



Your New Business Companion

The UOB TMRW BIZ app User Guide

MAR 2022

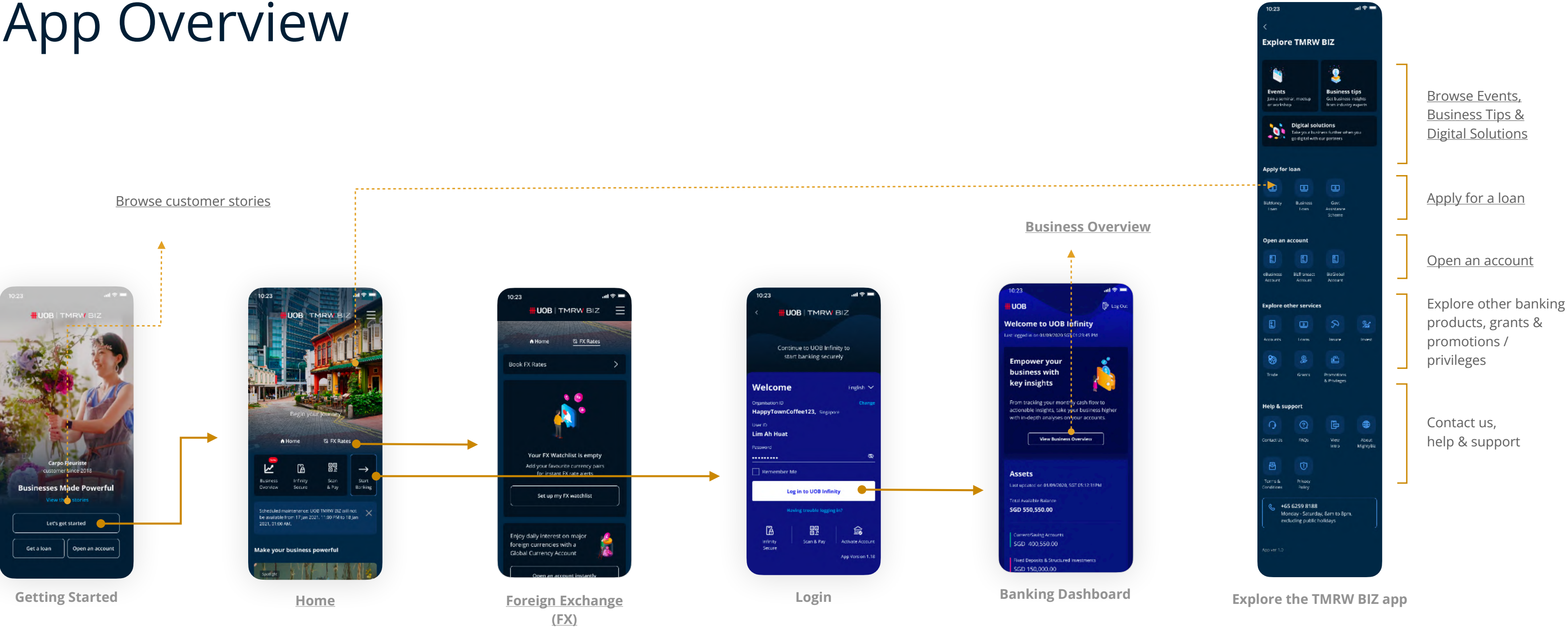


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App Overview



1

About the UOB TMRW BIZ app

The app that knows and grows with you.



About the UOB TMRW BIZ app

The only app you'll need.

Why is the UOB TMRW BIZ app right for me?

The UOB TMRW BIZ 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.
- Stay abreast of foreign exchange movements with your own [FX Watchlist](#).
- Digitalise your business with easy sign-ups for [Digital Solutions](#).



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 [customised articles and events](#).
- Link to [accounting partners](#) for insights on your [Account Balance](#), [Accounts Receivables](#), [Account Payables](#) and [Top Customers/Suppliers](#).



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.

About the UOB TMRW BIZ app

The only app you'll need.

What are the key features of the UOB TMRW BIZ app?

- 1 Quick applications for [Accounts](#) and [Loans](#)
- 2 Powerful FX tools such as [Watchlist, Alerts, and Converter](#) on the mobile app
- 3 [Business Tips, Insights and Events](#)
- 4 Browse and sign up for [digital solutions](#)
- 5 Fuss-free navigation for [Self-Serve Menu](#) and [Support](#)
- 6 Get actionable insights with [Business Overview](#)
- 7 Enrol in [Partner Services](#)
- 8 Transact on the go with UOB Infinity which includes:
 - Logging in quickly with biometric access
 - Access to account information
 - Creating and authorise payments
 - Convenience of QR code payment and collection
 - Activating new users
 - Requesting for new cheque books
 - Banking transactions

About the UOB TMRW BIZ app

The only app you'll need.

Are there any charges for using the UOB TMRW BIZ app?

No, there are no fees or charges.

Is the UOB TMRW BIZ app secure?

Yes, we take utmost care to protect your personal and business credentials shared with us. UOB TMRW BIZ 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 TMRW BIZ 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.

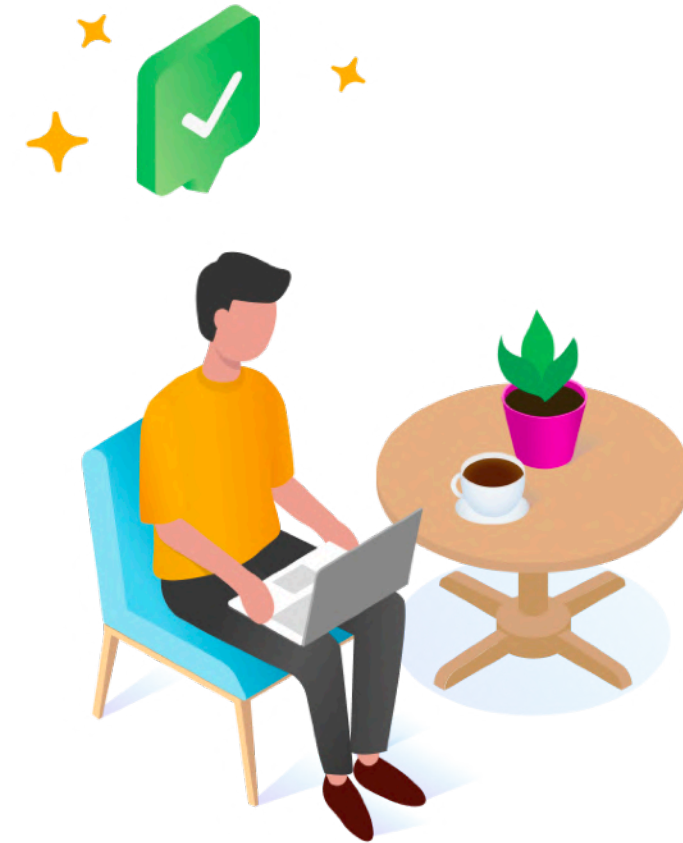
Can I access the UOB TMRW BIZ app on any device?

Yes, the UOB TMRW BIZ app works for most devices; however, for the best experience, we recommend installing the UOB TMRW BIZ 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](#).

Getting Started

For new and existing UOB Business Banking customers.

- 2.1 Accessing on App & Web
- 2.2 Setting up your security token
- 2.3 For existing UOB Infinity users

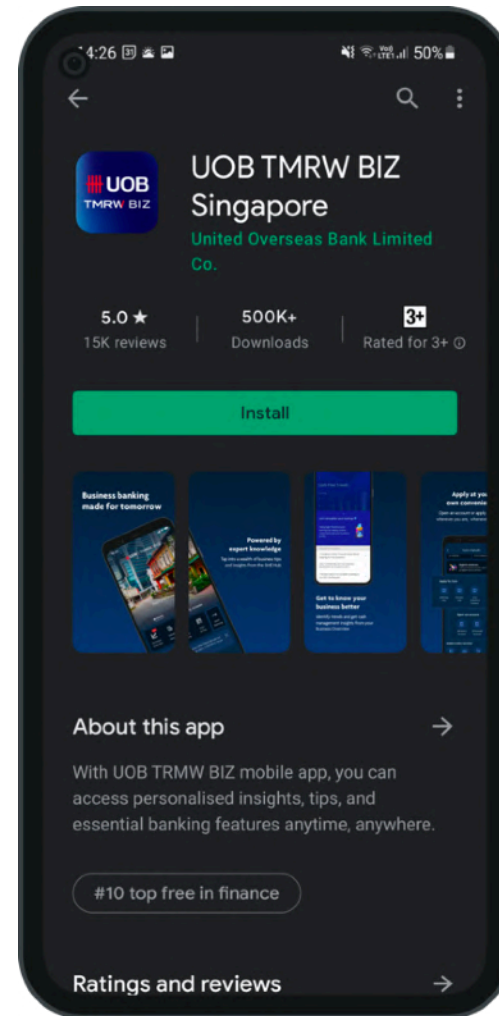


Accessing on App & Web

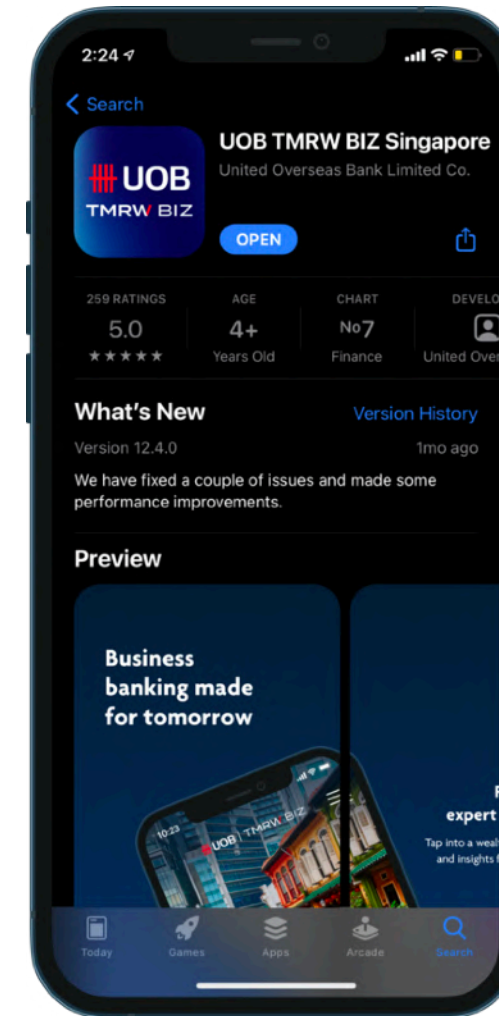
Getting to the UOB TMRW BIZ app.

How do I access the UOB TMRW BIZ app on my device?

The UOB TMRW BIZ 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 or click on the app store icon to get started.



For Android Smartphones
(Samsung Galaxy, Google Pixel, etc.)



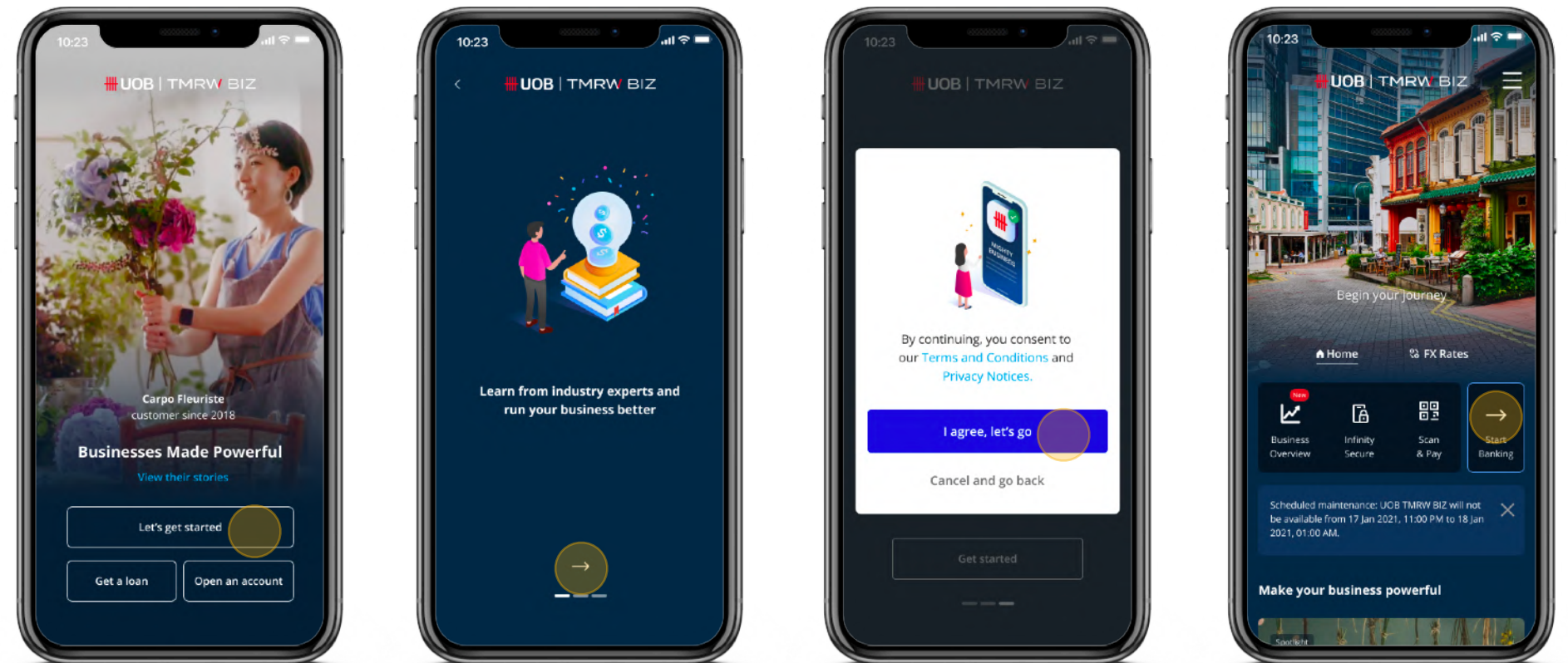
For Apple Smartphones
(Apple iPhone)



Accessing on App & Web

Getting to the UOB TMRW BIZ app.

