

1) General FAQs

Introduction to eGIRO	
Question 1	What is eGIRO?
Answer	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), Monetary Authority of Singapore (MAS) and financial institutions.
Question 2	How does eGIRO work and how can it benefit me?
Answer	<p>You will now be able to apply for eGIRO via the billing organisation's website with set up of eGIRO ready to go in minutes. All you need to do is specify Maybank Singapore Limited as your designated bank for the payment through GIRO.</p> <p>When prompted, login with your internet banking user ID & password. Select the bank account that you wish to make the payment from. You will see a confirmation that your account linkage is successful. You can start using the service within minutes*.</p> <p>*Business Internet Banking customers will need their request approved by the checker within the day (by 2359 HRS) before this service can be effected.</p>
Question 3	Can I use a Maybank's application/website to create an eGIRO instruction in my bank account(s)?
Answer	<p>No. Currently, you can only create an eGIRO instruction via a participating billing organisations' application or website.</p> <p>For a full list of participating billing organisation please visit ABS website.</p>
Question 4	Is there a charge to use eGIRO?
Answer	No. Currently, there will be no charges for creating an eGIRO instruction via a participating billing organisations' application or website.
Question 5	How has the turnaround time been adjusted from Paper GIRO application to eGIRO?
Answer	The current GIRO application process takes 3-4 weeks to complete end-to-end. With the new eGIRO process, the turnaround time is reduced to just within minutes for a consumer and less than 48 hours for a corporate with approvers.
Data Protection and Cybersecurity	
Question 6	What are the measures in place to safeguard my data during eGIRO set up?
Answer	There are stringent security measures in place to safeguard your personal data that passes through eGIRO. Your data is encrypted. Only the bank and billing organisation that you have authorised to receive your data is able to decrypt the data to execute the transactions that you make. The authentication and authorisation process are underpinned by banks' 2FA and Transaction Signing.

Paper GIRO Forms and Existing GIRO Instructions	
Question 7	Will eGIRO replace current paper GIRO?
Answer	No. eGIRO is currently not replacing paper GIRO.
Question 8	Will my paper submissions or existing instructions be migrated to eGIRO?
Answer	No. Existing instructions or new set ups by paper forms will not be migrated to eGIRO.
Participating Entities	
Question 9	Who are the participating billing organisations in eGIRO?
Answer	For the updated list please visit ABS website
Question 10	Will more entities participate in eGIRO?
Answer	The Association of Banks in Singapore are working with the industry to onboard more billing organisations onto eGIRO.
eGIRO Setup	
Question 11	What do I need before I can use any of the participating billing organisation's applications/websites?
Answer	You should be an existing customer of the participating billing organisation.
Question 12	How do I use a billing organisation's application/website to set up eGIRO?
Answer	<p>Start by initiating the set-up via your billing organisation's website. All you need to do is specify Maybank as your selected bank for the payment through GIRO.</p> <p>At your bank's internet banking login page, log in with your user ID & password. Select the bank account that you wish to make payment from. You will see a confirmation that your application is successfully linked*.</p> <p>*Business Internet Banking customers will need their request approved by the checker within the day (by 2359 HRS) before this service can be effected.</p>
eGIRO Amendment and Cancellation	
Question 13	How do I use a billing organisation's application/website to amend an existing eGIRO?
Answer	Currently, you will not be able to amend existing eGIRO instructions submitted via a participating billing organisation's application or website. You may however wish to initiate a cancellation before resubmitting a new eGIRO set-up.