

# How to Apply eGIRO

Big Heart E-Services Web Portal User Guide

[www.bigheart-eservices.sg](http://www.bigheart-eservices.sg)

## How to apply for eGIRO with Big Heart



1

Enter your child's Birth Certificate No.  
T1234567A

Enter your child's Birth Certificate Number

2



A verification code will be sent to your email address registered with Big Heart Student Care

3



Select the Bank that you wish to apply for eGIRO from the drop-down list

4



You will be redirected to your selected Internet Banking Portal to complete the application

5



Complete the application and logout to be redirected back to Big Heart E-Services Web Portal

6



Your application status will be reflected on the Big Heart E-Services Web Portal.

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**Dear Parents/Guardians,**

You may now submit your eGIRO application for your child's fee payment via our secure platform for your convenience.

Please click on the link [www.bigheart-eservices.sg](http://www.bigheart-eservices.sg) to access our Big Heart E-Services Web Portal and apply for your eGIRO.

**To Note:**

- We are currently unable to accept eGIRO online application from Industrial and Commercial Bank of China (ICBC) although that option is available in the drop-down list. In addition, joint accounts requiring 2 signatories, OCBC joint accounts, and corporate accounts cannot be accepted for e-GIRO applications.

If you wish to set up GIRO with Big Heart using these accounts, you may submit a hardcopy GIRO application form to the Big Heart Student Care Centre Manager of your child's school instead.

- Child Development Account (CDA) funds cannot be used for payment of student care fees, full day holiday fees, learning journey fees or other miscellaneous charges. Please apply for eGIRO using other bank accounts.
- Please ensure that the information submitted for the Direct Debit Authorisation (DDA) application is complete and accurate.

You may contact the Big Heart Student Care Centre Manager if you encounter any issues and/or require assistance with your application.

You can find their contact details here:

<https://bigheartstudentcare.com/contact-us/>

*Disclaimer: Please be assured that our web portal adheres to strict data governance policies. Your security and privacy are our top priorities.*

## To Apply for eGIRO with Big Heart Student Care:

1. Visit [www.bigheart-eservices.sg](http://www.bigheart-eservices.sg) via a computer/mobile device.
2. Please read and accept the terms and conditions by checking the box before proceeding with the application.

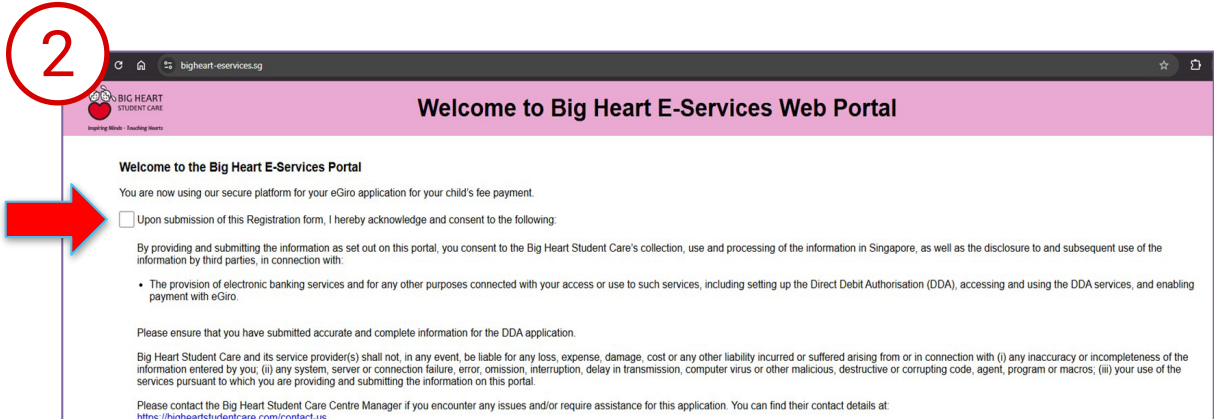
1



**How to apply for eGIRO with Big Heart**

1. Enter your child's Birth Certificate No. (Example: T1234567A)
2. A verification code will be sent to your email address registered with Big Heart Student Care.
3. Select the Bank that you wish to apply for eGIRO from the drop-down list.
4. You will be redirected to your selected Internet Banking Portal to complete the application.
5. Complete the application and logout to be redirected back to Big Heart E-Services Web Portal.
6. Your application status will be reflected on the Big Heart E-Services Web Portal.

2



**Welcome to Big Heart E-Services Web Portal**

Welcome to the Big Heart E-Services Portal

You are now using our secure platform for your eGiro application for your child's fee payment.

Upon submission of this Registration form, I hereby acknowledge and consent to the following:

By providing and submitting the information as set out on this portal, you consent to the Big Heart Student Care's collection, use and processing of the information in Singapore, as well as the disclosure to and subsequent use of the information by third parties, in connection with:

- The provision of electronic banking services and for any other purposes connected with your access or use to such services, including setting up the Direct Debit Authorisation (DDA), accessing and using the DDA services, and enabling payment with eGiro.

Please ensure that you have submitted accurate and complete information for the DDA application.