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

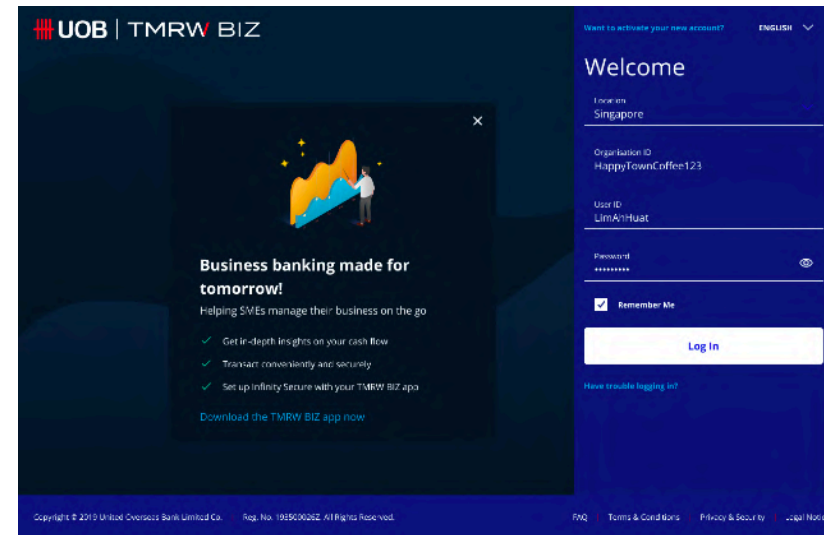


1. Launch the app and tap on "Let's Get Started".
2. Swipe right until you can agree to the Terms & Conditions.
3. On the Home Screen, tap on "Start Banking".
4. **For existing customers:** Log in with your UOB business banking credentials.
For new customers: [Apply for a new account](#) in 5 minutes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

Accessing on App & Web

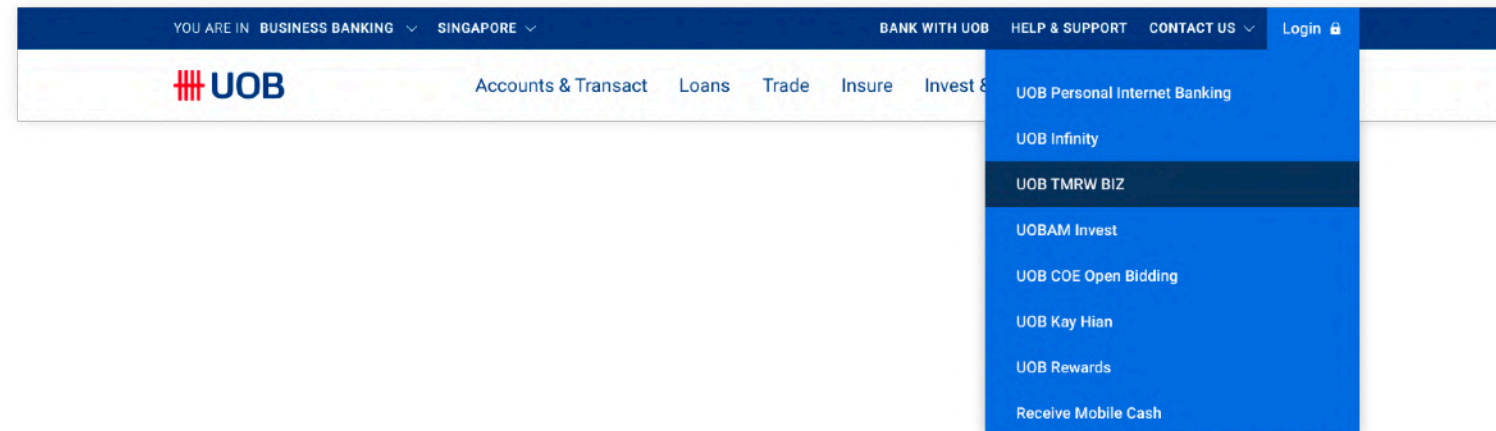
Getting to the UOB TMRW BIZ app.

How do I access UOB TMRW BIZ on my computer?



Use your web browser to navigate to
<https://www.tmrwbiz.uobgroup.com>

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

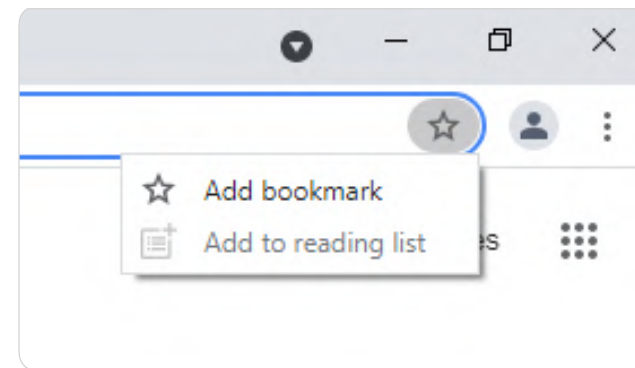


Accessing on App & Web

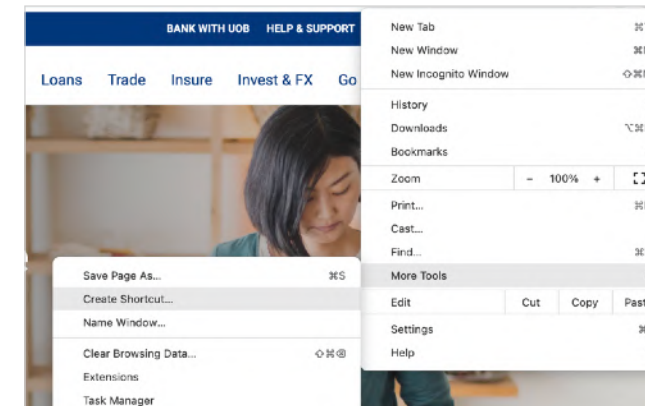
Getting to the UOB TMRW BIZ app.

How do I access UOB TMRW BIZ 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.



Save a Bookmark (Google Chrome)



Create a Desktop Shortcut (Google Chrome)

Recommended web browsers

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

Setting up your security token

Protecting your data.

What is a security token?

Security tokens are a form of [2-factor authentication \(2FA\)](#) that ensures only you can access your banking data. The UOB TMRW BIZ 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 TMRW BIZ 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 TMRW BIZ app for my different corporate entities?

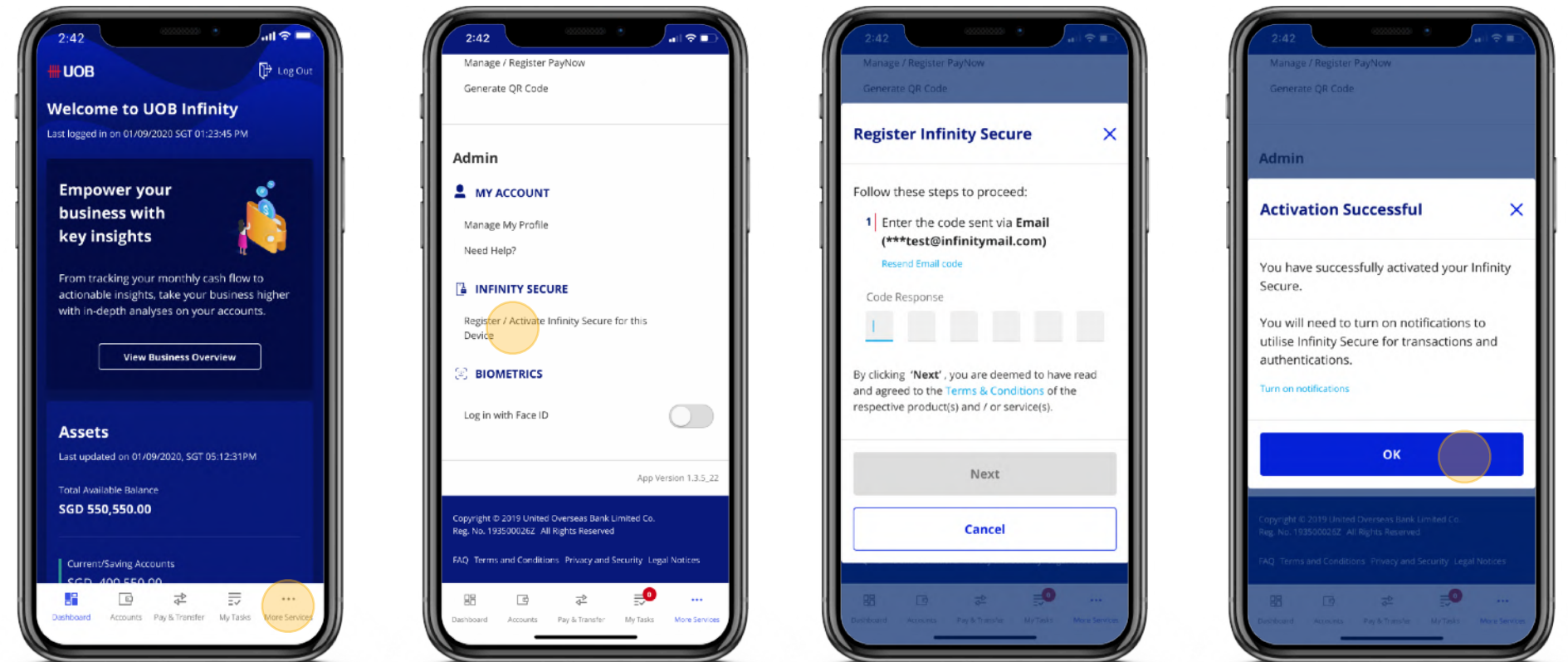
You may only set up Infinity Secure in one app at any time. It is not possible to set up Infinity Secure on both apps.

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

Setting up your security token

Protecting your data.

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



1. Launch the UOB TMRW BIZ 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”).

For existing UOB Infinity users

Easing your transition from UOB Infinity to the UOB TMRW BIZ app.

What should I do when transitioning to the UOB TMRW BIZ app?

1. [Download](#) the UOB TMRW BIZ app.
2. Launch the app, then log in with your UOB Infinity credentials.
3. [Re-link your Infinity Secure](#).

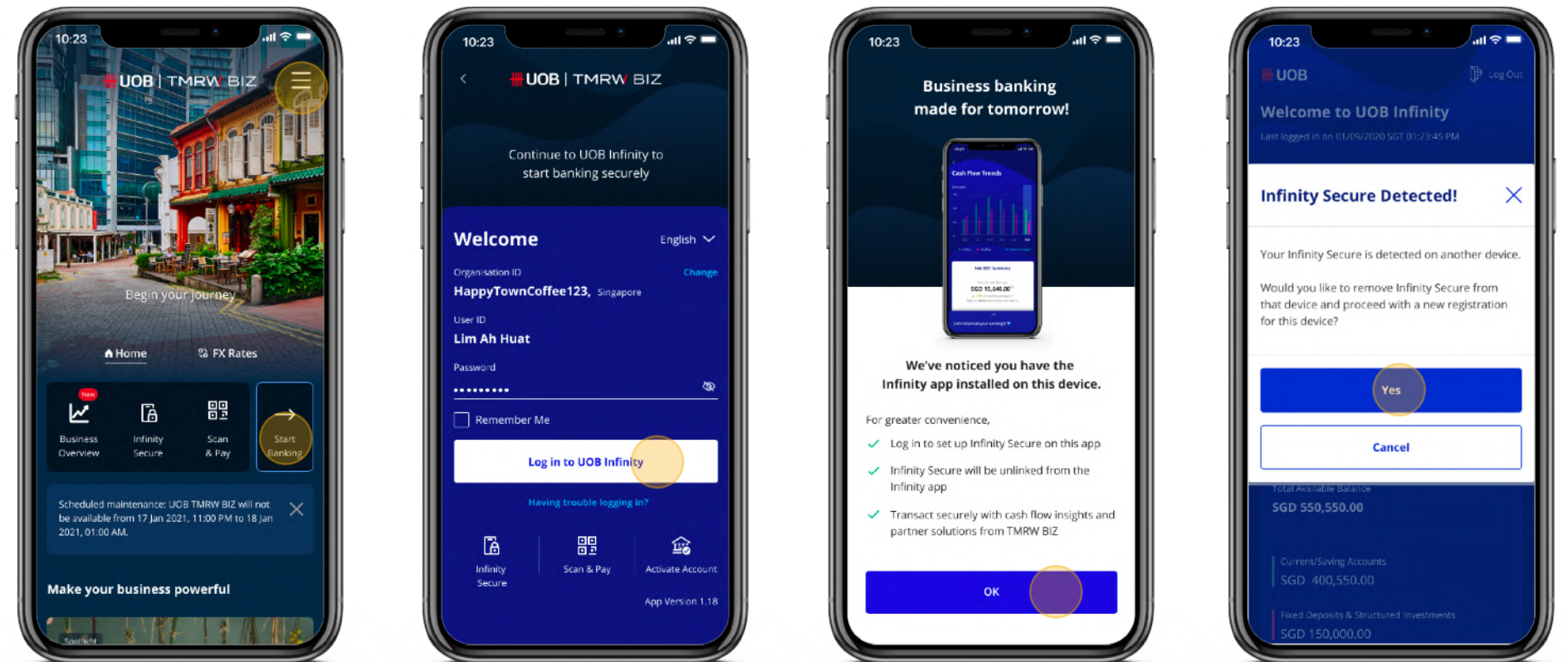
I have pending transactions in UOB Infinity. Will I lose anything by moving to the UOB TMRW BIZ app?

