UOB | SME

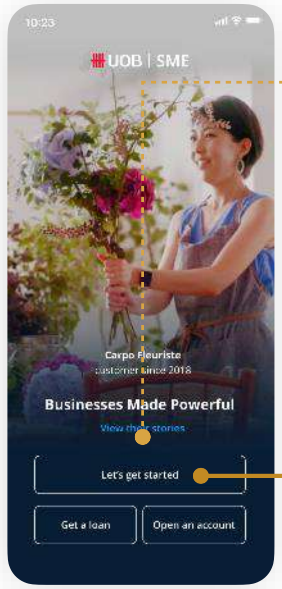
Your New Business Companion

The UOB SME app User Guide

Business Overview
Cash Flow
Feb 2021 Summary
SGD 19,640.00
4:21 PM
Home
FX Rates
Make your business powerful
Get inspired by tips and success stories

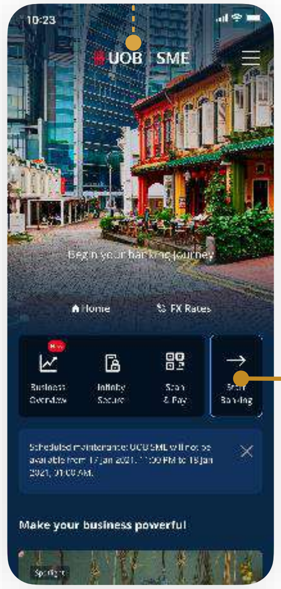
AUGUST 2022

App Overview

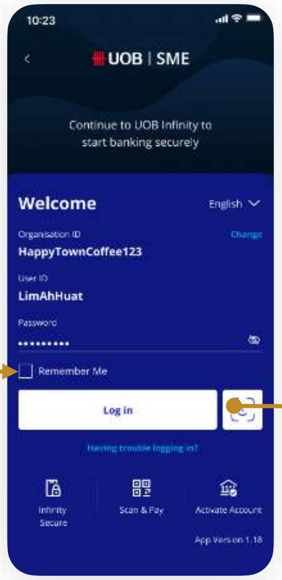

10:23
UOB | SME
Carpo Fleuriste
customer since 2018
Businesses Made Powerful
View their stories
Let's get started
Get a loan
Open an account

Getting Started

Browse customer stories

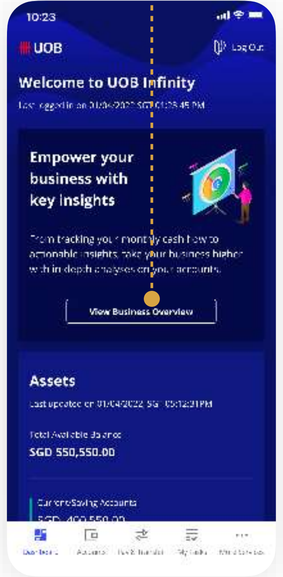

10:23
UOB | SME
Begin your banking journey
Home
FX Rates
Business Overview
Infinity Secure
Scan & Pay
Start Banking
Make your business powerful
Spotlight

Home

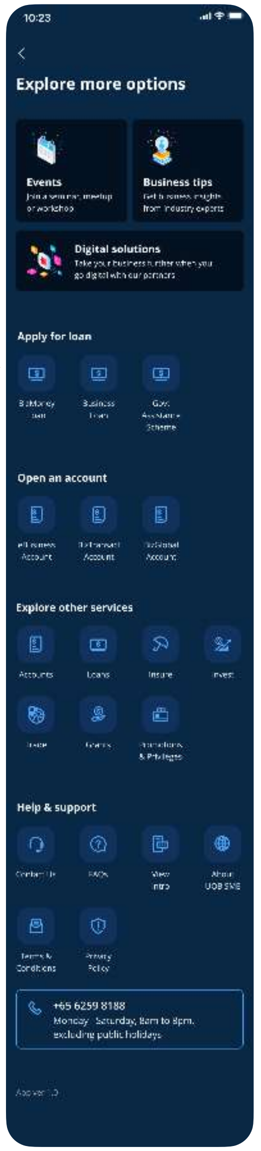

10:23
UOB | SME
Continue to UOB Infinity to start banking securely
Welcome
English
Organisation ID
Change
HappyTownCoffee123
User ID
LimAhHuat
Password
•••••••••
☐ Remember Me
Log in
Having trouble logging in?
Infinity Secure
Scan & Pay
Activate Account
App Version 1.18

Login

Business Overview


10:23
UOB
Log Out
Welcome to UOB Infinity
Empower your business with key insights
View Business Overview
Assets
Total Available Balance
SGD 550,550.00

Banking Dashboard


10:23
Explore more options
Events
Join a seminar, meetup or workshop
Business tips
Get business insights from industry experts
Digital solutions
Take your business further when you go digital with our partners
Apply for loan
Business Loan
Govt. Assistance Scheme
Open an account
Account
Account
Account
Explore other services
Accounts
Loans
Insure
Invest
Promotions & Privileges
Help & support
Contact Us
FAQs
View Intro
About UOB SME
Terms & Conditions
Privacy Policy
+65 6259 8188
Monday - Saturday, 8am to 8pm, excluding public holidays

Explore the UOB SME app

Browse Events, Business Tips & Digital Solutions

Apply for a loan

Open an account

Explore other banking products, grants & promotions / privileges

Contact us,
help & support

1

About the UOB SME app

The app that knows and grows with you.

1

About the UOB SME app

The only app you'll need.

Why is the UOB SME app right for me?

The UOB SME app is a digital banking platform designed to be the ultimate business advisor for busy SME owners. To help you run your business smoothly with an easy way to do everything from getting a loan, to assessing your cash flow, to approving payments.

Beyond just banking, the SME Hub also serves you relevant content from industry experts, for the best tips and insights to run and grow your business.

Self-serve wherever you are

- Skip the lines by applying for a new loan or account right from the app.
- Digitalize your business with easy sign-ups for Digital Solutions. *(coming soon)*

Grow as a business owner

- Get a quick update of your financial health with Business Overview
- Make informed business decisions with insights on your cash flow trends
- Learn from peers and experts with customized articles and events
- Link to accounting partners for insights on your Account Balance, Accounts Receivable, Account Payables and Top Customers/ Suppliers.*(coming soon)*

Transact whenever you want with UOB Infinity

- Enjoy 24/7 access to business banking via UOB Infinity.
- Make, approve, or set alerts to perform transactions.
- Download your banking reports.

1

About the UOB SME app

The only app you'll need.

What are the key features of the UOB SME app?

1. Quick applications for Accounts and Loans
2. Business Tips, Insights and Events
3. Browse and sign up for digital solutions *(coming soon)*
4. Fuss-free navigation for Self-Serve Menu and Support
5. Get actionable insights with Business Overview
6. Enroll in Partner Services *(coming soon)*
7. Transact on the go with UOB Infinity which includes:
    - Prompt biometrics sign-in
    - Quick access to account information
    - Napas 247 Fund Transfer
    - New user activation
    - Banking transactions

About the UOB SME app

The only app you'll need.

Are there any charges for UOB SME app registration?

No, it is totally free of charge registering the UOB SME app.

Is the UOB SME app secured?

Yes, we take utmost care to protect your personal and business credentials shared with us. UOB SME app employs high security standards such as the following:

- Multiple levels of firewalls to protect your account data.
- 2048-bit Secure Sockets Layer (SSL) encryption.
- Two-factor authentication (2FA) via the Infinity Secure digital token.

What is two-factor authentication (2FA)?

Two-factor authentication (2FA) is a system that protects your UOB SME app account from data breaches or poor use practices. Infinity Secure is the designated 2FA security token to protect your personal information and your business credentials.

Can I access the UOB SME app on any device?

Yes, the UOB SME app works for most devices; however, for the best experience, we recommend installing the UOB SME app on an Android or iOS mobile device. For tablet users, we recommend switching to a desktop or laptop and logging in through a web browser.

2

FAQ - About the app **new change** from TMRW BIZ to UOB SME

Are there any differences between application UOB SME & TMRW BIZ?

The UOB SME app was formerly known as UOB TMRW BIZ. In addition, with this **name change**, we continue to maintain current features such as:

- View business cash flow analysis reports

- Fast transaction anytime and anywhere. Instructions for registering for a loan consultation or opening a trading account

- Access to market knowledge, experience from experts and event information related to your business field

How do I download UOB SME application?

You download the UOB SME application at Google Play (applicable to Android platform version 10.0 or higher) or App Store (applicable to iOS platform version 12.0 or higher) and log in according to the instructions on page 11.

If you are a new customer and do not have an Online Banking account, please contact the Small and Medium Enterprise Hotline: +84 28 3868 9700

or Fill out the Online FAQ Form (here) for instructions on creating an account.

How do I log in to UOB SME application?

Log in to UOB SME by following these instructions:

- For businesses that already have a BIBPlus Online Banking account (or have been using UOB TMRW BIZ), please use the existing Username and Password.

- For businesses that do not have a UOB SME Online Banking account (or as TMRW BIZ), please contact the Small and Medium Business Hotline: +84 28 3868 9700 or Fill in the Online Inquiry Form online (here) for instructions on creating an account.

2

FAQ - About the app **new change** from TMRW BIZ to UOB SME

Any there any costs for me to transfer between 02 applications?

There are **no fees or charges** when registering to use the UOB SME app.

Can I choose not to upgrade to UOB SME application?

Application upgrading is mandatory from 05/08/2022 applied to all customers.

Does application upgrade impact to my mobile device?

Upgrading the application **does not** impact your device.

Is my information transferable when upgrading to new application?

UOB only executes the transition in application name. Hence, all of your information is maintained the same.

Do I need to perform registration/login operations to switch using the UOB SME app?