Big Heart Student Care and its service provider(s) shall not, in any event, be liable for any loss, expense, damage, cost or any other liability incurred or suffered arising from or in connection with (i) any inaccuracy or incompleteness of the information entered by you, (ii) any system, server or connection failure, error, omission, interruption, delay in transmission, computer virus or other malicious, destructive or corrupting code, agent, program or macros, (iii) your use of the services pursuant to which you are providing and submitting the information on this portal.

Please contact the Big Heart Student Care Centre Manager if you encounter any issues and/or require assistance for this application. You can find their contact details at <https://bigheartstudentcare.com/contact-us>.

**bigheart-eservices.sg says**

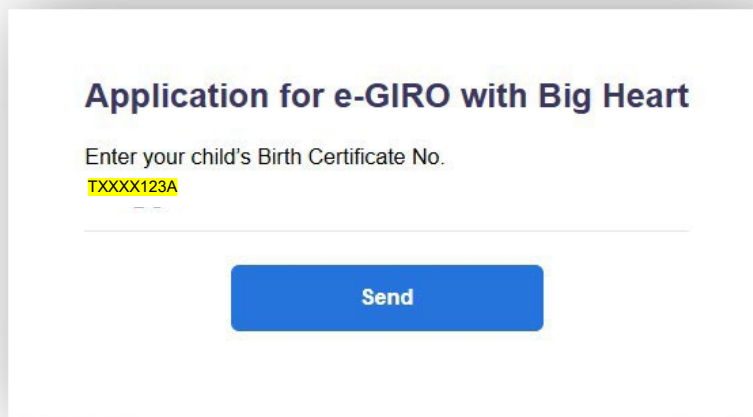
Please check the box to confirm your acknowledgment and consent before proceeding with the registration.

OK

## To Apply for eGIRO with Big Heart Student Care:

3. Please key in your child's Birth Certificate number. A verification code will be sent to your contact email as provided in the Big Heart Student Care e-Registration form.
4. Refer to sample email below.

3



**Application for e-GIRO with Big Heart**

Enter your child's Birth Certificate No.

TXXXX123A

Send

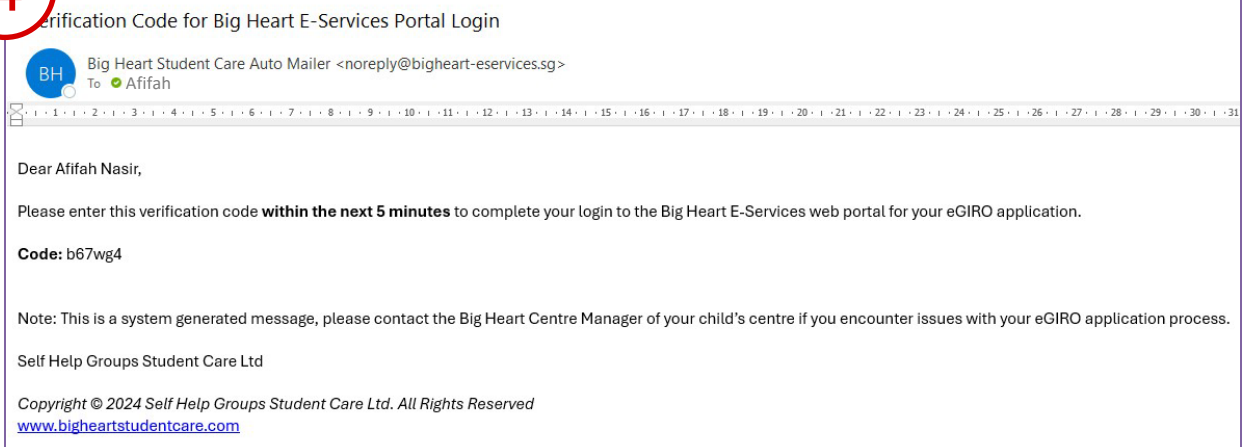
**bigheart-eservices.sg says**

Please enter the 2FA code that was sent to your registered email.  
(kim\*\*\*@shgstudentcare.com.sg)

[verification code]

OK

4



Verification Code for Big Heart E-Services Portal Login

Big Heart Student Care Auto Mailer <noreply@bigheart-eservices.sg>  
To: Afifah

Dear Afifah Nasir,

Please enter this verification code **within the next 5 minutes** to complete your login to the Big Heart E-Services web portal for your eGIRO application.