No, all account information, transactions, applications, and standing instructions will continue to be available as per usual.

For existing UOB Infinity users

Easing your transition from UOB Infinity to the UOB TMRW BIZ app.

How do I re-link my Infinity Secure in the UOB TMRW BIZ app?



1. Tap on "Start Banking".
2. Log in to see a prompt to re-link your Infinity Secure to the UOB TMRW BIZ app.
3. Follow the on-screen instructions to proceed.

3

Business Growth

Curated features at your fingertips.

3.1 Account Opening

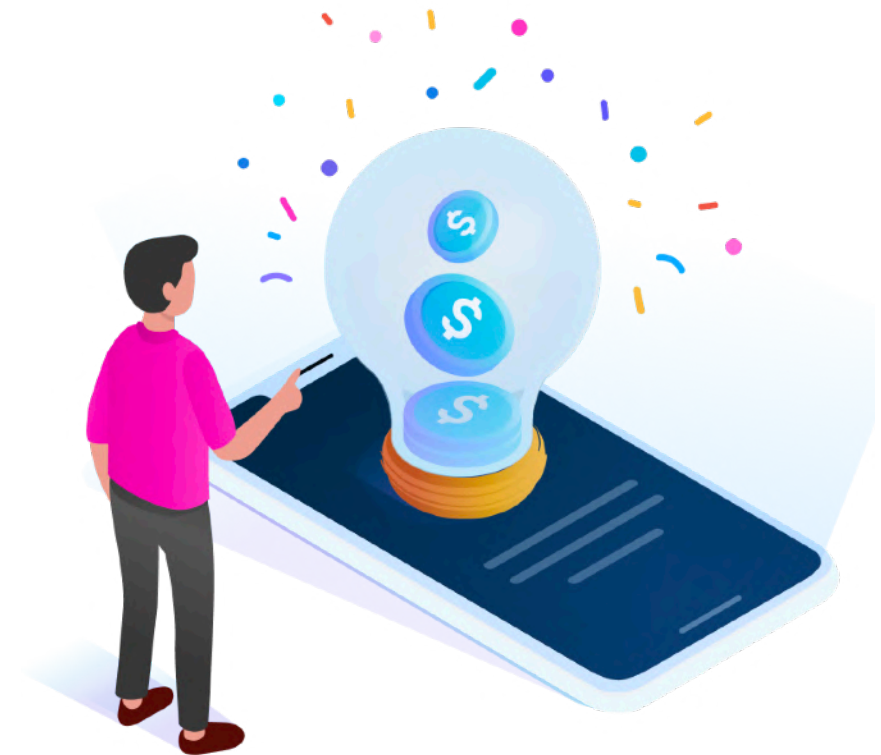
3.2 Loan Application

3.3 Foreign Exchange (FX)

3.4 Business Tips & Events

3.5 Digital Solutions

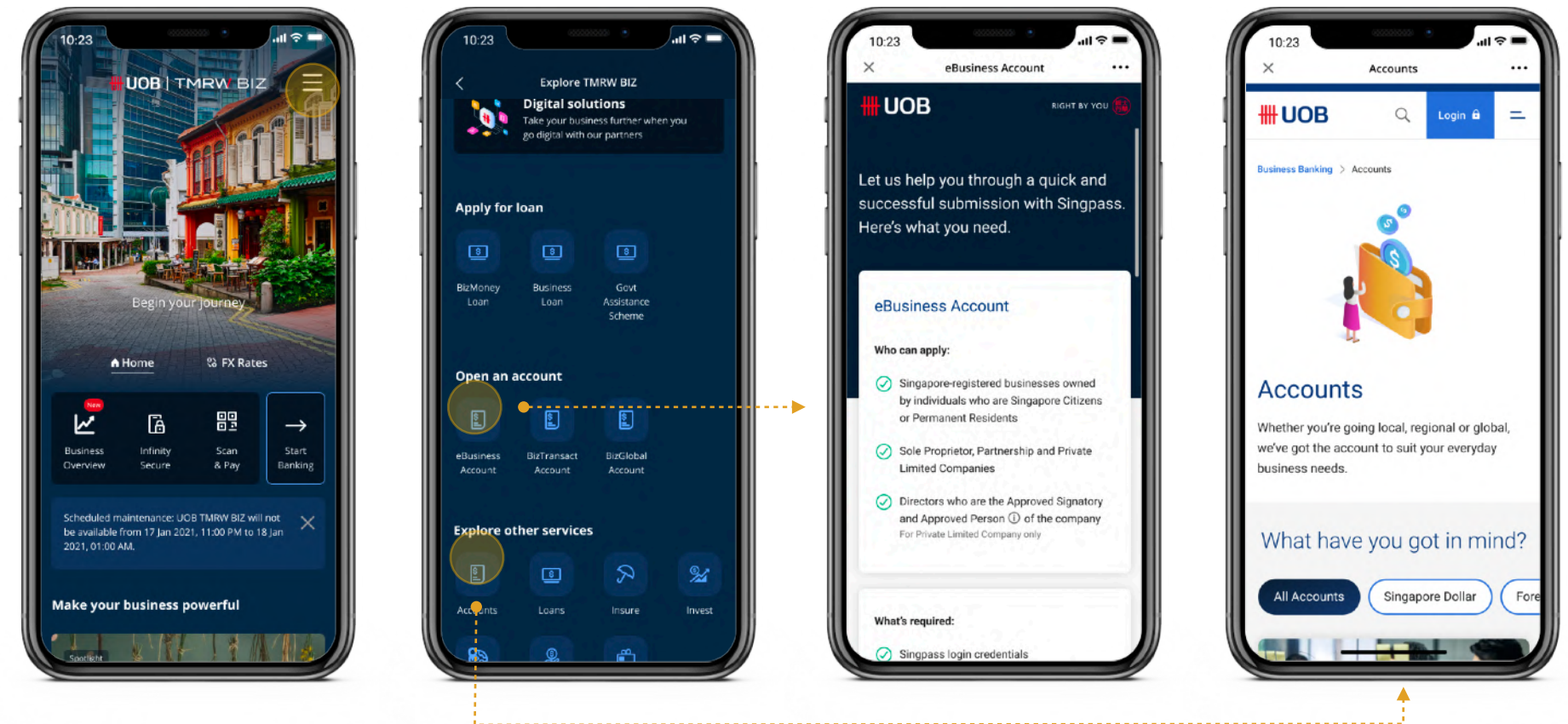
3.6 Help & Support



Account Opening

Get started with UOB Business Banking.

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



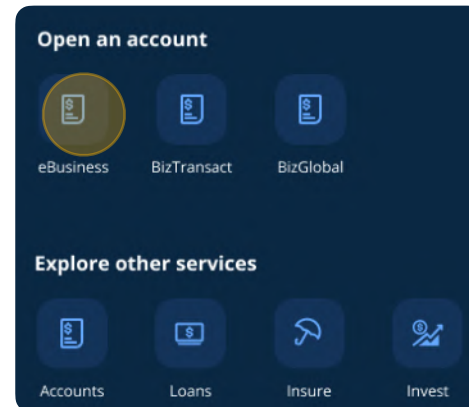
1. Tap on the menu icon in the top-right corner.
2. **For a quick application:** Tap on your desired account under “Open an account”.
To view all accounts: Tap on “Accounts” under “Explore other services”.
3. Complete your application through the in-app browser.

Account Opening

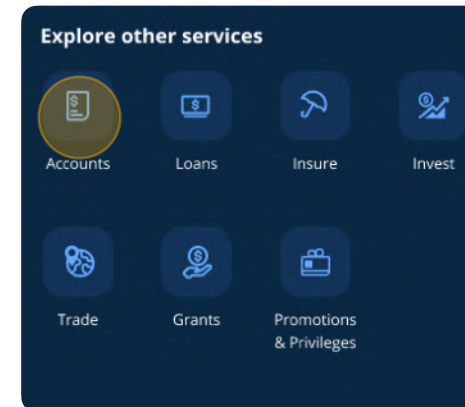
Get started with UOB Business Banking.

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.



Quick apply accounts.



All available accounts.

What do I need to open an account?

You need a Singpass ID to apply for an account online. Additional requirements are specific to the account that you choose to apply for. You can find more details on the [business accounts page](#).

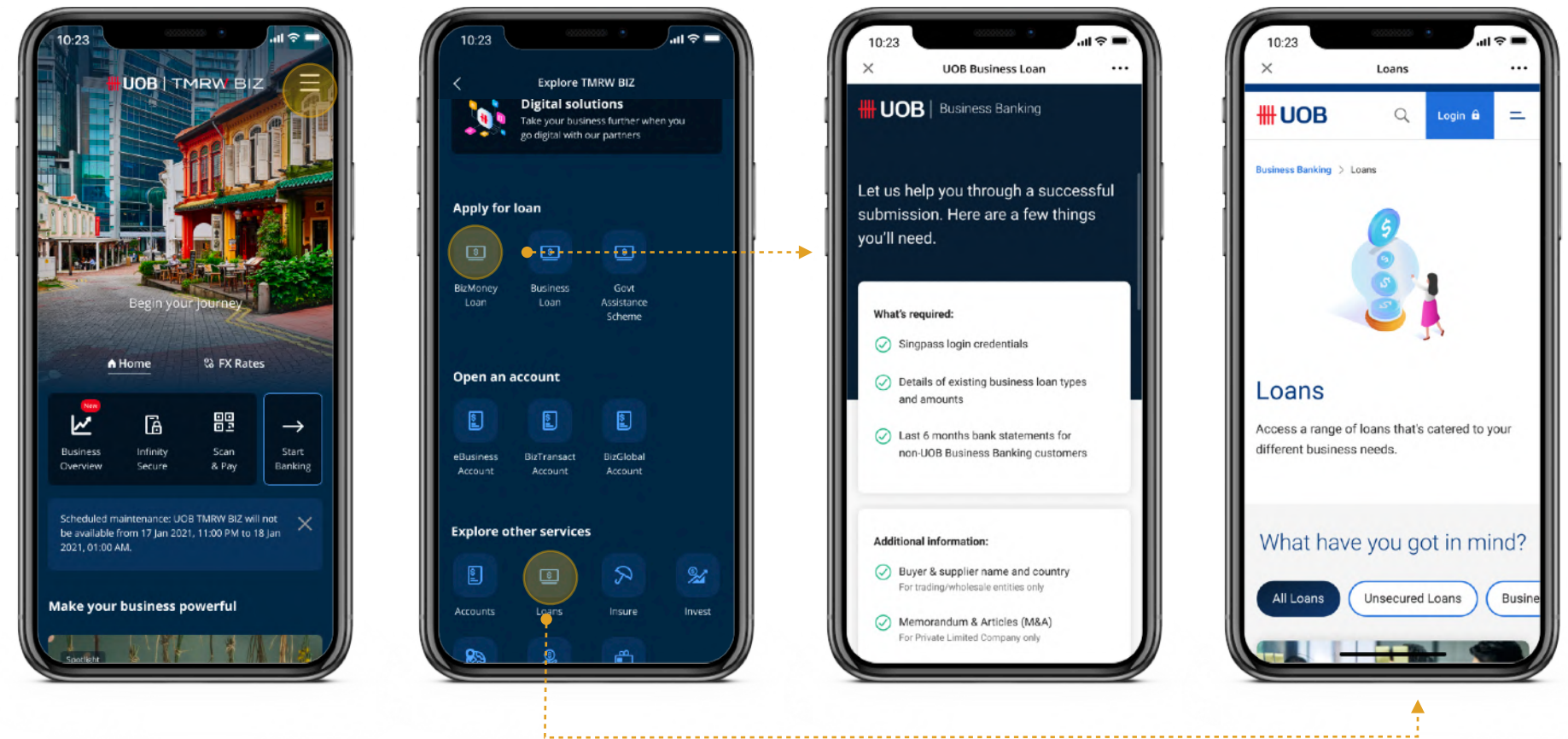
When can I start using the app after I've opened an account?

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.

Loan Application

Submit your application in under 5 minutes.

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



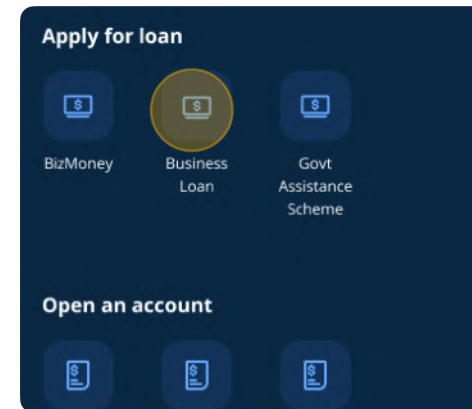
1. Tap on the menu icon in the top-right corner.
2. **For a quick application:** Tap on your desired loan under “Apply for loan”.
To view all loans: Tap on “Loans” under “Explore other products”.
3. Complete your application through the in-app browser.

