

NEW ELECTRONIC FUNDS TRANSFER SERVICE, “FAST”

FAST (**F**ast **A**nd **S**ecure **T**ransfers) is an electronic funds transfer service that allows customers to transfer SGD funds almost immediately between accounts of the 26 participating banks and 7 non-financial institutions (NFI) in Singapore. FAST was originally launched on 17 March 2014 and included only bank participants. FAST has included NFI participants since 8 February 2021.

FAST enables almost immediate receipt of money. You will know the status of the transfer by accessing your bank account via internet banking or via notification service offered by the participating bank or NFI. FAST is available anytime, 24x7, 365 days.

Payment Type	Receipt of Payments
FAST	Almost Immediate, 24x7 basis
Cheque	Up to 2 business days
eGIRO	Up to 3 business days

Types of accounts that you can use to transfer funds via FAST (Updated on 28 June 2021)

FAST can be used to transfer funds between customer savings accounts, current accounts or e-wallet accounts. For some banks, the service can also be used for other account types (see table below).

	FAST Participating Bank	Other Account types that you can use to transfer funds via FAST	
		Transfer from (Pay)	Transfer to (Receive)
1	ANZ Bank	-	Virtual Account
2	Bank of China	Credit Card MoneyPlus	Credit Card MoneyPlus
3	The Bank of Tokyo-Mitsubishi UFJ	-	-
4	BNP Paribas	-	-
5	CIMB Bank	-	-
6	Citibank NA	-	-
7	Citibank Singapore Limited	-	-
8	DBS Bank/POSB	Credit Card Cashline	Credit Card Cashline
9	Deutsche Bank	-	-
10	HL Bank	-	-
11	HSBC	-	-
12	HSBC Bank (Singapore) Limited	-	-
13	ICICI Bank Limited Singapore	-	-
14	Industrial and Commercial Bank of China Limited	Debit Card	Debit Card Credit Card
15	JPMorgan Chase Bank, N.A.	-	-
16	Maybank Singapore Limited	CreditAble	CreditAble
17	Malayan Banking Berhad	-	-
18	Mizuho Bank	-	-

19	OCBC Bank	EasiCredit	Credit Card EasiCredit
20	RHB Bank	-	-
21	Standard Chartered Bank (Singapore) Limited	Credit Card	Credit Card CashOne Debt Consolidation Plan
22	Sing Investments & Finance Limited	-	-
23	State Bank of India	-	-
24	Sumitomo Mitsui Banking Corporation	-	-
25	Trust Bank Singapore Limited	-	-
26	United Overseas Bank	CashPlus	Credit Card CashPlus Virtual Account Service

	FAST Participant NFIs	Account Type and Number of Digits in Account Number (Please input numbers only, no dash or space accepted)		
		Savings	Current	Others
1	GPay Network (S) Pte Ltd	-	-	Wallet Account No : 5 digits Max length: 15 Digits
2	Liquid Group Pte Ltd	-	-	Wallet Account No : 34 digits Max length: 34 Digits
3	MatchMove Pay Pte Ltd	-	-	Wallet Account No : 8 digits Max length: 32 Digits
4	SingCash Pte Ltd	-	-	Wallet Account No : 10 digits Max length: 15 Digits
5	Wise Asia-Pacific Pte. Ltd	-	-	Wallet Account No : 7 digits Max length: 15 Digits
6	Xfers Pte Ltd	-	-	Wallet Account No : 10 digits Max length: 20 Digits

Bank Account Types and Structures for Receiving FAST (Updated on 28 June 2022)

FAST Participating Bank	Account Type and Number of Digits in Account Number (Please input numbers only, no dash or space accepted)		
	Savings	Current	Others

