a participating billing organisations' mobile application or website.

6. **Is there a charge to use eGIRO?**
   No. Currently, you will not be charged for creating an eGIRO instruction via a participating billing organisations' mobile application or website.

7. **Who are the participating billing organisations under eGIRO?**
   Participating billing organisations include:

Utilities	Agencies	E-Wallet Provider	Financial Services	Insurance	Credit Cards	Education
iSwitch Energy	CPFB	GrabPay	Goldbell	Etiqa	BOC Credit Card	PAP Community Foundation
Seraya Energy	HDB	Singtel Dash	GrabInvest	FWD Insurance	Diners	
Singtel			iFAST	NTUC Income	ICBC Credit Card	
Starhub			SGeBiz	Singlife		

			YouTrip			

8. **Will more billing organisations participate in eGIRO?**
The Association of Banks in Singapore is working with the industry to onboard other billing organisations onto eGIRO.

9. **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 when and only ICBC Singapore and billing organisation that you have authorised to receive your data is able to decrypt the data. The authentication and authorisation process are underpinned by 2FA and transaction signing.

10. **What do I need before I can use any of the participating billing organisation's mobile applications/websites?**
You should be an existing customer of the participating billing organisation.

11. **I do not bank with ICBC Singapore. How can I utilise this initiative to complete an eGIRO setup process?**
If you would like to use eGIRO, you can do so by establishing a banking relationship with us first. You may apply your personal account online or visit any of our sub-branches. Please visit our website at www.icbc.com.sg for online application.

12. **How do I use a billing organisation's mobile application/website to amend an existing eGIRO?**
Currently, you will not be able to amend existing eGIRO instructions submitted via a participating billing organisation's mobile application or website. You may however wish to initiate a cancellation before resubmitting a new eGIRO set up.

13. **What should I take note of when setting up my eGIRO instruction in my ICBC account(s)?**
It is highly suggested you leave both the fields "Payment Limit" and "Expiry Date" blank at eGIRO set-up page once you successfully log on to your ICBC internet banking. If you choose to fill in the fields of "Payment Limit" and/or "Expiry Date", and should there be any discrepancy with the GIRO payment, your payment may not be successful.

14. **Will my paper submissions or existing instructions be migrated to eGIRO?**
No. Existing instructions or new set ups by paper forms will not be migrated to eGIRO.

15. **Do I need to fill in "Payment Limit" and "Expiry Date" if I am using my credit card to set up an eGIRO instruction?**
Please note that "Payment Limit" and "Expiry Date" are not applicable when you set up an eGIRO instruction with ICBC credit card.

All information correct as of 31st August 2021.