Loan Application

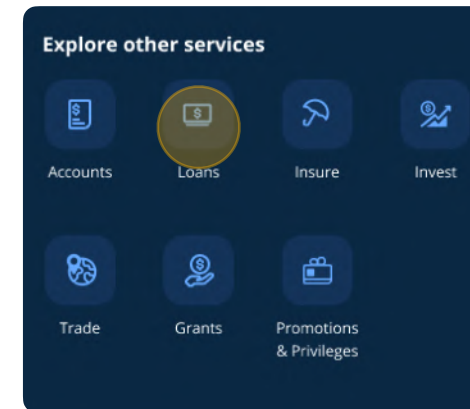
Submit your application in under 5 minutes.

Which business loans can I apply for?

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



Quick apply loans.



All available loans.

What do I need to apply for a loan?

You need a Singpass ID to apply for a loan online. Additional requirements are specific to the loan that you choose to apply for. You can find more details on the [business loans page](#).

How can I check my loan's application status?

Further details will be provided during your loan application.

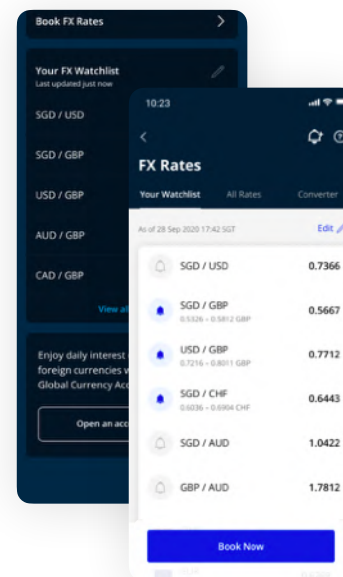
Foreign Exchange (FX)

Enhance your trading processes.

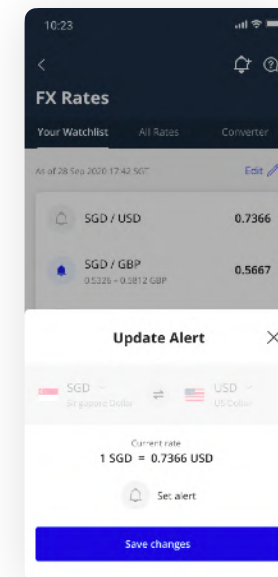
How does the UOB TMRW BIZ app help with my FX trading?

The UOB TMRW BIZ app offers a suite of tools designed to make FX trading simpler and faster.

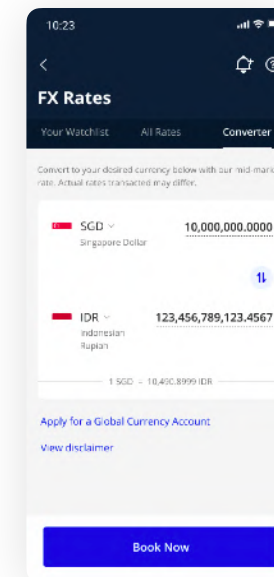
- **FX Watchlist** lets you monitor your favourite currencies.
- **FX Alerts** notifies you whenever a currency pair meets your chosen criteria.
- **FX Converter** helps you calculate conversions without leaving the app.
- **Book FX** lets you act fast by taking you right to the transfers page.



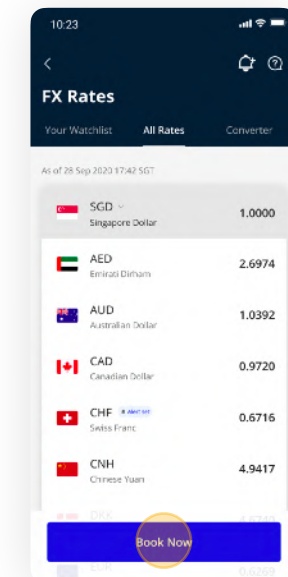
FX Watchlist



FX Alerts



FX Converter

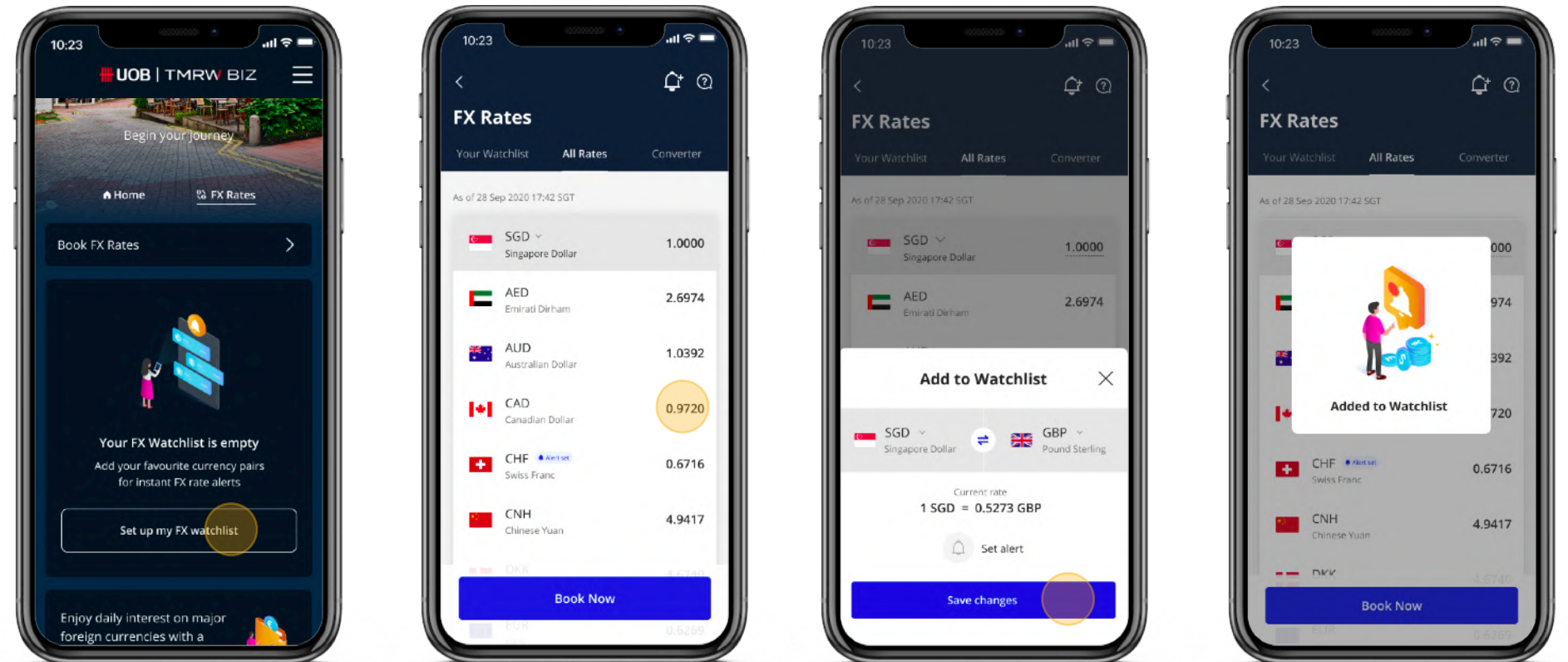


Book FX

Foreign Exchange (FX)

Enhance your trading processes.

How do I add currencies to my FX Watchlist?

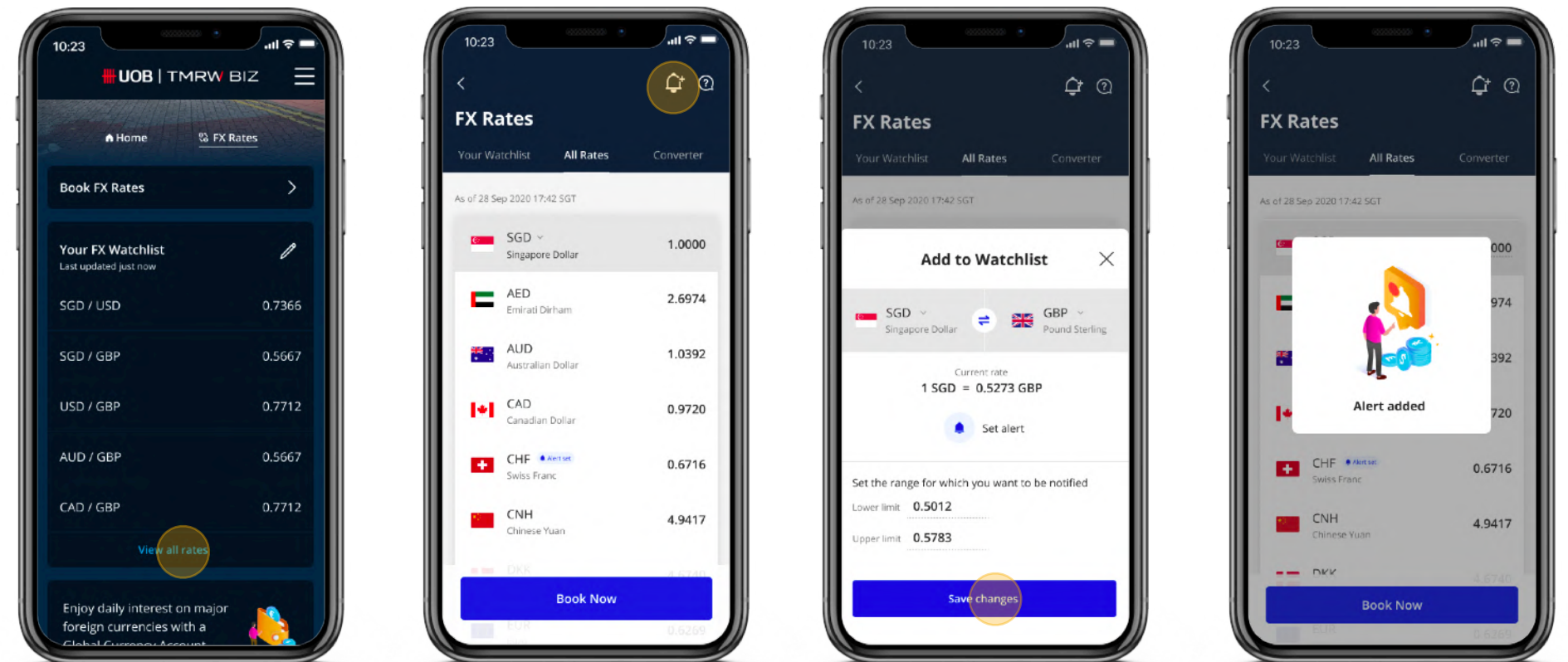


1. Select the "FX Rates" tab in the UOB TMRW BIZ app.
2. Tap on "Set up my FX Watchlist".
3. Select the currencies you wish to follow.
4. Confirm by tapping on the "Save changes" button.

Foreign Exchange (FX)

Enhance your trading processes.

How do I set up FX alerts?

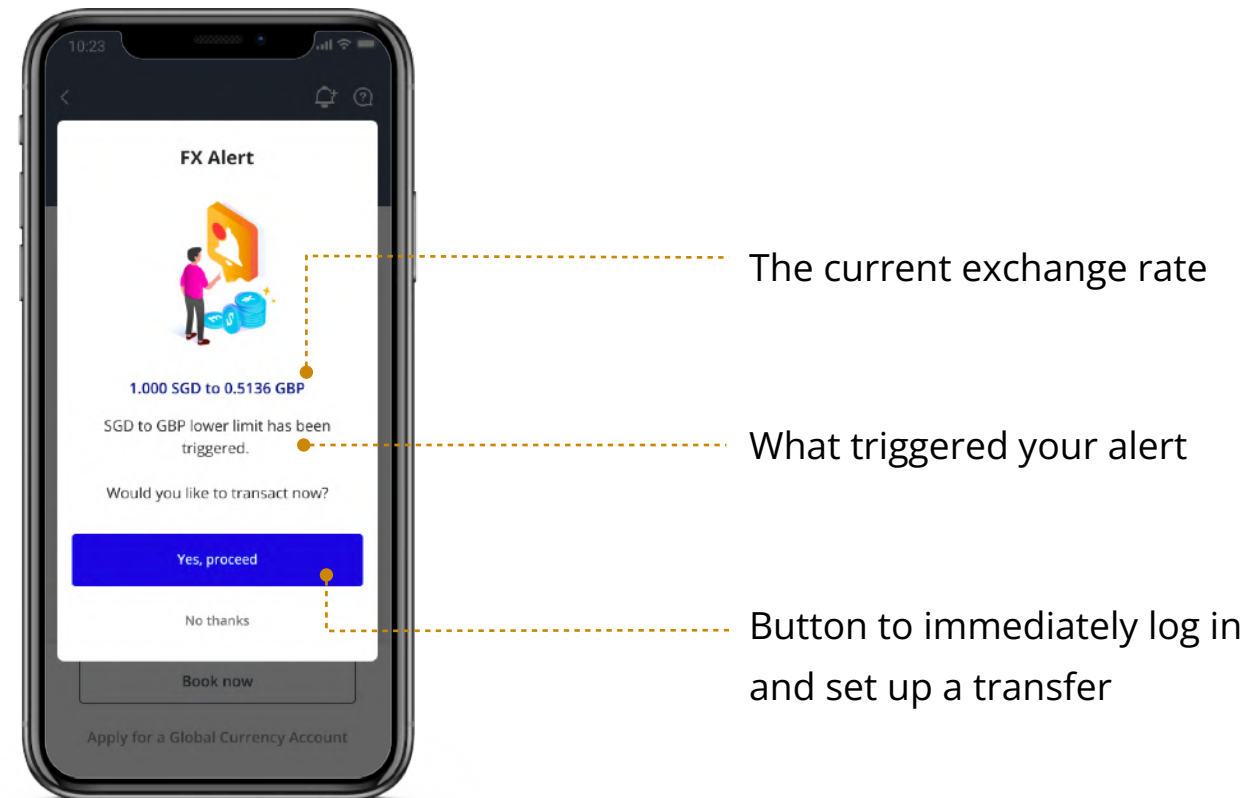


1. Select "View all rates" in the FX Rates tab in the UOB TMRW BIZ app.
2. Tap on the bell icon in the top-right corner of the screen to set up an alert.
3. Select your currency pair and your preferred upper and lower limit.
4. Continue by tapping "Save changes" to add them to your FX Watchlist.

