

PayNow nickname feature to be discontinued from 6 June 2026

We wish to inform you that the Association of Banks in Singapore, as the scheme owner of PayNow, will be discontinuing the PayNow nickname feature for Citibank Singapore Clients and Citibank Singapore International Clients with effect from 6 June 2026, to strengthen protection against impersonation scams.

With this change, PayNow users on Citibank's digital banking platform will no longer be able to set and retain their own PayNow nicknames. Instead, the name of the Payee linked to the registered account will be displayed to the Payer, with only selected letters shown to safeguard customer privacy.

This enhancement serves as a crucial safeguard against scammers who impersonate legitimate businesses and individuals. Previously, scammers could misuse the PayNow nickname feature by adopting names of established companies or trusted individuals to deceive victims into transferring money to fraudulent accounts. This enhancement prevents such impersonation, thereby reducing the risk of scams.

If you are currently using the PayNow nickname feature, no action is required on your part. All other aspects of receiving and transferring money via PayNow remain unchanged.

The following examples illustrate what a Payer will see when initiating a PayNow transfer to a Payee from 6 June 2026 onwards.

	Payee's Registered Account Name	Current PayNow Nickname	Payee's Registered Account Name with selected letters displayed, starting 6 June 2026
1	Chan Shi Hui Jacqueline	Jacq	ChXX ShX HuX JacquXXXXX
2	Muhammad Hakeem bin Osman	Hakeem	MuhamXXX HakXXX biX OsmXX
3	Muthu Ramesh Murugan s/o P.Loganathan	hiMRM	MutXX RamXXX MuruXXX s/X P.LogXXXXXXX

(Note: Usernames and nicknames used are fictitious and for illustration purposes only.)

For more information on PayNow, please visit Citibank Singapore website > Banking > Payments and Transfers > PayNow.