You need to download the UOB SME app, launch the app and perform login using your UOB BiB Plus user ID and password. You then register and activate your Infinity Secure.

2

Getting Started

For new and existing UOB Business Banking customers.

2.1 Accessing on App & Web

2.2 Setting up your security token

2.1

Accessing on App & Web

Getting to the UOB SME app.

How do I access the UOB SME app on my device?

The UOB SME app is available for both iOS and Android devices. We highly recommend downloading the app on your phone for the best experience. Simply scan the QR code below on click on the app store icon to get started.

GET IT ON Google Play

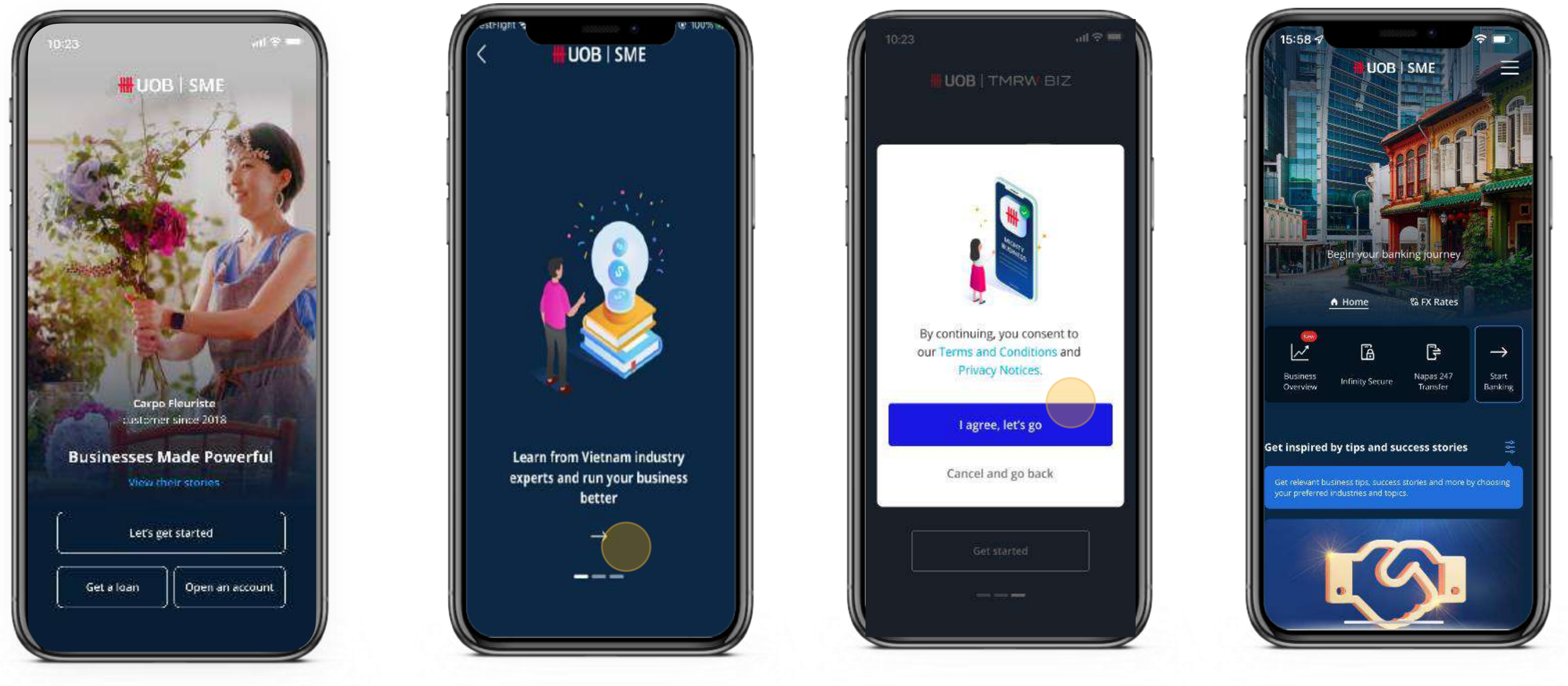
Download on the App Store

2.1

Accessing on App & Web

Getting to the UOB SME app.

I’ve downloaded the app. How can I start banking?


10:23
UOB | SME
Carpo Fleuriste
customer since 2018
Businesses Made Powerful
View their stories
Let's get started
Get a loan
Open an account
UOB | SME
UOB | TMRW BIZ
I agree, let's go
Cancel and go back
Get started
15:58
UOB | SME
Begin your banking journey
Home
FX Rates
Business Overview
Infinity Secure
Napas 247 Transfer
Start Banking
Get inspired by tips and success stories

Learn from Vietnam industry experts and run your business better

By continuing, you consent to our Terms and Conditions and Privacy Notices.

Get relevant business tips, success stories and more by choosing your preferred industries and topics.

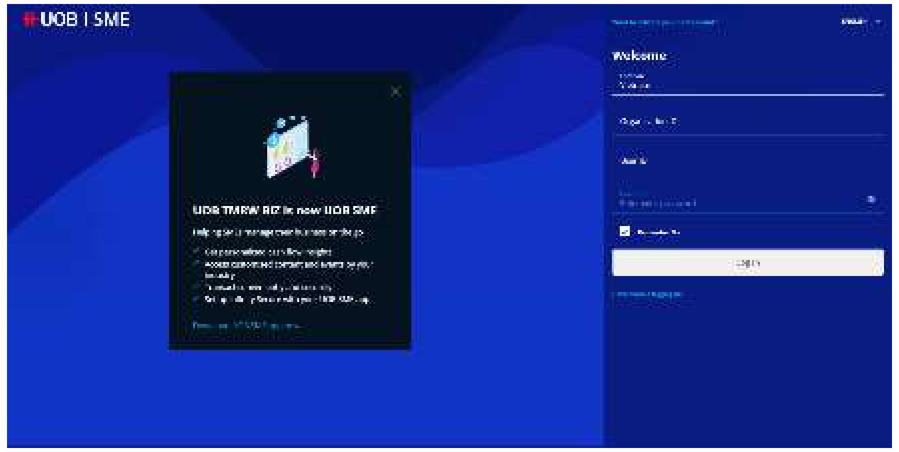
1. Launch the app and tap on “Let’s Get Started”.
2. Swipe right until you can agree to the Terms & Conditions.
3. On the Home Screen, tap on “Start Banking”.
4. For existing customers: Log in with your UOB business banking credentials.
   For new customers: Apply for a new account in 5 minutes on the app.

2.1

Accessing on App & Web

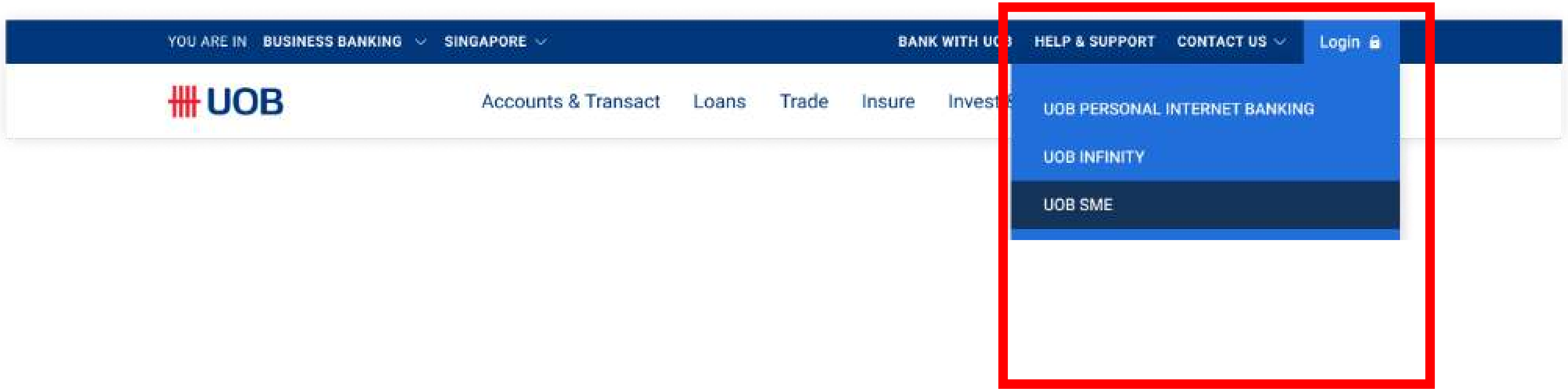
Getting to the UOB SME app.

How do I access UOB SME on my computer?


UOB | SME
UOB TMRW BIZ is now UOB SME
Welcome
Login

Use your web browser to navigate to https://vn.uobsme.uobgroup.com/

Alternatively, visit the [UOB business banking](#) website and click on “UOB SME” in the Login menu.


YOU ARE IN BUSINESS BANKING
SINGAPORE
BANK WITH US
HELP & SUPPORT
CONTACT US
Login
UOB
Accounts & Transact
Loans
Trade
Insure
Invest
UOB PERSONAL INTERNET BANKING
UOB INFINITY
UOB SME

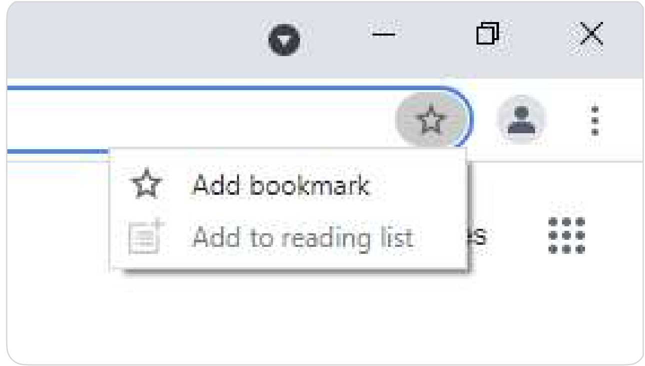
2.1

Accessing on App & Web

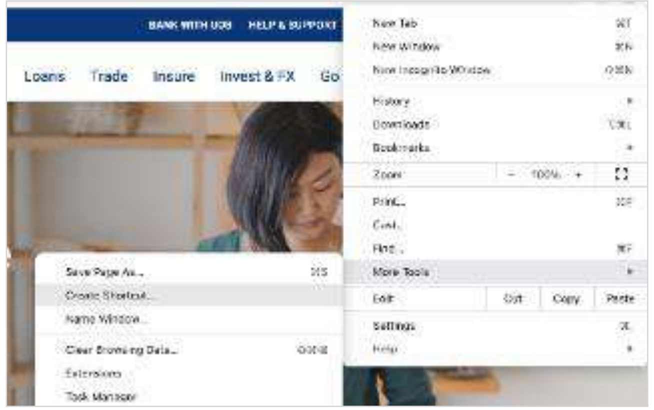
Getting to the UOB SME app.