Foreign Exchange (FX)

Enhance your trading processes.

What happens when I receive a FX alert?

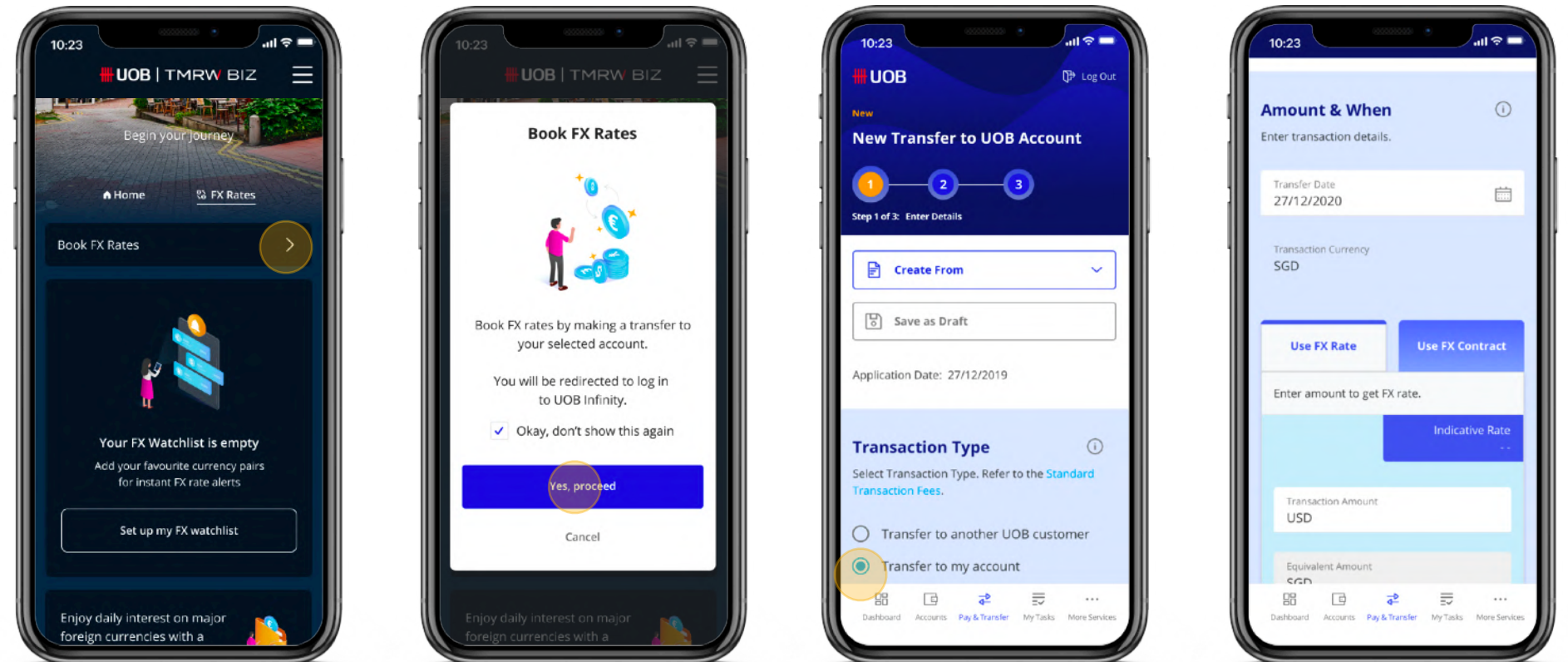


The UOB TMRW BIZ app will send you a push notification on your phone. Tap on the notification to view the full alert and to decide if you'd like to proceed with the booking.

Foreign Exchange (FX)

Enhance your trading processes.

How do I book FX rates?



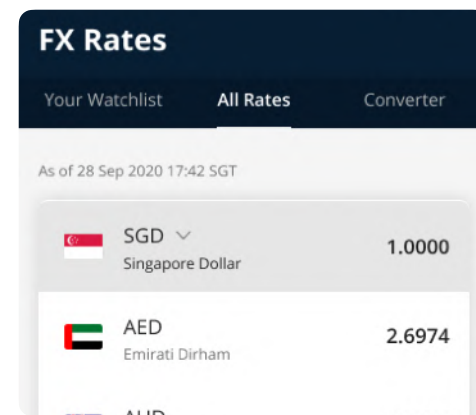
1. Select the "FX Rates" tab in the UOB TMRW BIZ app.
2. Tap on "Book FX Rates".
3. Log in and select "Transfer to my account".
4. Fill in the details under "Amount & When".
5. Proceed with the transfer form to complete your booking.

Foreign Exchange (FX)

Enhance your trading processes.

How often are the FX rates updated?

The UOB TMRW BIZ app pulls in new data whenever it is launched. The time and date of the FX rates shown are indicated near the top of the FX Rates screen. You may do a manual refresh by swiping down on the app to view the latest rates, if any.



Date and time for FX rates.

Why do I see different FX rates before and after logging in?

The rates shown prior to login are indicative only. The final rates you see after logging in are better than board rates, and are only for UOB business customers.

Business Tips & Events

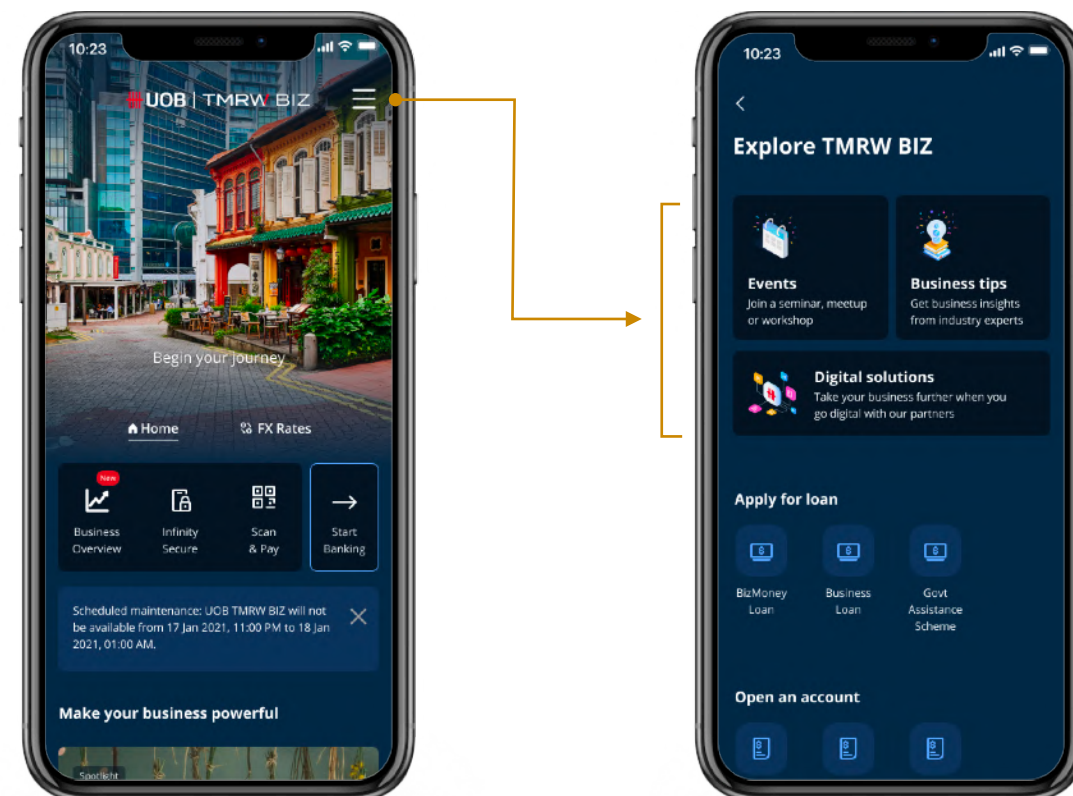
Your partner beyond banking.

Why are there business tips and events in the UOB TMRW BIZ 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.

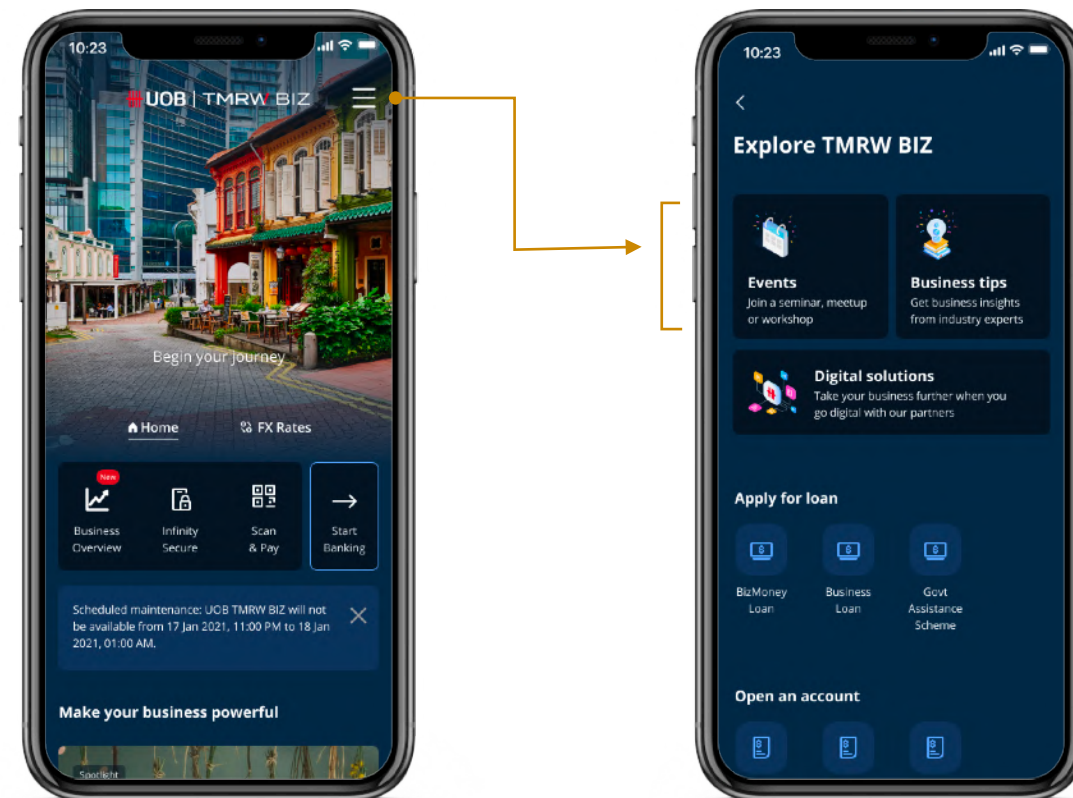


Business Tips & Events

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](#).



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.