1	ANZ Bank	-	Corporate: 11 digits	Virtual Account: 20 digits
2	Bank of China	15 digits	15 digits	Credit Card: 16 digits MoneyPlus: 16 digits
3	The Bank of Tokyo-Mitsubishi UFJ	6 digits	6 digits	-
4	BNP Paribas	-	11 digits	-
5	CIMB Bank	10 digits Starts with "1"	10 digits Starts with "2"	-
6	Citibank Na ^{Note 1}	-	-	-
7	Citibank Singapore Limited	10 digits	10 digits	Credit Card: 15/16 digits Ready Credit: 10 digits
8	DBS Bank/POSB	POSB: 9 digits DBS: 10 digits	POSB: 9 digits DBS: 10 digits	Credit Card: 15/16 digits Cashline: 10 digits
9	Deutsche Bank	<i>not applicable</i>	10 digits	-
10	HL Bank	18 digits	18 digits	
11	The Hongkong and Shanghai Banking Corporation, Singapore Branch	12 digits	12 digits	Virtual Account: 7 to 18 digits
12	HSBC Bank (Singapore) Limited	12 digits	12 digits	
13	ICICI Bank Limited Singapore	<i>not applicable</i>	11 digits	
14	Industrial and Commercial Bank of China Limited ^{Note 2}	<i>not applicable</i>	19 digits	Credit Card: 19 digits Union Pay Debit Card: 19 digits Visa Debit Card: 16 digits
15	JPMorgan Chase Bank, N.A.	-	9 or 10 digits	-
16	Maybank Singapore Limited	11 digits	11 digits	CreditAble: 11 digits
17	Malayan Banking Berhad		11 digits	
18	Mizuho Bank	-	11 digits	
19	OCBC Bank ^{Note 3}	10 digits	12 digits	Credit Card: 16 digits EasiCredit: 12 digits
20	RHB Bank	11 digits	11 digits	-
21	Standard Chartered Bank (Singapore) Limited	10 digits	10 digits	Credit Card: 16 digits CashOne: 16 digits (starting with 9) Debt Consolidation Plan: 16 digits (starting with 9)
22	Sing Investments & Finance Limited	10 digits	10 digits	-
23	State Bank of India	14 digits	14 digits	-
24	Sumitomo Mitsui Banking Corporation	7 to 9 digits	7 to 9 digits	-
25	Trust Bank Singapore Limited	10 digits	-	-

26	United Overseas Bank	10 digits	10 digits	Credit Card: 15/16 digits CashPlus: 10 digits Virtual Account Service: 7/9/11/12/13/14/17/18 digits
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	FAST Participant NFIs	Account Type and Number of Digits in Account Number (Please input numbers only, no dash or space accepted)		
		Savings	Current	Others
1	GPay Network (S) Pte Ltd	-	-	Wallet Account No : Max length: 15 Digits Min length: 5 Digits
2	Liquid Group Pte Ltd	-	-	Wallet Account No : Min length: 16 digits Max length: 34 Digits
3	MatchMove Pay Pte Ltd	-	-	Wallet Account No : 8 digits Max length: 32 Digits
4	SingCash Pte Ltd	-	-	Wallet Account No : 10 digits (e.g: 65XXXXXXXXX) Max length: 15 Digits
5	Wise Asia-Pacific Pte. Ltd	-	-	Wallet Account No : 7 digits Max length: 15 Digits
6	Xfers Pte Ltd	-	-	Wallet Account No : 10 digits Max length: 20 Digits

Notes**1. Citibank**

Savings Account	The 10-digit account number does not include Bank Code and Branch Code.
Current Account (Consumer)	The 10-digit account number does not include Bank Code and Branch Code.
Current Account (Corporate)	The 10-digit account number does not include Bank Code and Branch Code. If the 10-digit account number includes leading zeroes, they must be retained in the account number.

2. Industrial and Commercial Bank of China Limited

Credit Card: The 19 digits account number includes the 16-digits credit card number and 3-digits currency sub-account code.

The currency account code is:

- a. 018 for Singapore Dollars sub-account
- b. 001 for Renminbi sub-account, and
- c. 014 for US Dollars sub-account.

Please enter the full account number to ensure that the fund is transferred to the correct credit card sub-account.

An example of an ICBC Credit Card account number: 625917888888888001, where 6259178888888888 is the credit card number and 001 is the currency code for the Renminbi sub-account.

3. OCBC Bank

The first three numbers of an OCBC account number are branch codes. Please enter the full account number, including the branch code. This should either be a 10 or 12-digit account number for OCBC Bank.

An example of an OCBC Bank account number: 501123956001 where 501 is the branch code.

For enquiries on FAST, please email FAST helpdesk at FAST@bcs.sg, or call your bank for specific service detail.