How do I access UOB SME on my computer? (Continued)

We recommend saving the link for easier access in the future, either as a bookmark in your web browser or as a desktop shortcut on your computer.


Add bookmark
Add to reading list

Save a Bookmark (Google Chrome)


BANK WITH UOB
HELP & SUPPORT
Loans
Trade
Insure
Invest & FX
New Tab
New Window
New Incognito Window
History
Downloads
Bookmarks
Zoom
100%
Print...
Cast...
Find...
More Tools
Edit
Cut
Copy
Paste
Settings
Help
Save Page As...
Create Shortcut...
Name Window...
Clear Browsing Data...
Extensions
Task Manager

Create a Desktop Shortcut (Google Chrome)

Recommended web browsers

- Google Chrome
- Mozilla Firefox
- Safari (for Mac OS users, version 11.1.2 or newer)

2.2

Setting up your security token

Protecting your data.

What is a security token?

Security token~~s~~ are a form of 2-factor authentication (2FA) that ensures only you can access your banking data. The UOB SME app uses Infinity Secure, which:

- Uses a 6-digit Secure PIN of your choosing;
- Can only be registered to one user ID at a time;
- Avoids all the setbacks of a physical token (e.g. loss, theft, replacement time); and
- Lets you receive and approve transaction requests in the app.

What happens if I forget my Infinity Secure PIN?

If you have forgotten your 6-digit Infinity Secure PIN, you can select "Infinity Secure” on the UOB SME app. Select “Forget Secure PIN” in the following screen to re-register for Infinity Secure.

For security reasons, you will not be able to reset your Infinity Secure PIN.

Can I set up Infinity Secure in both UOB Infinity and the UOB SME app for my different corporate entities?

You may only set up Infinity Secure in one app at any time. It is not possible to set up Infinity Secure on both apps.

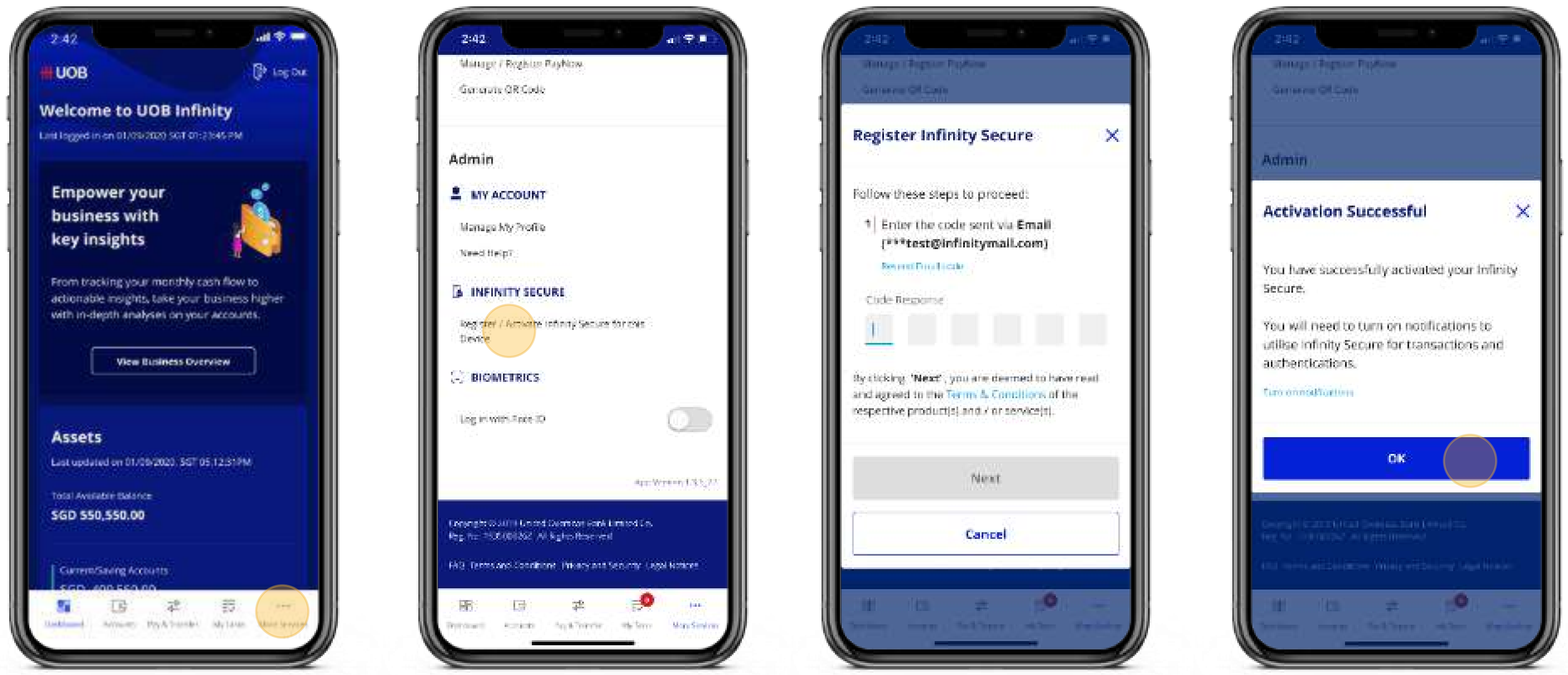
To use the UOB SME app as your banking app, we recommend you re-link your Infinity Secure for a smoother log in experience.

2.2

Setting up your security token

Protecting your data.

How do I set up Infinity Secure in the UOB SME app?



UOB

Welcome to UOB Infinity

Last logged in on 01/09/2020 SGT 01:23:45 PM

Empower your business with key insights

From tracking your monthly cash flow to actionable insights, take your business higher with in-depth analyses on your accounts.

Assets

Last updated on 01/09/2020, SGT 05:12:31PM

Total Available Balance

SGD 550,550.00

Admin

MY ACCOUNT

Manage My Profile

Need Help?

INFINITY SECURE

Register / Activate Infinity Secure for this Device

BIOMETRICS

Log in with Face ID

Register Infinity Secure

Follow these steps to proceed:

1 Enter the code sent via **Email (***test@infinitymail.com)**

Code Response

By clicking **'Next'**, you are deemed to have read and agreed to the Terms & Conditions of the respective product(s) and / or service(s).

Activation Successful

You have successfully activated your Infinity Secure.

You will need to turn on notifications to utilise Infinity Secure for transactions and authentications.

1. Launch the UOB SME app and log in.
2. Register for Infinity Secure (under “More Services” in the bottom menu).
3. Follow the guided process and wait 2 minutes as instructed.
4. Activate Infinity Secure (under “More Services”).

3

Business Growth

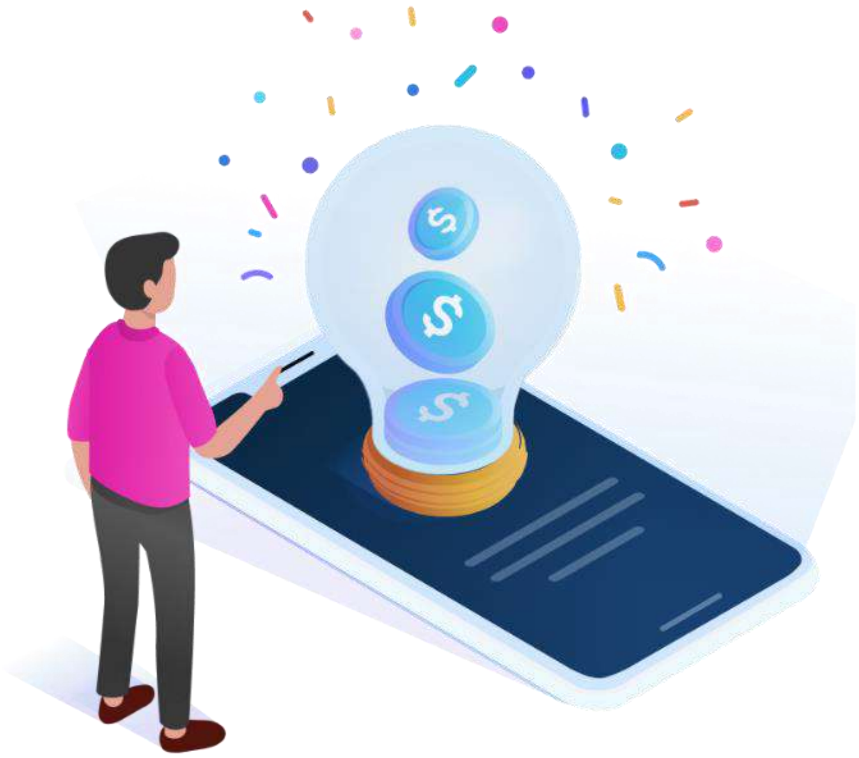
Curated features at your fingertips.