Digital Solutions

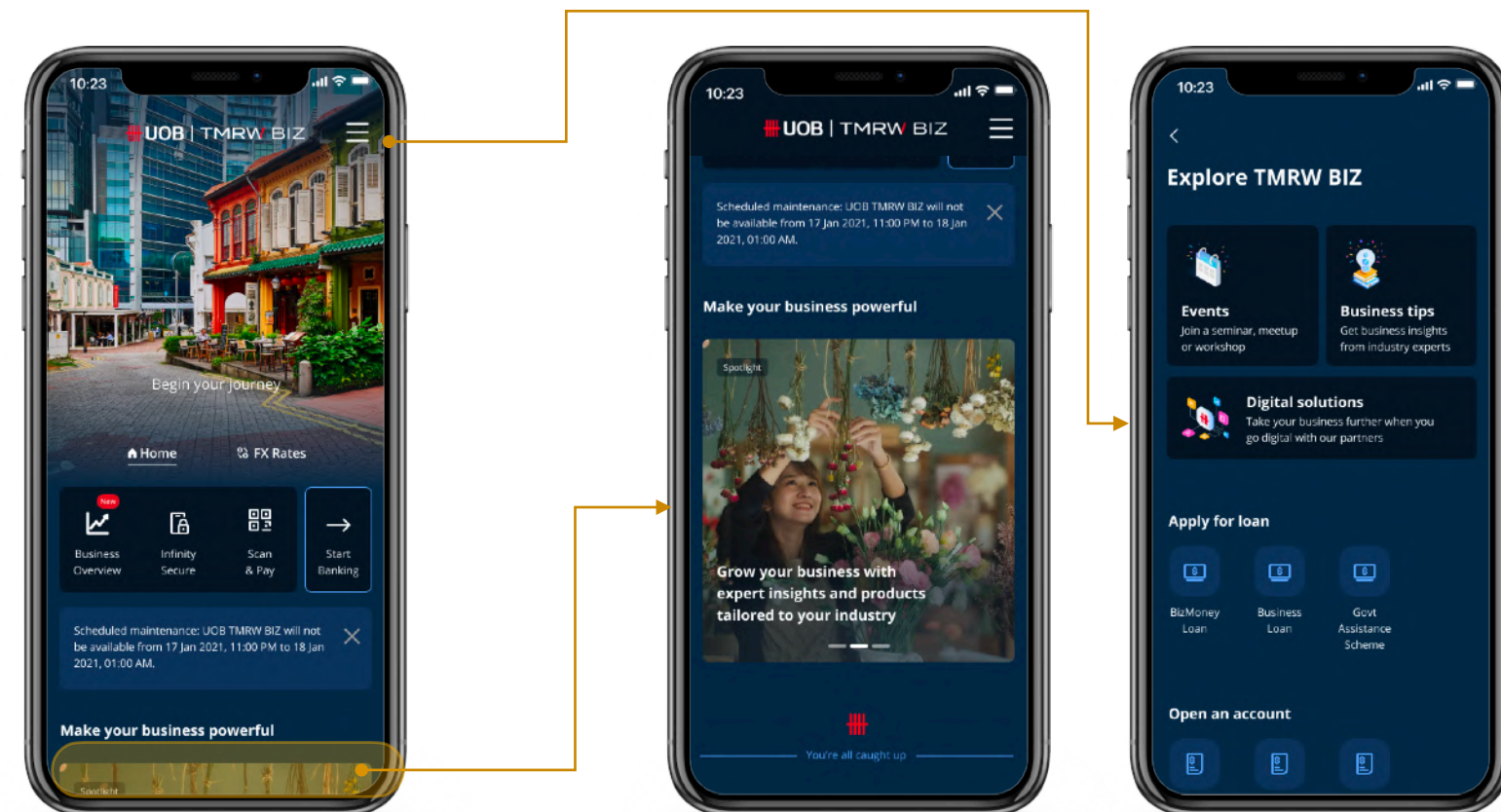
Your path to digitalisation.

What do the digital solutions in the UOB TMRW BIZ app refer to?

These are digital solution providers that UOB has partnered with to make digitalisation easier. These solutions include accounting and invoicing, human resources, e-commerce, and much more so that small businesses may automate and streamline their processes to save cost and pursue new opportunities.

Where can I view these digital solutions?

Scroll down on the Home Screen to learn how you can digitalise with UOB. Alternatively, open the menu and tap on “Digital solutions” to view all available digital solutions providers.

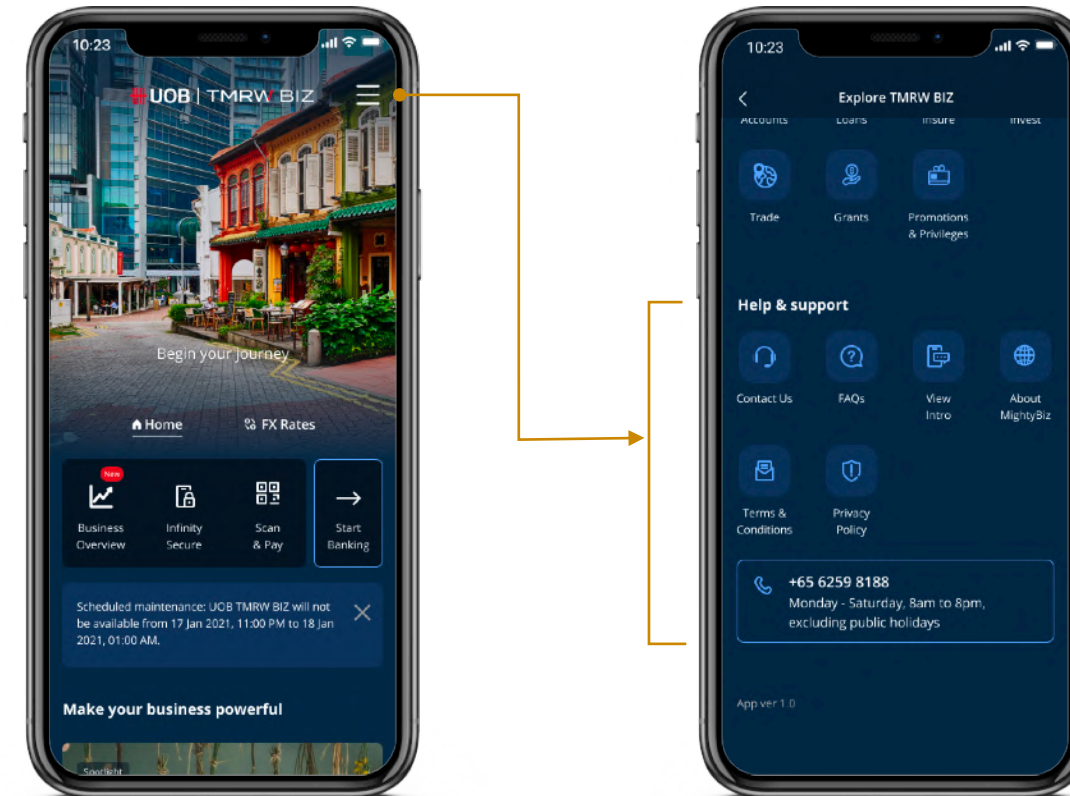


Help & Support

Finding assistance.

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

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



Contact Us: Get in touch with a service representative.

FAQs: Leads you to UOB Business Banking's FAQ page.

4

Business Insights

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



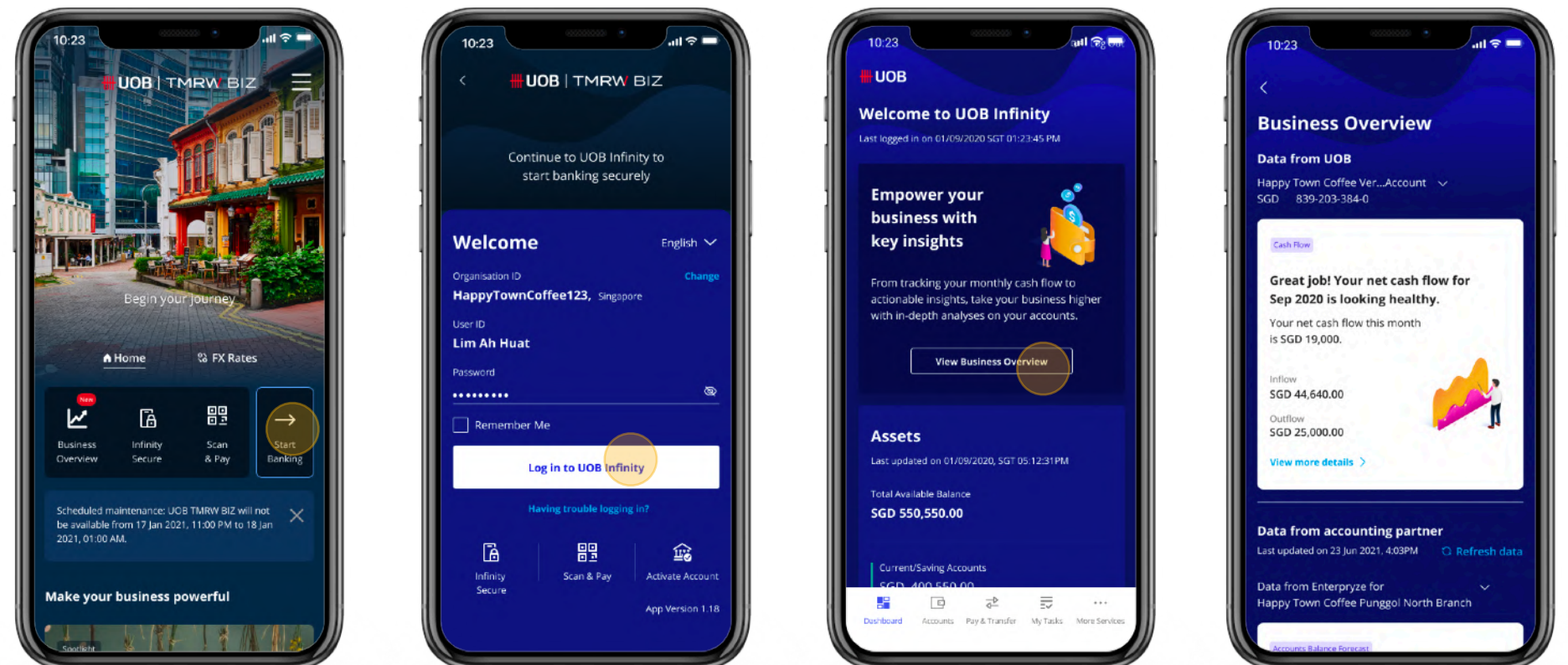
Business Overview

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 TMRW BIZ app to log in, then tap on “View Business Overview” to explore.



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.

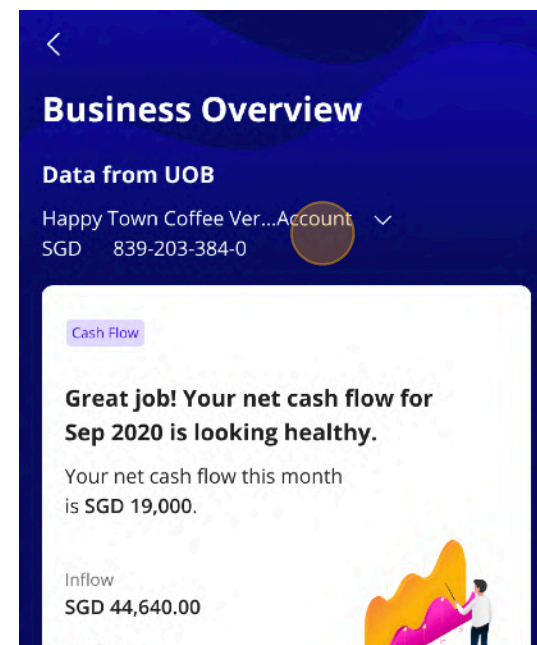
- Provides a consolidated view of all your UOB business accounts.
- Insights to help you make informed business decisions.
 - Cash Flow Trends
- Pulls in data from our digital partner solutions for enhanced business insights
 - Account Receivables / Payables
 - Accounts Balance Forecast
 - Top Suppliers / Customers

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.



Account selector.

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

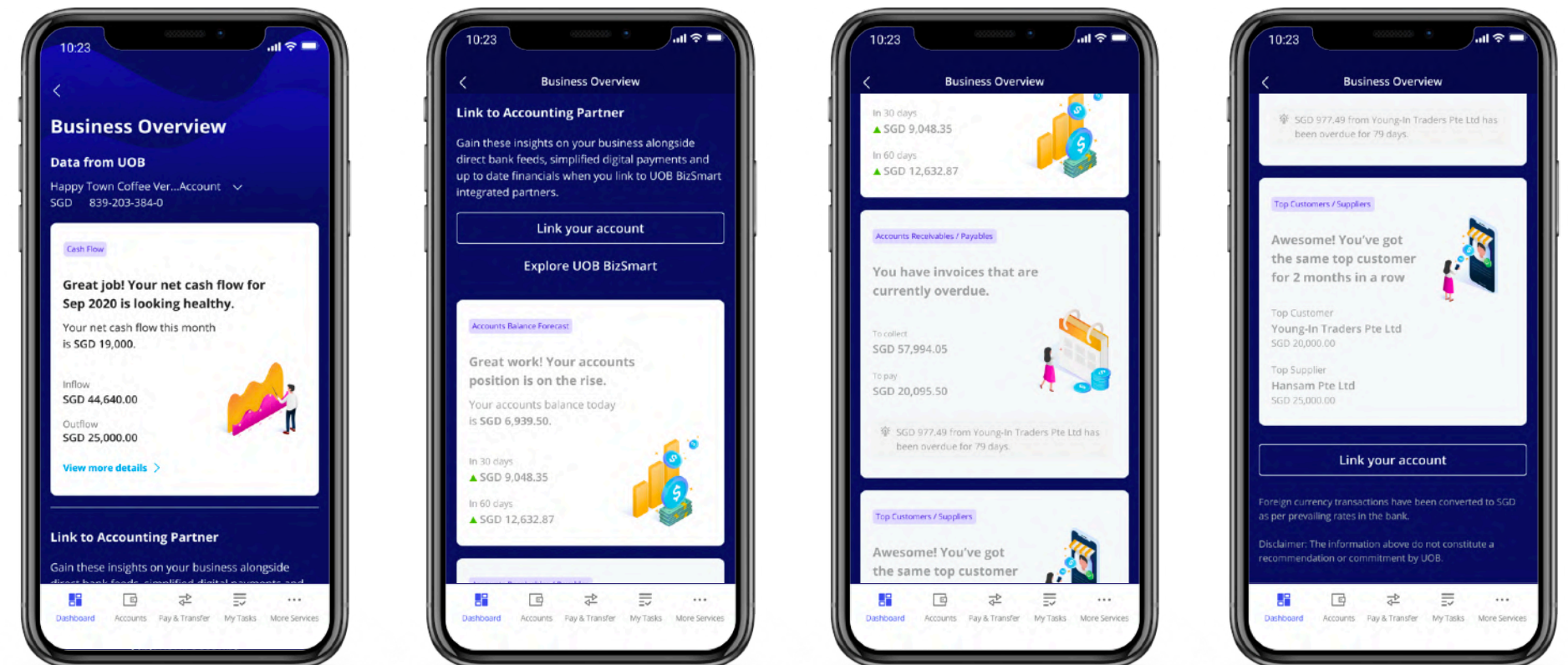
Business Overview aggregates figures and insights based on data from past months, while the UOB Infinity dashboard shows you current figures.

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

Back your business decisions
with data.

How do I link my accounts to the digital solution providers?

In order to be able to link accounts, you need to have the following:

- An account with a Digital Solution Provider
- A UOB Business account
- Log-in credentials

There are two ways to connect a partner service provider into your Business Overview.

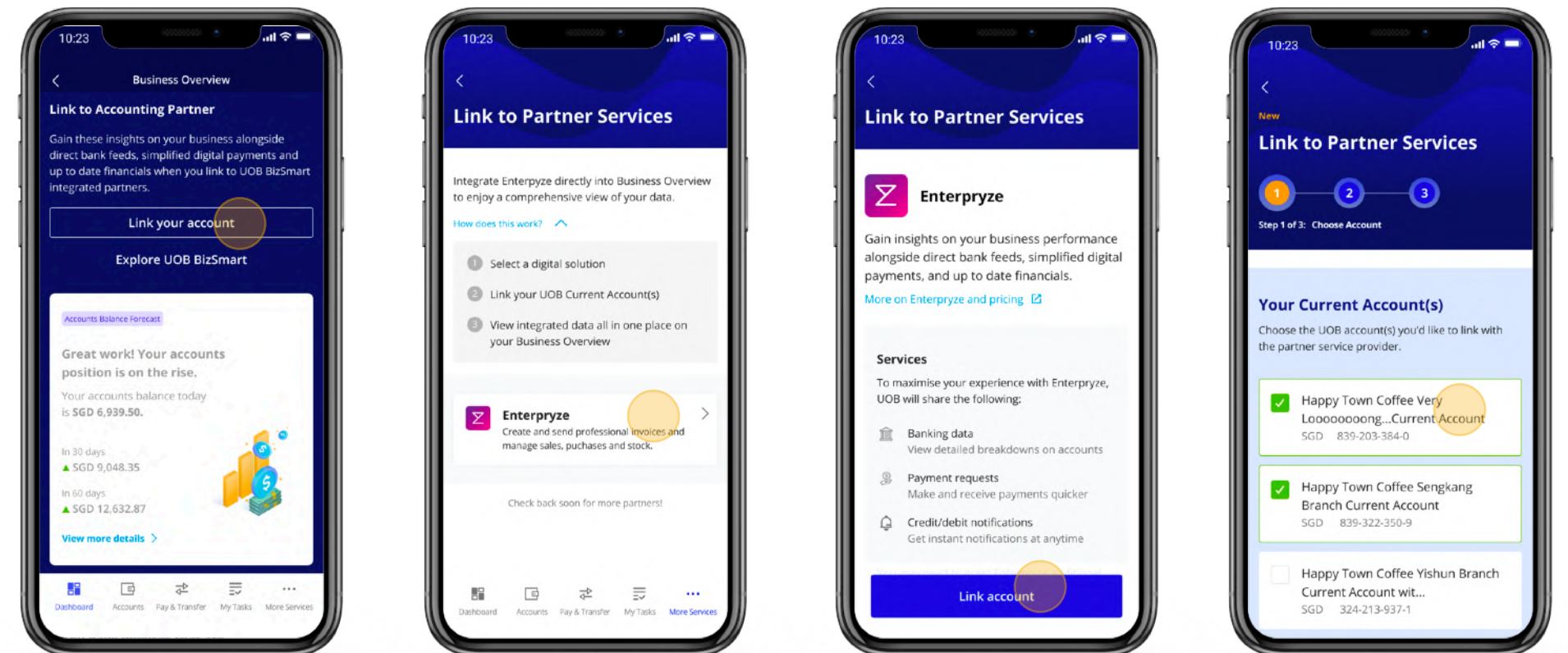
You can do it directly from Business Overview or by tapping “More Services” at the bottom-right corner of the screen.

Business Overview

Back your business decisions with data.

How do I link my accounts to the digital solution providers?

Linking via Business Overview



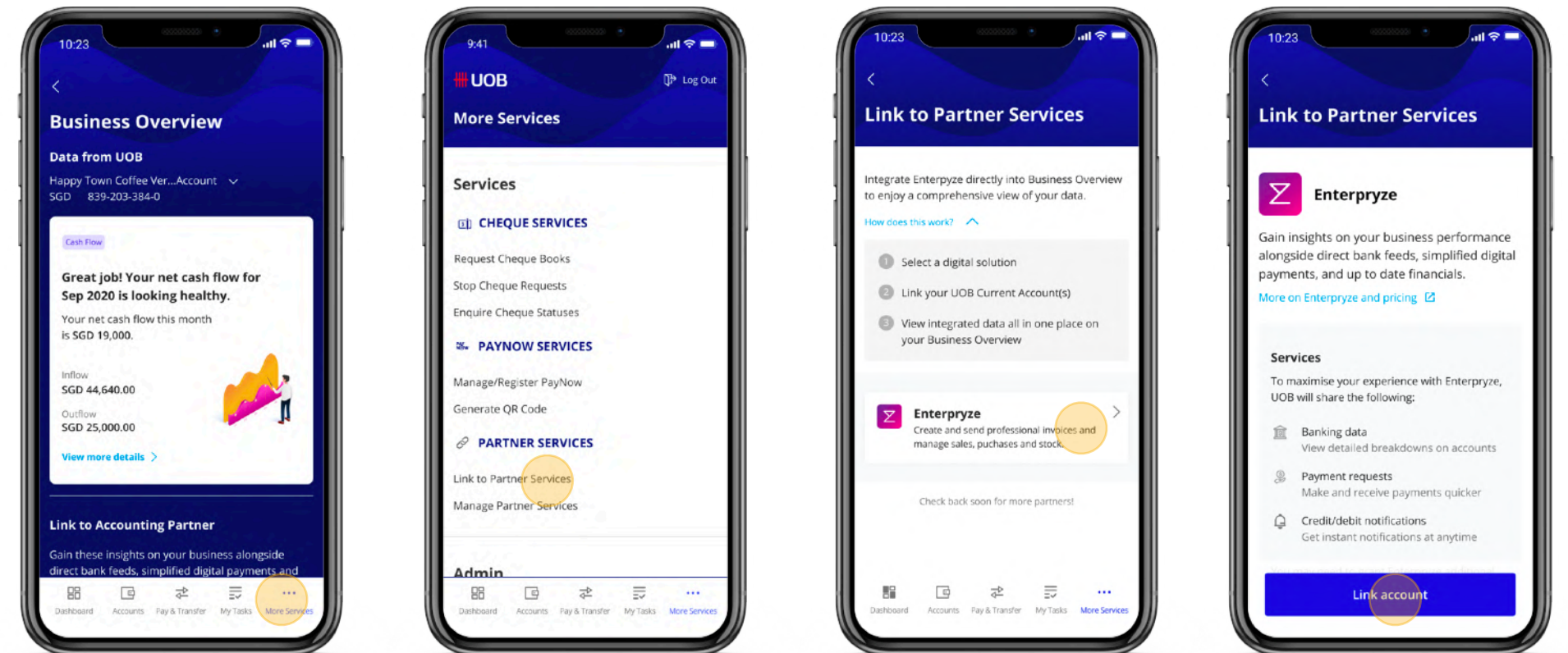
1. In Business Overview, scroll down and tap on "Link your account".
2. Select a partner to see more details, then tap on "Link account".
3. Follow the on-screen instructions to complete the linking process.

Business Overview

Back your business decisions with data.

How do I link my accounts to the digital solution providers?

Linking via More Services



1. Tap on "More services" at the bottom-right corner.
2. Tap on "Link to Partner Services"
3. Select a partner to see more details, then tap on "Link account".
4. Follow the on-screen instructions to complete the linking process.

Business Overview

Back your business decisions
with data.

What new widgets will I have access to?

Account Receivables / Payables

- Displays all your invoices (overdue and future-dated) and their details in one place.
- Helps to identify who you need to urgently pay or collect from.
- Helps to forecast your upcoming payments/ collections.

Accounts Balance Forecast

- Gives a quick indicator of your cash position over a 30, 60, or 90-day period.
- Lets you prepare your business for upcoming sales and expenditures.

Top Customers / Suppliers

- Displays the top customers and suppliers of your business over the past 6 months.
- Helps to identify who you should foster closer business relationships with.
- Helps to identify any new customers and suppliers

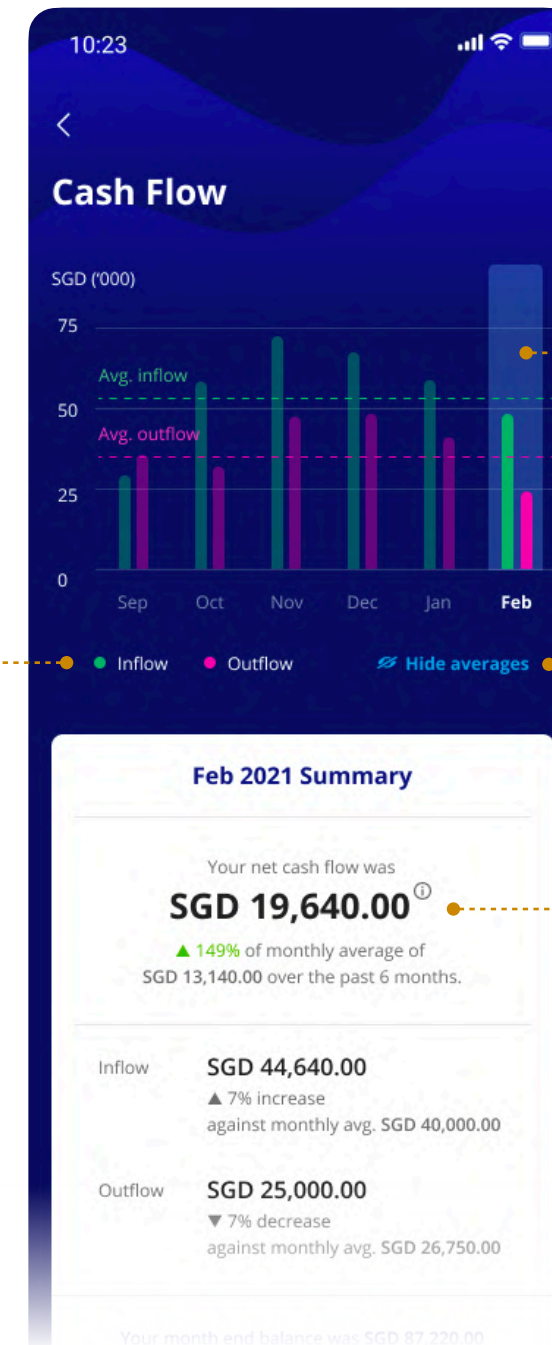
Business Overview

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



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

Business Overview

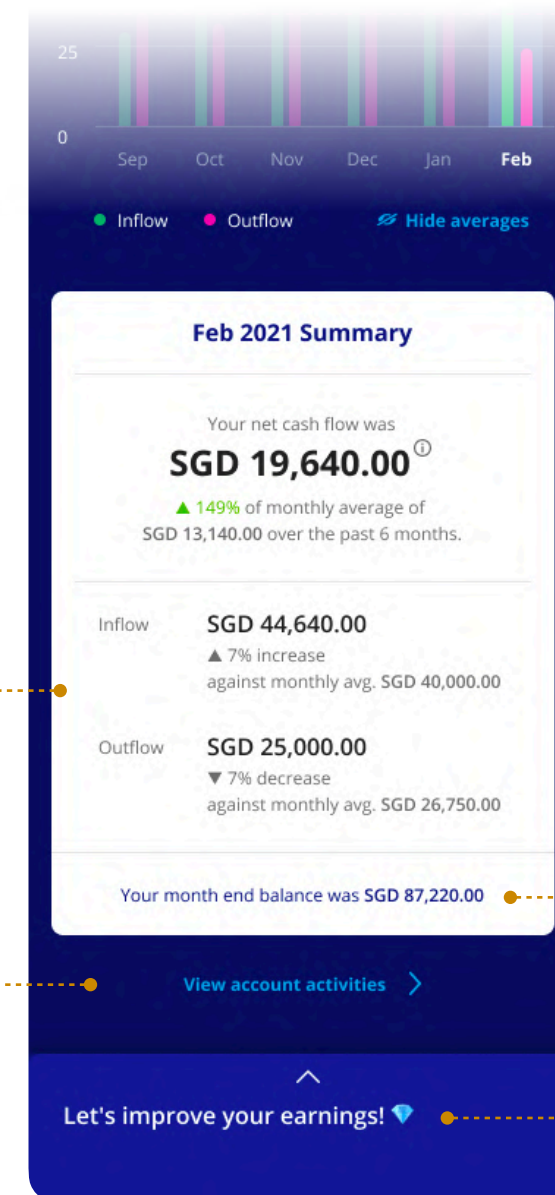
Back your business decisions with data.

What information can I see in Cash Flow Trends?