3.1 Account Opening

3.2 Loan Application

3.3 Business Tips & Events

3.4 Help & Support

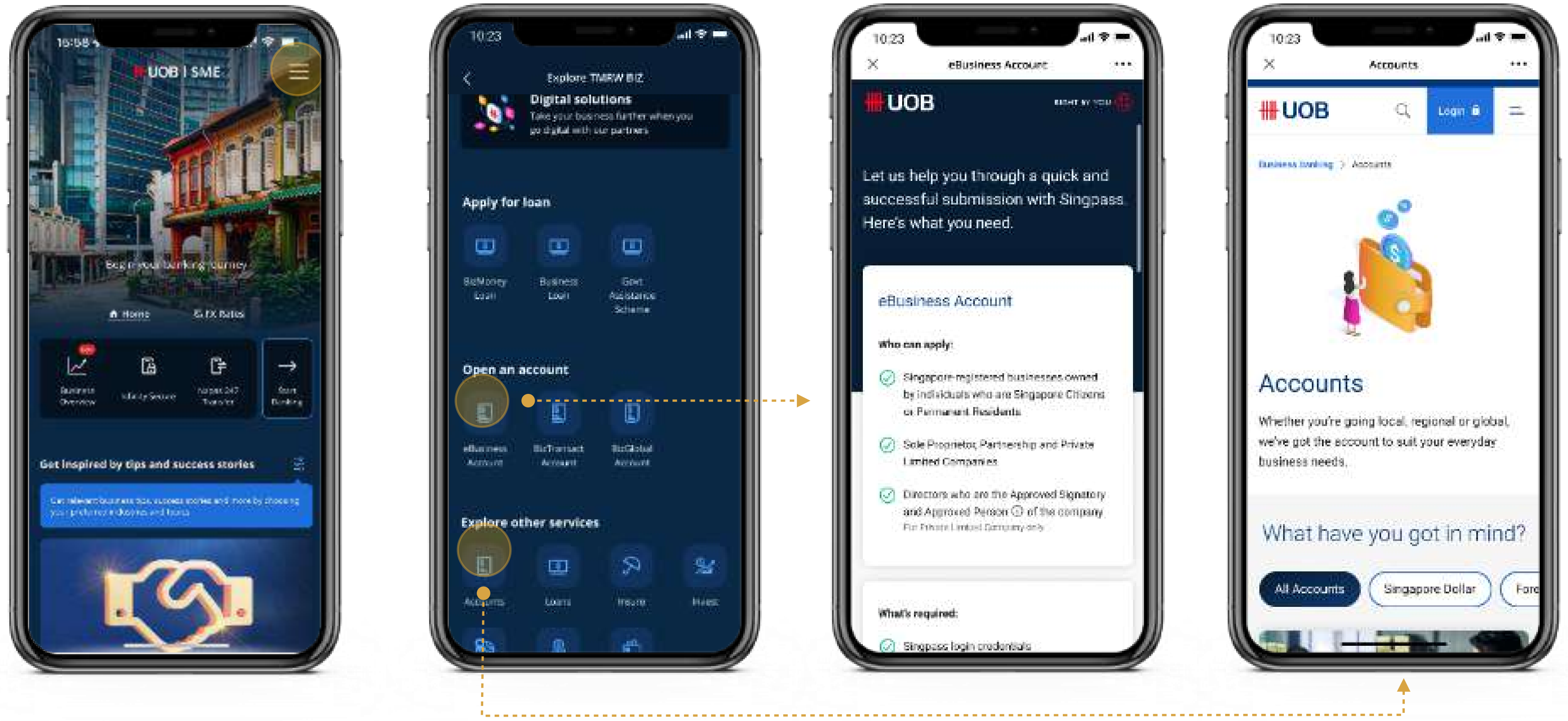


3.1

Account Opening

Get started with UOB
Business Banking.

How do I open a new account through the UOB SME app?


UOB | SME
Home
FX Rates
Get inspired by tips and success stories
Explore TMRW BIZ
Digital solutions
Apply for loan
Open an account
Explore other services
Accounts
Loans
Insure
Invest
eBusiness Account
UOB
Accounts
Login
What have you got in mind?
All Accounts
Singapore Dollar

Take your business further when you go digital with our partners

Let us help you through a quick and successful submission with Singpass. Here's what you need.

eBusiness Account

Who can apply:

- Singapore-registered businesses owned by individuals who are Singapore Citizens or Permanent Residents
- Sole Proprietor, Partnership and Private Limited Companies
- Directors who are the Approved Signatory and Approved Person of the company

What's required:

- Singpass login credentials

Accounts

Whether you're going local, regional or global, we've got the account to suit your everyday business needs.

1. Tap on the menu icon in the top-right corner.
2. For a quick application: Tap on your desired account under “Open an account”.
   To view all accounts: Tap on “Accounts” under “Explore other services”.
3. Complete your application through the in-app browser.

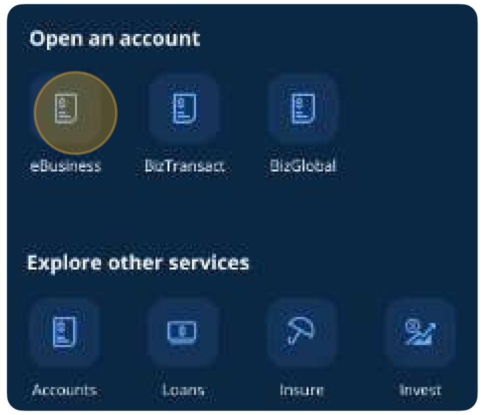
3.1

Account Opening

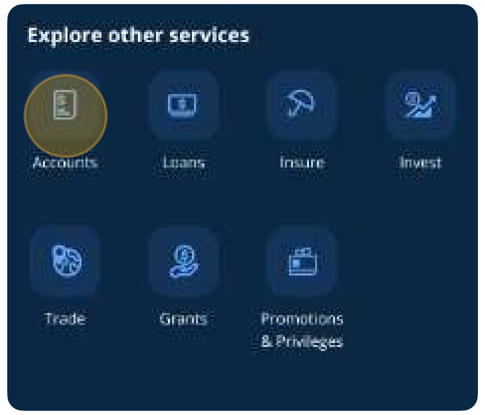
Get started with UOB Business Banking.

Which business accounts can I apply for?

Open the menu and scroll down. Products eligible for a quick application are listed under “Open an account”. To view all available products, tap on “Accounts” under “Explore other services” instead.


Open an account
eBusiness
BizTransact
BizGlobal
Explore other services
Accounts
Loans
Insure
Invest

Quick apply accounts.


Explore other services
Accounts
Loans
Insure
Invest
Trade
Grants
Promotions & Privileges

All available accounts.

When can I start using the app after I’ve opened an account?

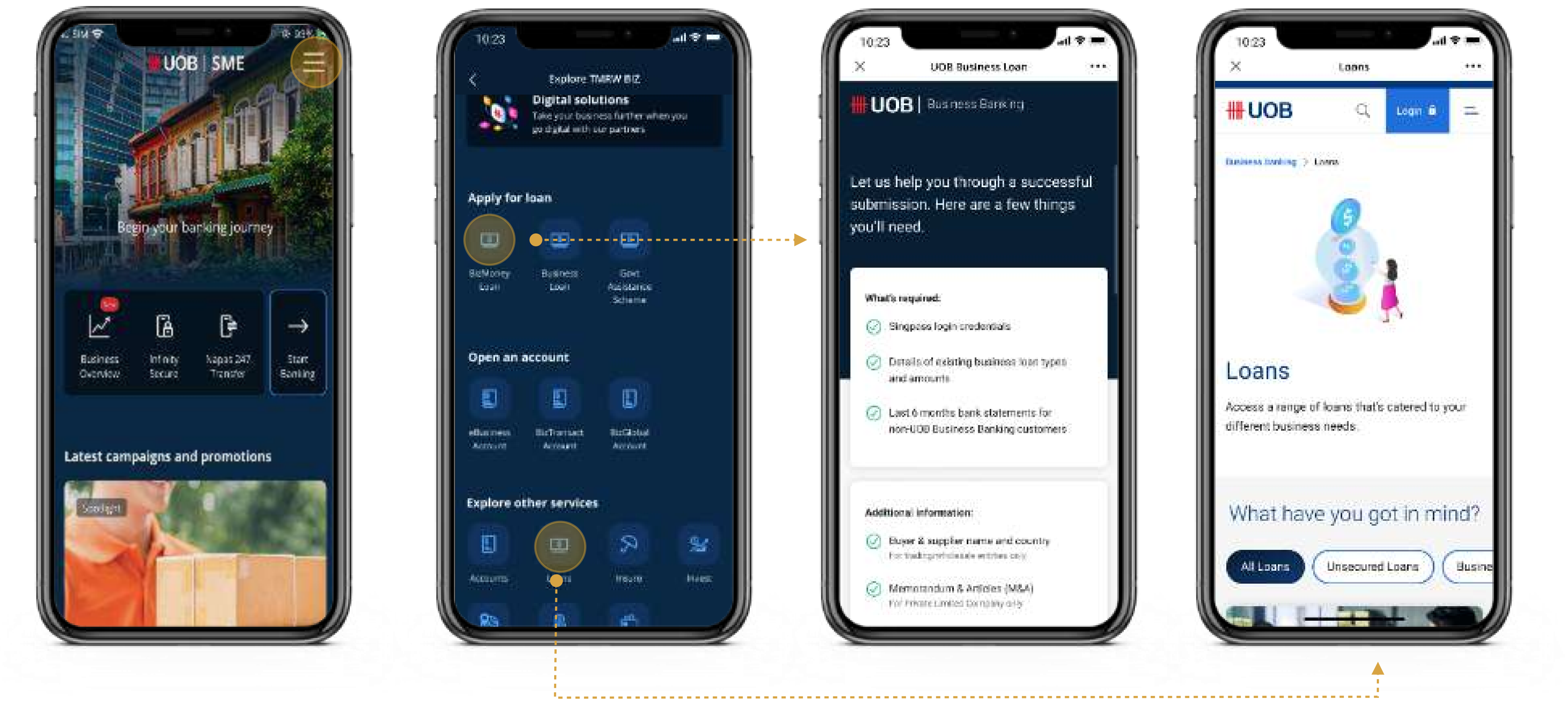
You don’t need an account to access any of the Business Growth features listed. Once you’ve received your business banking ID, you may log in to access the Business Overview and all digital banking features.