Data indicating:

- Inflow / outflow figures in SGD
- 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

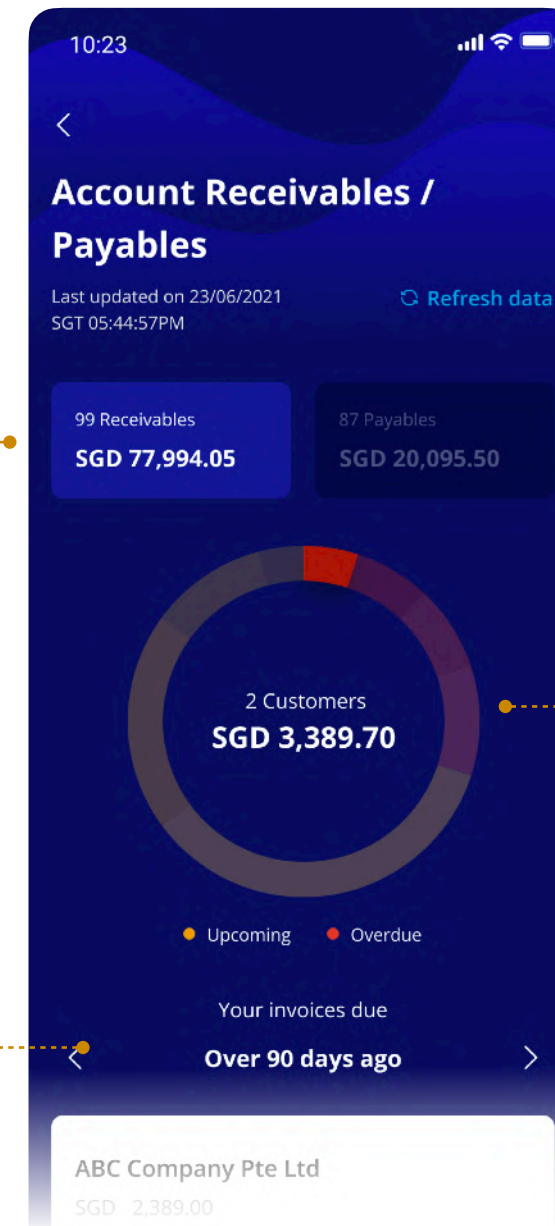
Business Overview

Back your business decisions with data.

What information can I see in Account Receivables / Payables?

Switch between account receivables and account payables

Alternative way to navigate through different invoice ageing

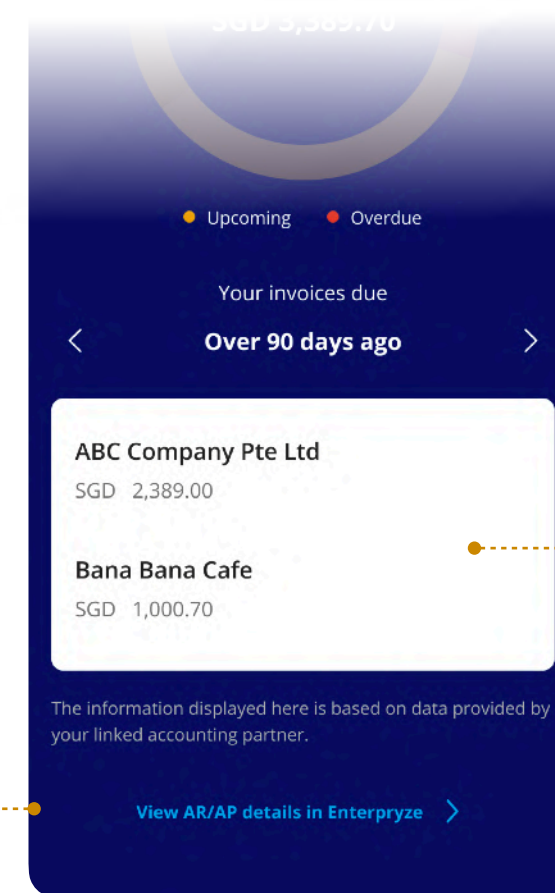


Navigate through different invoice ageing

Business Overview

Back your business decisions with data.

What information can I see in Account Receivables / Payables?



Quick link to view full details in Enterpryze

List of invoices due in the selected time period, in descending order of value.

Amounts displayed are accumulations of all the invoices tagged to the listed customer.

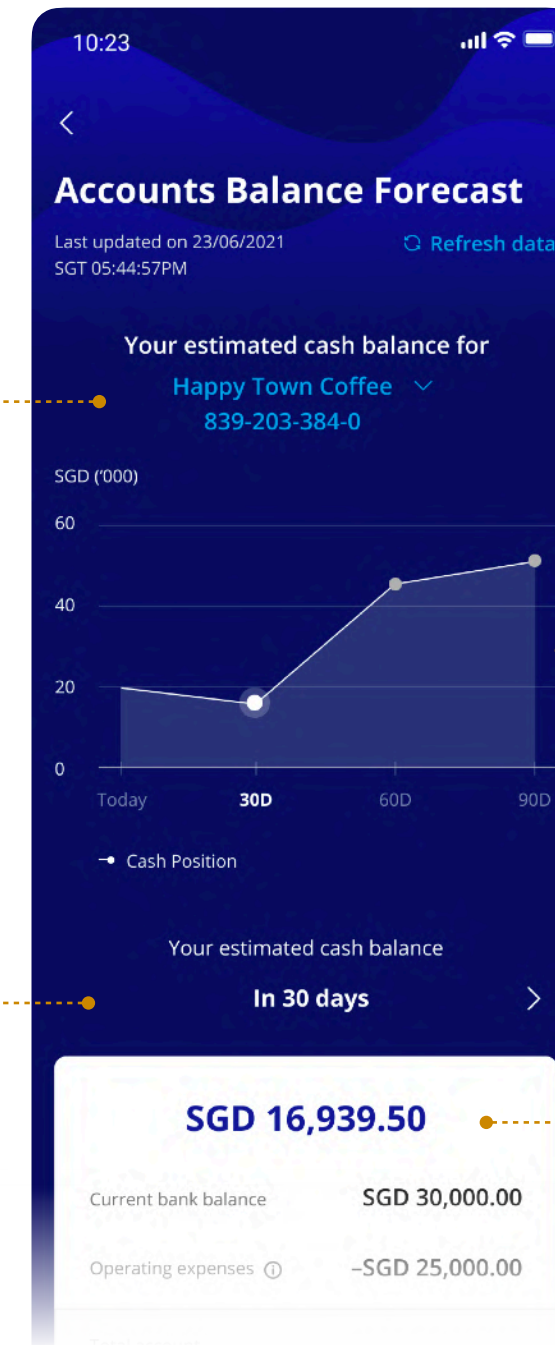
Business Overview

Back your business decisions with data.

What information can I see in Accounts Balance Forecast?

Select to view forecast for one or all business accounts linked to the partner

Select between 30, 60 and 90-day time periods to view forecasted cash position



Interactive graph projecting your cash position, up to 90 days from today

Forecasted cash position based on the selected time period

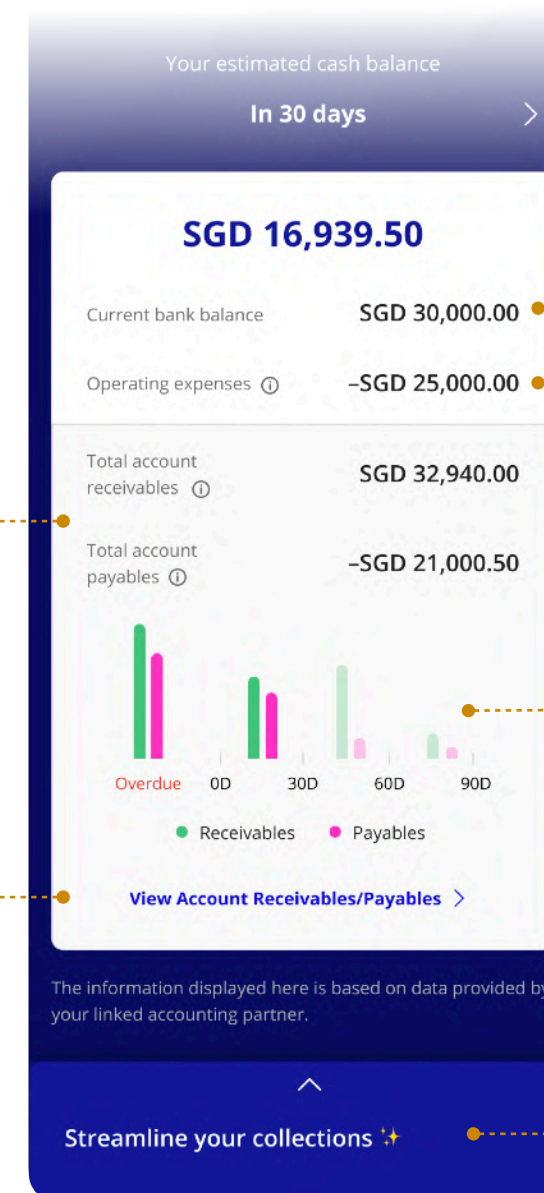
Business Overview

Back your business decisions with data.

What information can I see in Accounts Balance Forecast?

Total sum of your overdue and upcoming account receivables/payables, up until the selected time period

Quick link to view Account Receivables/Payables



Current bank balance:

Latest consolidated ledger balance from accounting partner which includes the balances from the linked UOB accounts

Operating expenses:

Average opex data for the past 6 months, pulled from your accounting partner

Today's snapshot of overdue and upcoming invoices

Insights drawer for next steps and recommendations

Business Overview

Back your business decisions with data.

What information can I see in Top Customers/Suppliers?

Bar chart displaying top 5 customers/suppliers in descending order



Switch between your top customers and suppliers

Select previous months to view your previous top customers/supplies

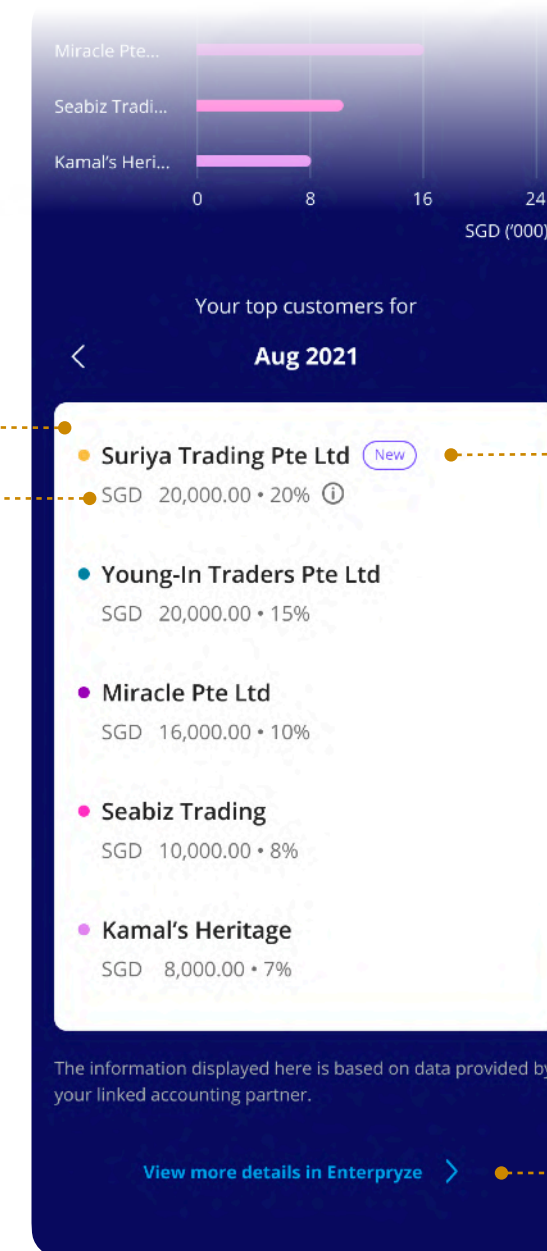
Business Overview

Back your business decisions with data.

What information can I see in Top Customers/Suppliers?

Detailed listing of your top 5 customers/suppliers and the weightage of their transactions in your total transaction amount

Amounts displayed are accumulations of all the transactions tagged to the listed customer or supplier.



The "New" tag indicates that a customer/supplier has not appeared in your top 5 list in the previous 5 months

Quick link to view your full list of customers and suppliers in Enterpryze

5

Troubleshooting

Fixes for common errors and issues.

5.1 General Support



General Support

Frequently Asked Questions

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

If you require any assistance, please call us at **+65 6259 8188**, from Monday to Saturday, 8am to 8pm, excluding public holidays, for any issues regarding your login to the UOB TMRW BIZ app.

I am having difficulty logging into the UOB TMRW BIZ app to access my banking functions. How do I fix this issue?

Call us at **+65 6259 8188**, from Monday to Saturday, 8am to 8pm, excluding public holidays, for any issues regarding your login to the UOB TMRW BIZ app.

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

Check if your mobile device meets the minimum requirements (Android 7.0 or iOS 10.3).

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

General Support

Frequently Asked Questions

Do I have to sign up with the digital solution partner before linking my account?

Preferably, yes. If you have not signed up with the digital solution partner, you can access the TMRW BIZ menu and tap on “Digital Solutions” to view all our available digital solution providers.

I’ve enrolled in the digital solution provider’s bank statement and payment feed services previously. Do I have to link my account again to view the additional widgets?

Yes. You’ll need to link your account to the digital solution provider again in the UOB TMRW BIZ app



RIGHT BY YOU