3.2

Loan Application

Submit your application in under
5 minutes.

How do I apply for a business loan through the UOB SME app?


UOB | SME
Begin your banking journey
Business Overview
Infinity Secure
Napas 247 Transfer
Start Banking
Latest campaigns and promotions
Spotlight
10:23
Explore TMRW BIZ
Digital solutions
Apply for loan
BizMoney Loan
Business Loan
Govt Assistance Scheme
Open an account
eBusiness Account
BizTransact Account
BizGlobal Account
Explore other services
Accounts
Loans
Insure
Invest
UOB Business Loan
UOB | Business Banking
What's required:
Singpass login credentials
Details of existing business loan types and amounts
Last 6 months bank statements for non-UOB Business Banking customers
Additional information:
Buyer & supplier name and country
Memorandum & Articles (M&A)
Loans
UOB
Login
Business banking > Loans
Loans
What have you got in mind?
All Loans
Unsecured Loans
Busine

Take your business further when you go digital with our partners

Let us help you through a successful submission. Here are a few things you'll need.

Access a range of loans that's catered to your different business needs.

1. Tap on the menu icon in the top-right corner.
2. For a quick application: Tap on your desired loan under “Apply for loan”.
   To view all loans: Tap on “Loans” under “Explore other products”.
3. Complete your application through the in-app browser.

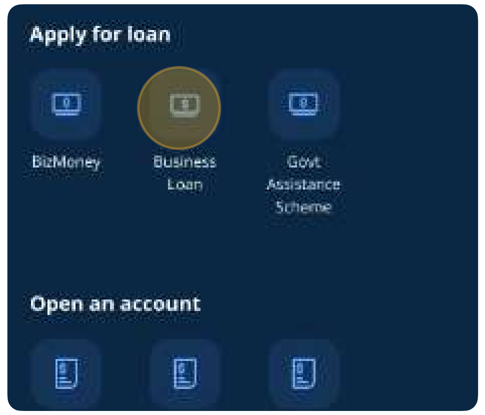
3.2

Loan Application

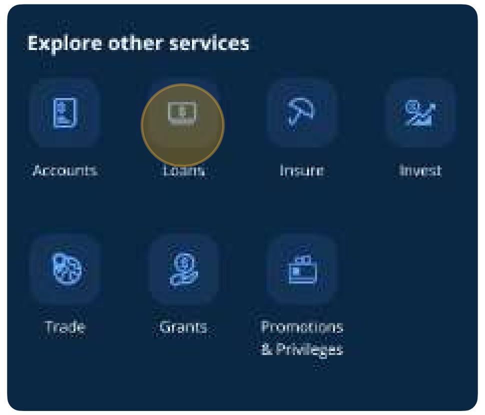
Submit your application in under
5 minutes.

Which business loans can I apply for?

Open the menu and scroll down. Products eligible for a quick application are listed under "Apply for loan”. To view all available products, tap on “Loans” under “Explore other services” instead.


Apply for loan
BizMoney
Business Loan
Govt Assistance Scheme
Open an account

Quick apply loans.


Explore other services
Accounts
Loans
Insure
Invest
Trade
Grants
Promotions & Privileges

All available loans.

3.3

Business Tips & Events

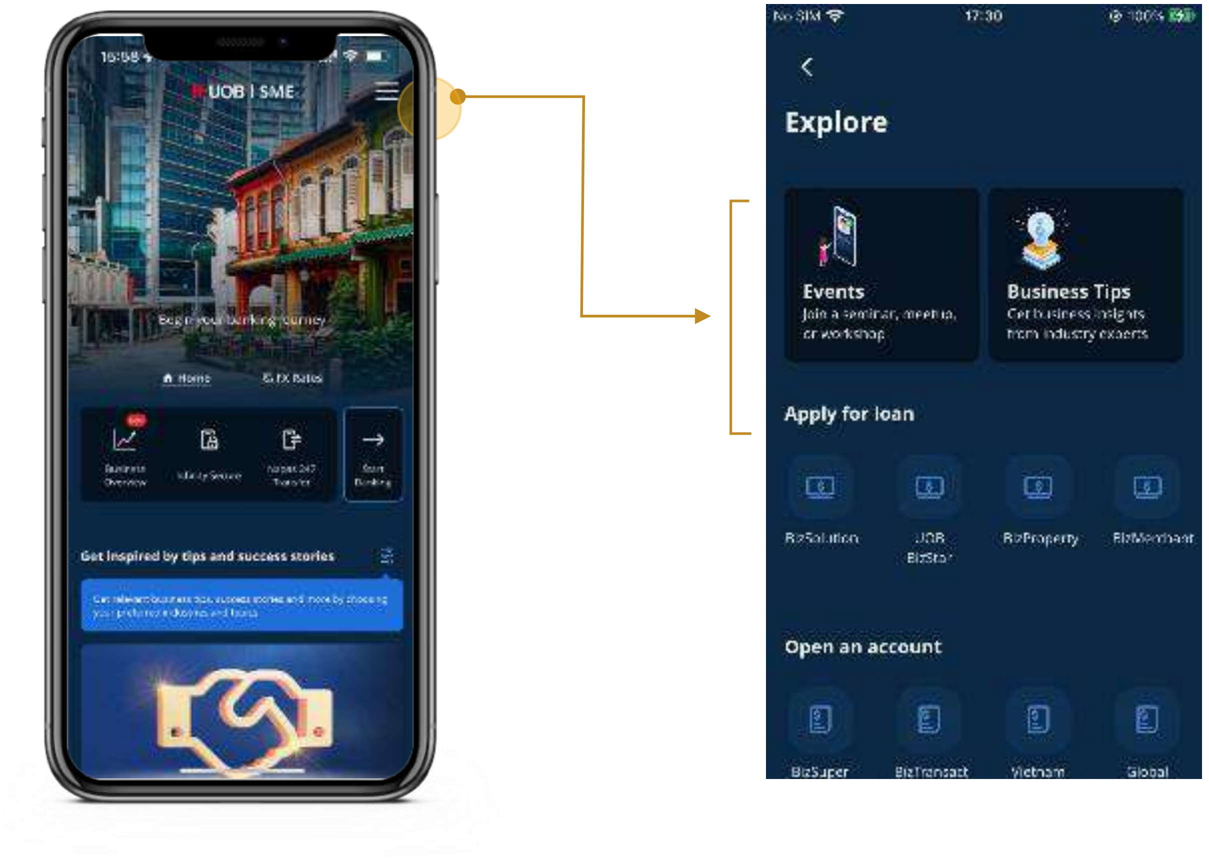
Your partner beyond banking.

Why are there business tips and events in the UOB SME app?

The UOB TMRW BIZ app goes beyond banking to help SMEs excel in their field, no matter their industry or current life stage. This includes providing customised tips and analyses, peer success stories, as well as networking opportunities.

Where can I find these tips and events in the app?

The Home screen will periodically refresh with the latest articles and events. Open the menu in the top-right corner and tap on the categories you wish to visit.


UOB | SME
Home
FX Rates
Get inspired by tips and success stories
Explore
Events
Join a seminar, meetup, or workshop
Business Tips
Get business insights from industry experts
Apply for loan
BizSolution
UOB BizStar
BizProperty
BizMerchant
Open an account
BizSuper
BizTransact
Vietnam
Global

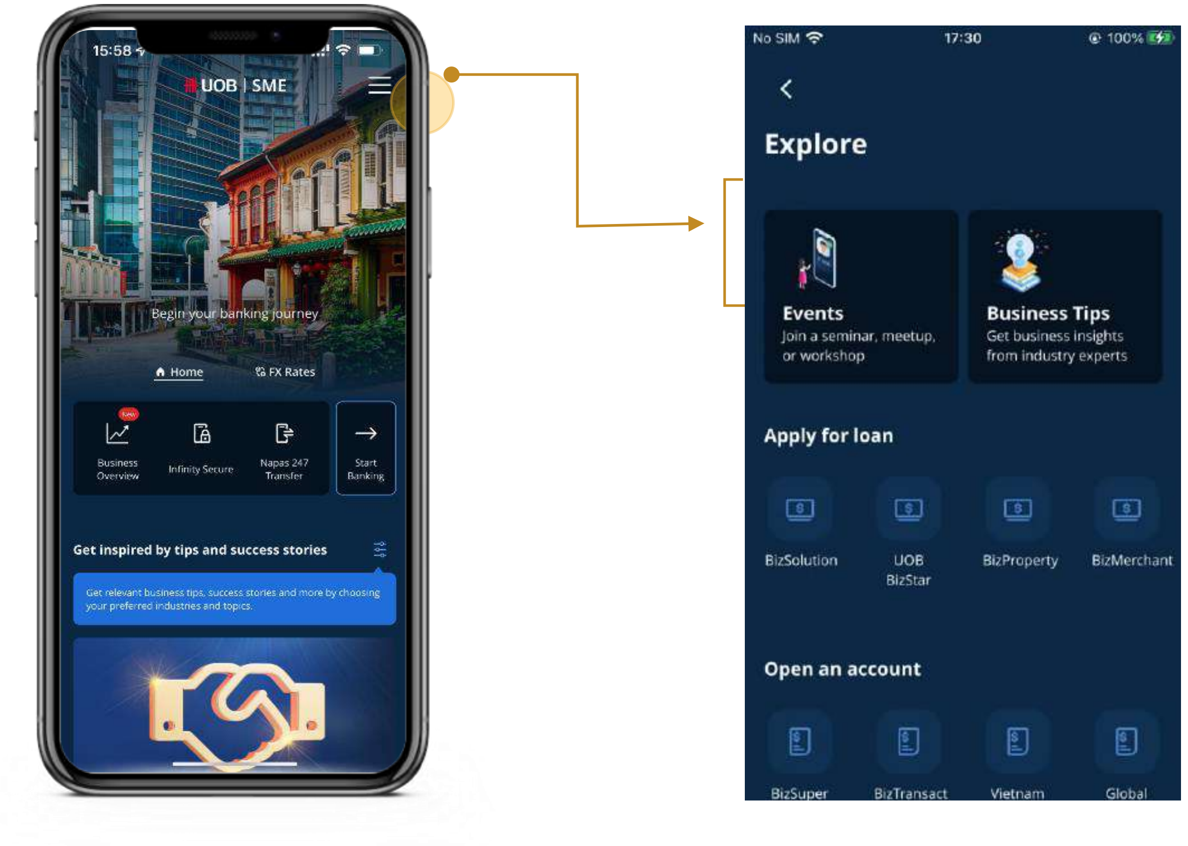
3.3

Business Tips & Events

Your partner beyond banking.

Can I be notified when there’s a new event or business tip?

The UOB TMRW BIZ app prioritises push notifications for banking and FX alerts. If you wish to receive updates for new events and articles, please subscribe to our free newsletter.


15:58
UOB | SME
Begin your banking journey
Home
FX Rates
NEW
Business Overview
Infinity Secure
Napas 247 Transfer
Start Banking
Get inspired by tips and success stories
No SIM
17:30
100%
Explore
Events
Join a seminar, meetup, or workshop
Business Tips
Get business insights from industry experts
Apply for loan
BizSolution
UOB BizStar
BizProperty
BizMerchant
Open an account
BizSuper
BizTransact
Vietnam
Global

Get relevant business tips, success stories and more by choosing your preferred industries and topics.

Where can I find the bank’s ongoing promotions?

Simply scroll to the bottom of the Home Screen to find our latest business banking promotion.

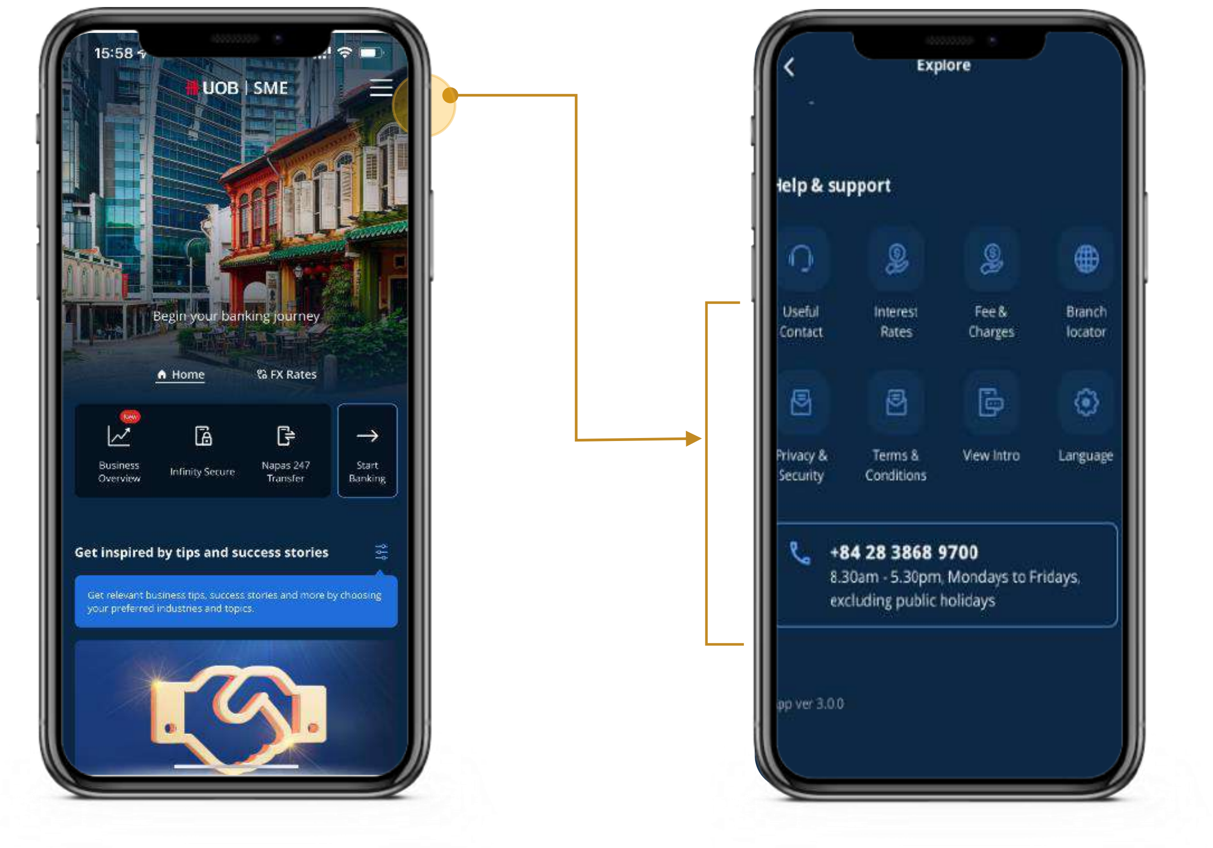
3.4

Help & Support

Finding assistance.

Where can I find help and support in the UOB SME app?

Open the menu and scroll down to find the help section.


15:58
UOB | SME
Begin your banking journey
Home
FX Rates
New
Business Overview
Infinity Secure
Napas 247 Transfer
Start Banking
Get inspired by tips and success stories
Explore
Help & support
Useful Contact
Interest Rates
Fee & Charges
Branch locator
Privacy & Security
Terms & Conditions
View Intro
Language
pp ver 3.0.0

Get relevant business tips, success stories and more by choosing your preferred industries and topics.

+84 28 3868 9700
8.30am - 5.30pm, Mondays to Fridays, excluding public holidays

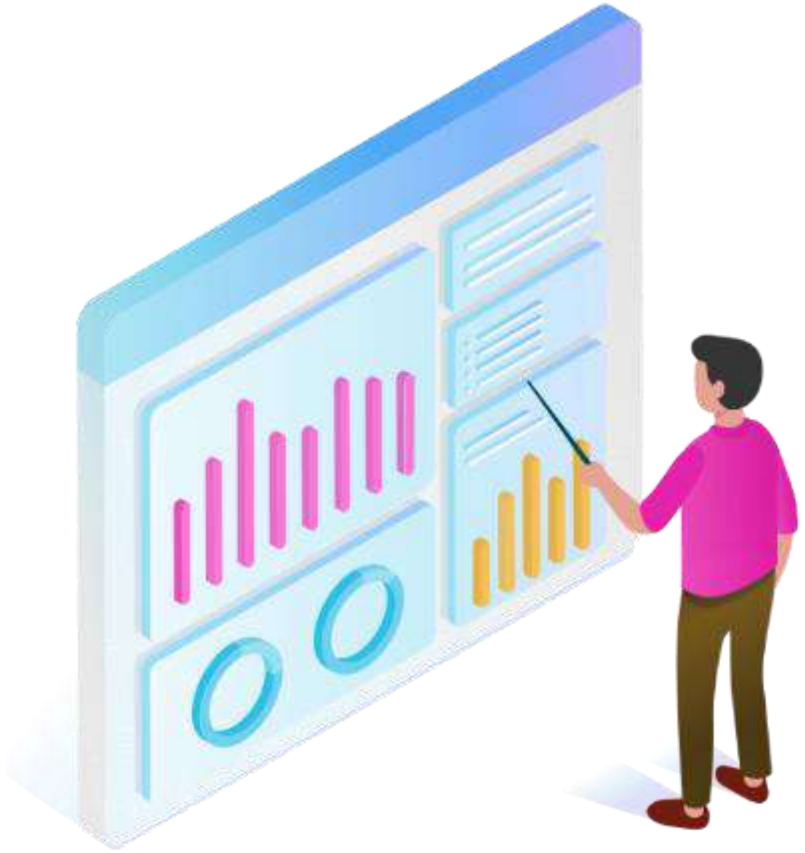
Contact Us: Get in touch with a service representative.

.

4

Business Insights

Stay on top of your business with the comprehensive Business Overview.



4

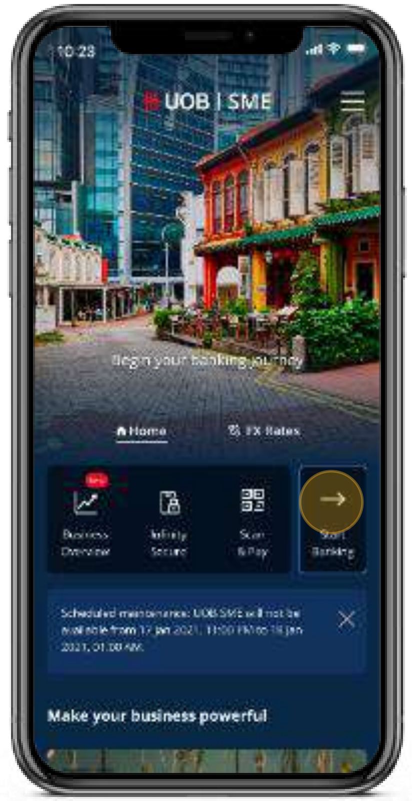
Business Overview

Back your business decisions with data.

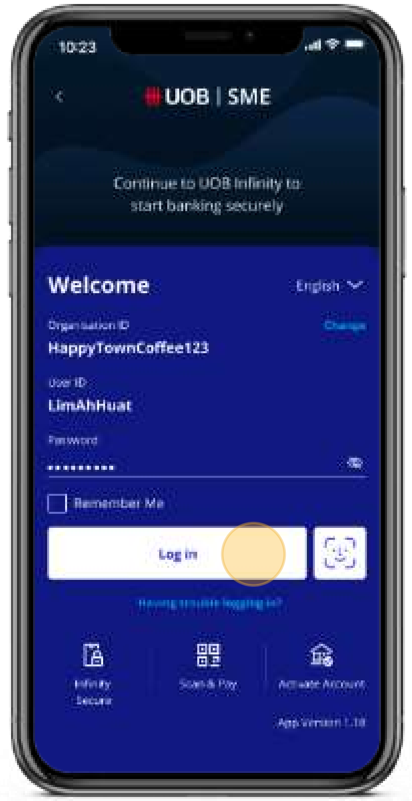
What is Business Overview?

Business Overview is our insights-led dashboard that helps you make sense of your financial data. Through data from your accounts and digital solution partners, you get to see how your business is doing - all in one place.

Tap on “Start Banking” in the UOB SME app to log in, then tap on “View Business Overview” to explore.


10:23
UOB | SME
Begin your banking journey
Home
FX Rates
Business Overview
Infinity Secure
Scan & Pay
Start Banking

Make your business powerful


10:23
UOB | SME

Continue to UOB Infinity to start banking securely

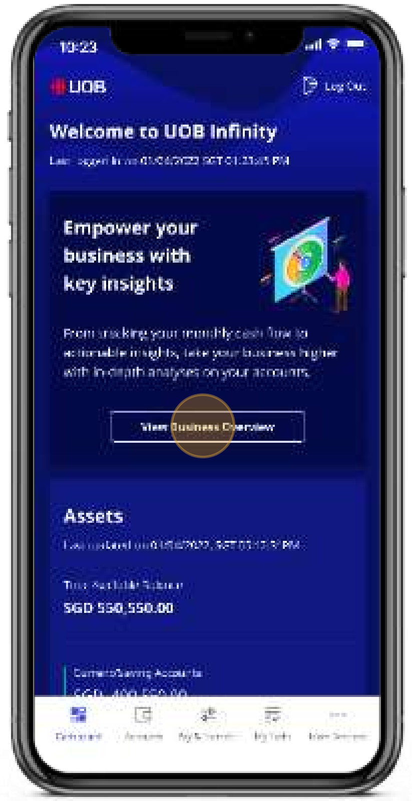
Welcome

Organisation ID: HappyTownCoffee123

User ID: LimAhHuat

Password: •••••••••

English
Change
☐ Remember Me
Log in
Infinity Secure
Scan & Pay
Activate Account


10:23
UOB
Log Out
View Business Overview
Dashboard
Accounts

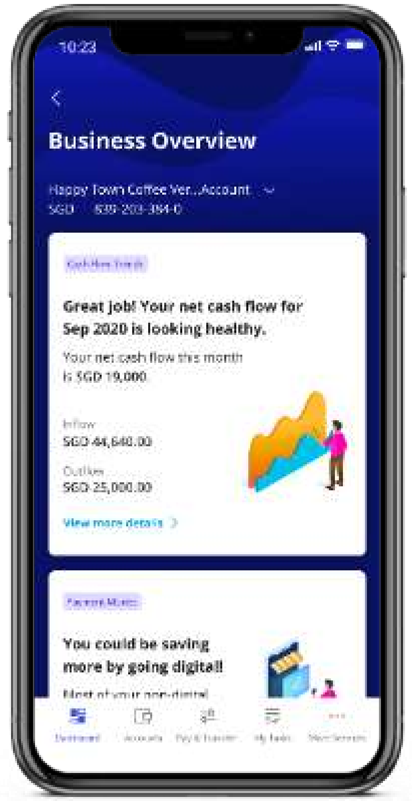
Welcome to UOB Infinity

Empower your business with key insights

From tracking your monthly cash flow to actionable insights, take your business higher with in-depth analyses on your accounts.

Assets

SGD 550,550.00


10:23
View more details
Dashboard
Accounts
Pay & Transfer
My Tasks

Business Overview

Happy Town Coffee Ver...Account

Great job! Your net cash flow for Sep 2020 is looking healthy.

Your net cash flow this month is SGD 19,000.

Inflow: SGD 44,640.00

Outflow: SGD 25,000.00

You could be saving more by going digital!

4

Business Overview

Back your business decisions with data.

How does Business Overview help my business?

Think of Business Overview as an advisor that streamlines your financial data.
One that helps you quickly understand how your business is faring across all your UOB accounts, and identifies where you can take action for continued growth.

- Provides a consolidated view of all your UOB business accounts.
- Insights to help you make informed business decisions.
  - Cash Flow Trends

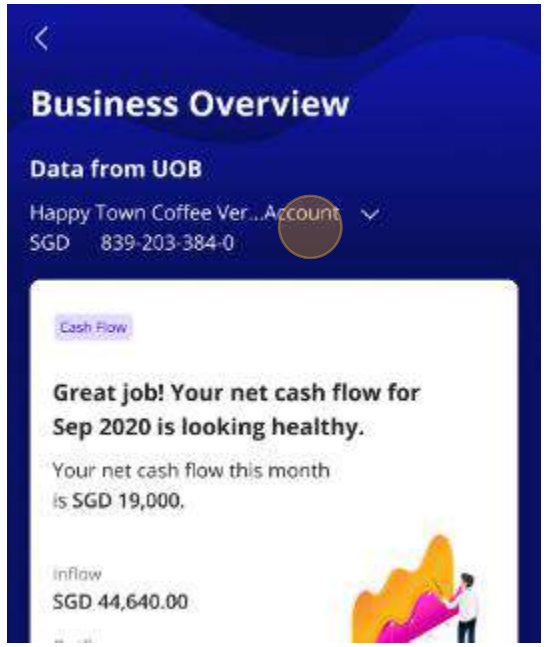
4

Business Overview

Back your business decisions with data.

I have several UOB accounts. Does Business Overview work across all of them?

Yes, it works for all of your UOB business accounts. You can also select which accounts to display in your Business Overview. However, data and information from partner widgets will not be reflected.



Happy Town Coffee Ver...Account
SGD 839-203-384-0

Great job! Your net cash flow for Sep 2020 is looking healthy.

Your net cash flow this month is SGD 19,000.

SGD 44,640.00

Account selector.

Why is Business Overview showing me different figures from the UOB dashboard?

Business Overview aggregates figures and insights based on data from past months, while the UOB dashboard shows you current figures.

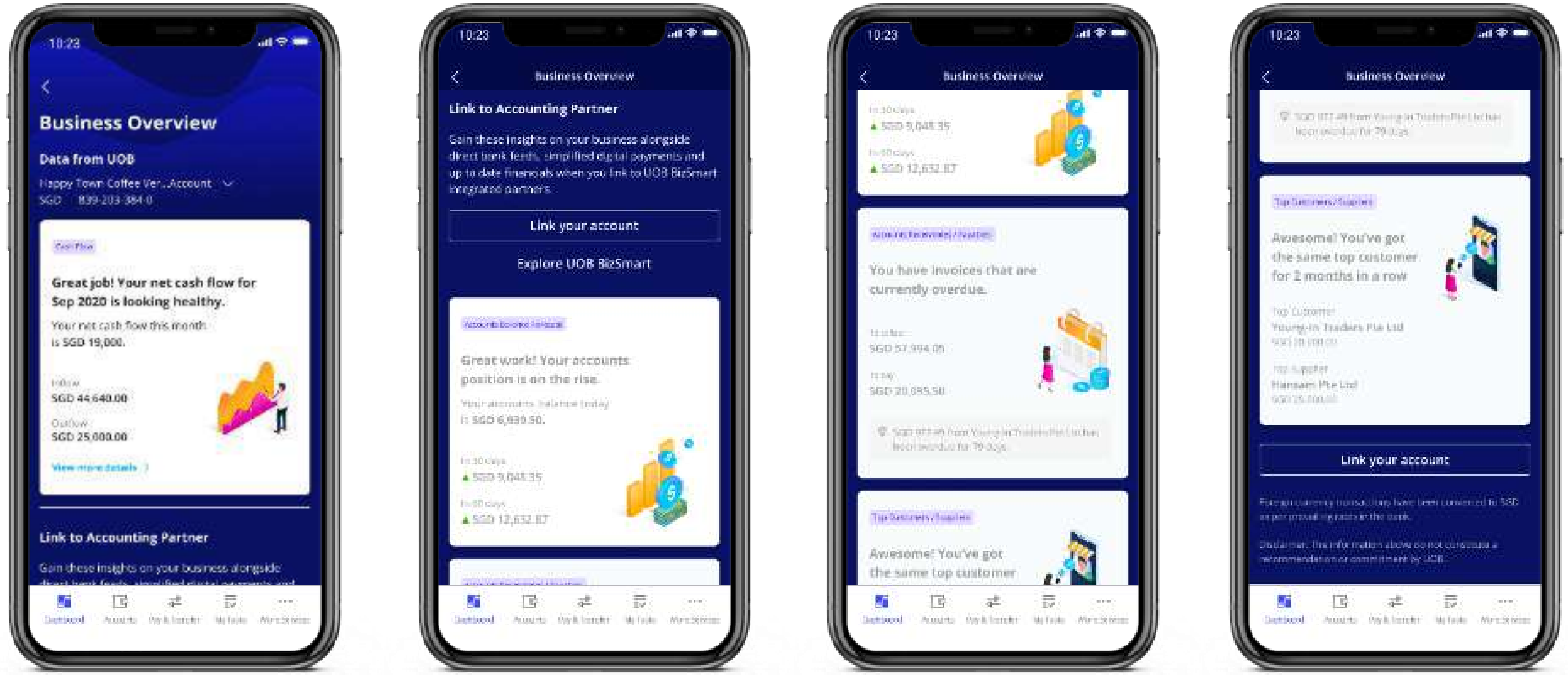
4

Business Overview

Back your business decisions with data.

How can I get more out of Business Overview?

Gain enhanced insights on your business performances through additional widgets alongside direct bank feeds, simplified digital payments and up-to-date financials when you link your account to our digital solution providers. View all of these conveniently in one place on the Business Overview dashboard.



Business Overview

Data from UOB

Happy Town Coffee Ver...Account
SGD 839-203-384-0

Great job! Your net cash flow for Sep 2020 is looking healthy.

Your net cash flow this month is SGD 19,000.

Inflow
SGD 44,640.00

Outflow
SGD 25,000.00

View more details

Link to Accounting Partner

Gain these insights on your business alongside direct bank feeds, simplified digital payments and up to date financials when you link to UOB BizSmart integrated partners.

Great work! Your accounts position is on the rise.

Your accounts balance today is SGD 6,930.50.

In 30 days
▲ SGD 9,048.35

In 60 days
▲ SGD 12,632.87

You have invoices that are currently overdue.

SGD 57,994.05

SGD 20,095.58

Awesome! You've got the same top customer for 2 months in a row

Top Customer
Young-In Traders Pte Ltd

Top Supplier
Hansam Pte Ltd

Disclaimer: The information above do not constitute a recommendation or commitment by UOB.

4

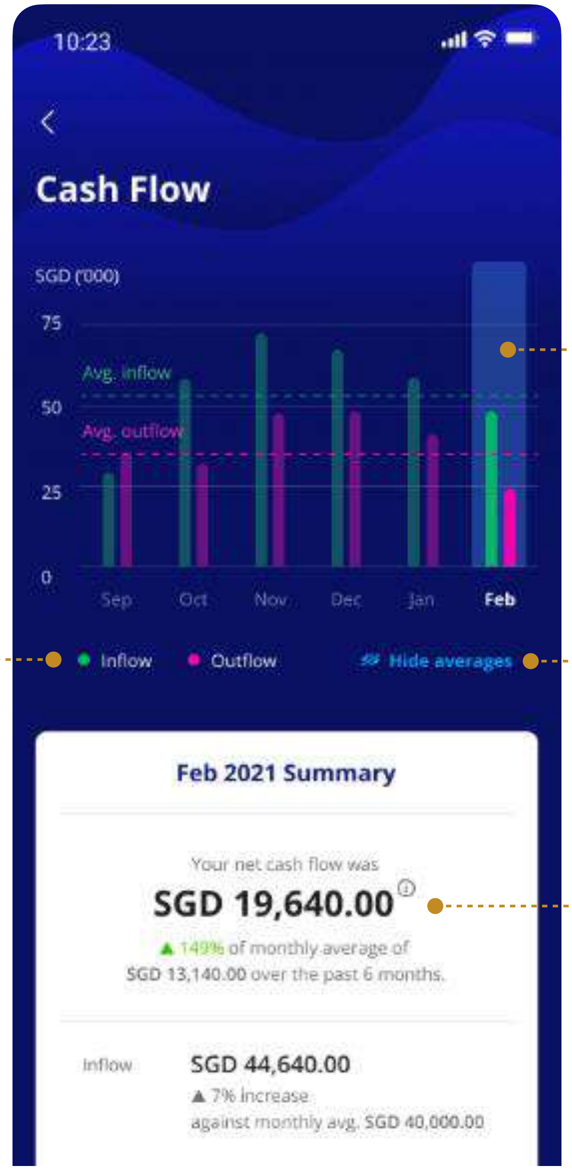
Business Overview

Back your business decisions with data.

What information can I see in Cash Flow Trends?

Inflow: Money coming into your account, e.g. receivables

Outflow: Money leaving your account, e.g. payables


10:23
Cash Flow
SGD ('000)
75
50
25
0
Avg. inflow
Avg. outflow
Sep
Oct
Nov
Dec
Jan
Feb
● Inflow
● Outflow
Hide averages

Feb 2021 Summary

Your net cash flow was

SGD 19,640.00

▲ 149% of monthly average of SGD 13,140.00 over the past 6 months.

Inflow	**SGD 44,640.00** ▲ 7% increase against monthly avg. SGD 40,000.00

Interactive graph showing your last 6 months' performance, up to the current month

Show or hide your averages

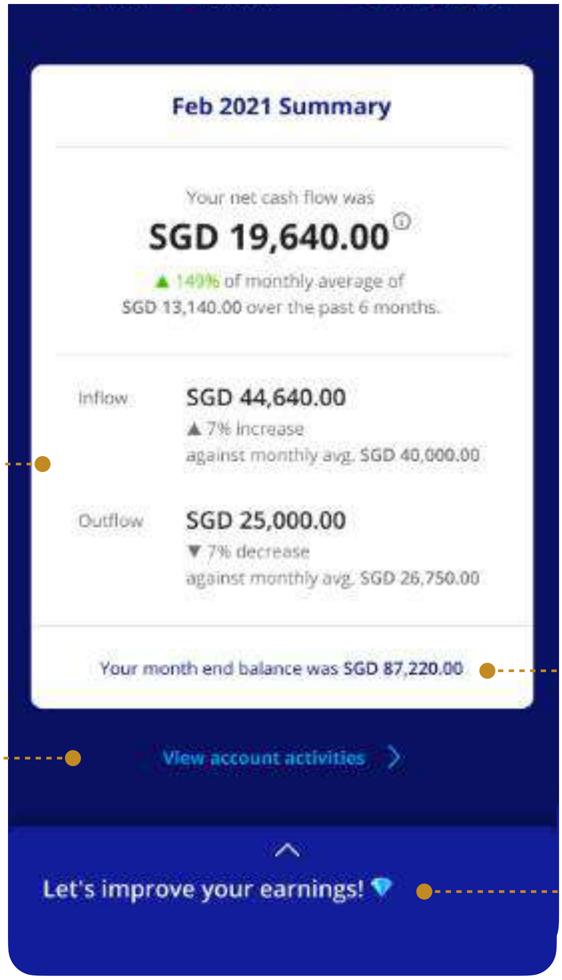
Selected month's overall cash flow and performance

4

Business Overview

Back your business decisions with data.

What information can I see in Cash Flow Trends?



Feb 2021 Summary

Your net cash flow was

SGD 19,640.00 ⓘ

▲ 149% of monthly average of SGD 13,140.00 over the past 6 months.

Inflow SGD 44,640.00
▲ 7% increase
against monthly avg. SGD 40,000.00

Outflow SGD 25,000.00
▼ 7% decrease
against monthly avg. SGD 26,750.00

Your month end balance was SGD 87,220.00

View account activities >

Let's improve your earnings! 💎

Data indicating:

- Inflow / outflow figures
- Increase / decrease as compared against your mean average based on the last 6 months

Quick link to account activities

Month end ledger balance pulled from your UOB banking data

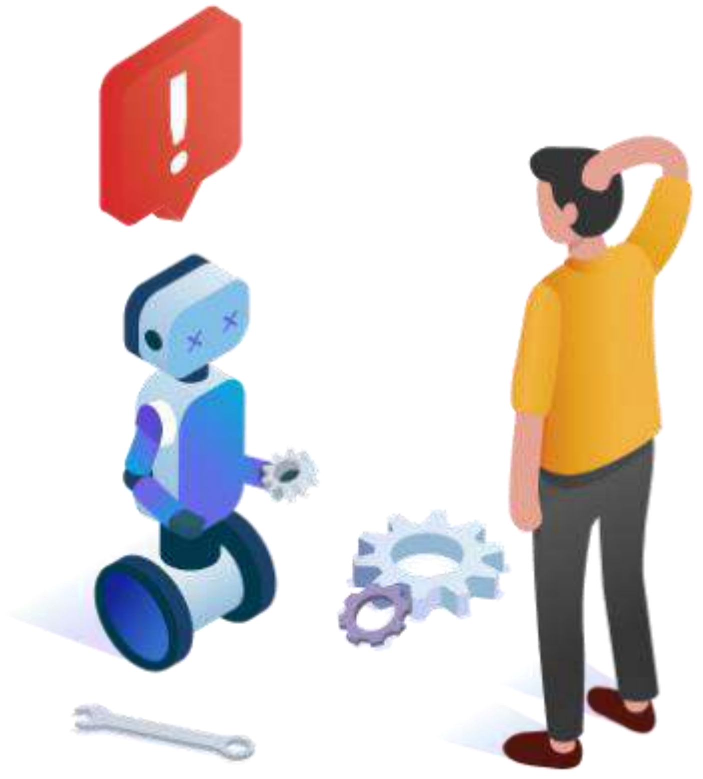
Insights drawer for next steps and recommendations

5

Troubleshooting

Fixes for common errors and issues.

5.1 General Support



5.1

General Support

Frequently Asked Questions

Who can I contact if I have questions or issues while using the UOB SME app?

If you require any assistance, please call us at +84 28 3868 9700, from Monday to Friday, 8.30am to 5.30pm, excluding public holidays, for any issues regarding your login to the UOB SME app.

My mobile device is unable to run the UOB SME app mobile app. How do I fix this?

Check if your mobile device meets the minimum requirements (Android 10.0 or iOS 12.0).

If your mobile device has been previously modified, consult your device manufacturer's service centre on how to resolve this issue.

RIGHT BY YOU