**Code:** b67wg4

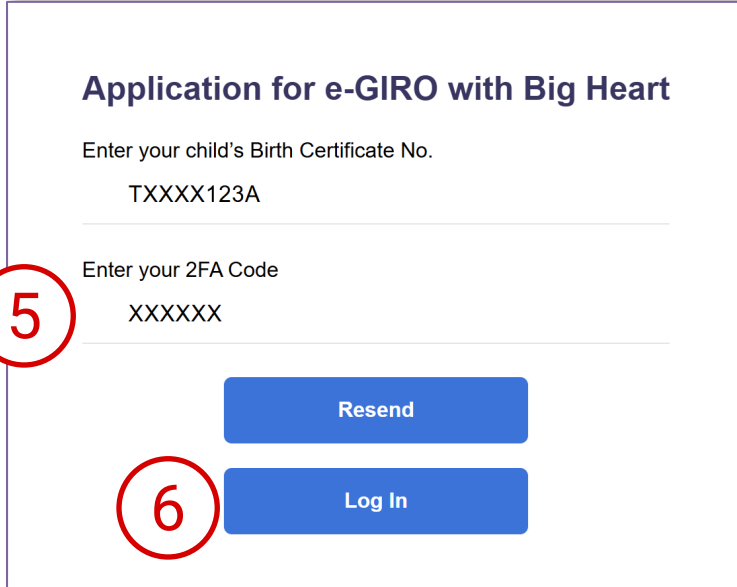
Note: This is a system generated message, please contact the Big Heart Centre Manager of your child's centre if you encounter issues with your eGIRO application process.

Self Help Groups Student Care Ltd

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[www.bigheartstudentcare.com](http://www.bigheartstudentcare.com)

## To Apply for eGIRO with Big Heart Student Care:

5. Please key in the verification code received in your contact email as provided in the Big Heart Student Care e-Registration form.
6. Click on “Log In”.



**Application for e-GIRO with Big Heart**

Enter your child's Birth Certificate No.  
TXXXX123A

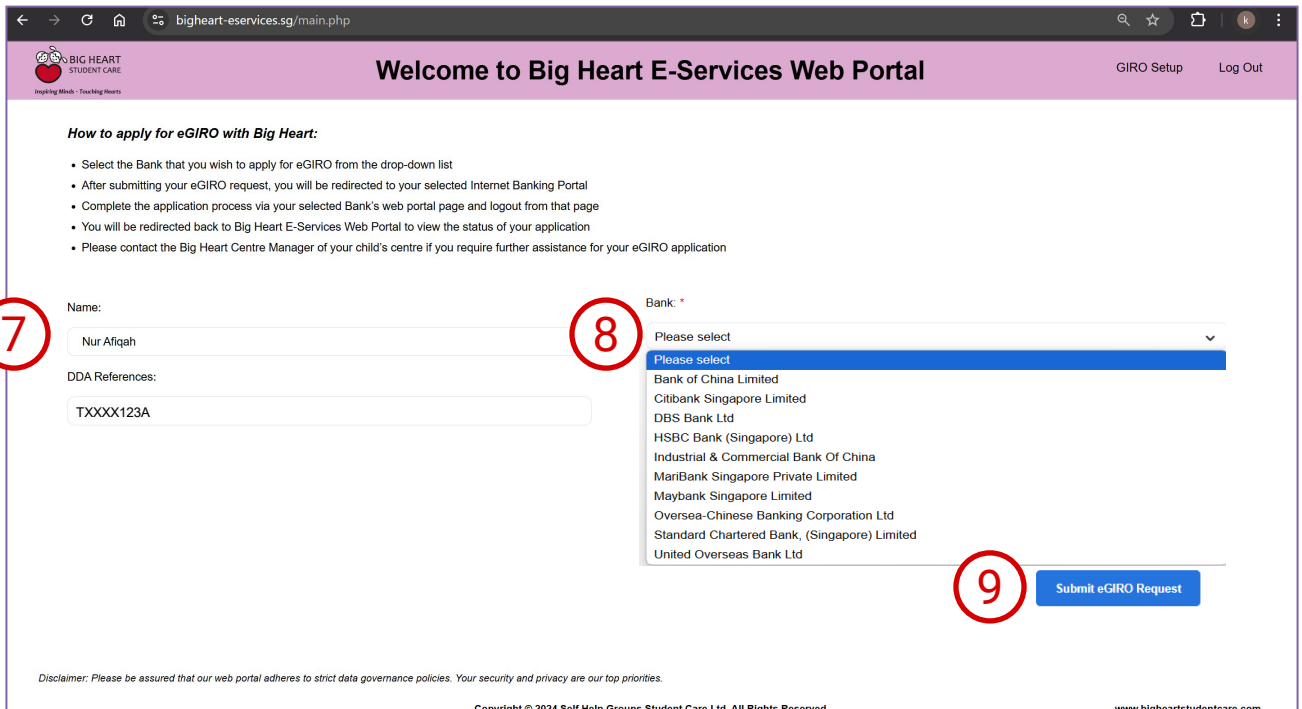
Enter your 2FA Code  
XXXXXX

**5**

**6**

## To Apply for eGIRO with Big Heart Student Care:

7. Please check if the student information is accurate:
  - a. Name: name of child you are applying the eGIRO for
  - b. DDA Reference: Birth Certification Number of the child
8. Select the bank that you wish to apply eGIRO.
9. Click on “Submit eGIRO Request”.
10. You will be redirected to your selected bank’s web portal. Follow the application authorisation process required on the selected bank’s web portal.



bigheart-eservices.sg/main.php

Welcome to Big Heart E-Services Web Portal

GIRO Setup Log Out

**How to apply for eGIRO with Big Heart:**

- Select the Bank that you wish to apply for eGIRO from the drop-down list
- After submitting your eGIRO request, you will be redirected to your selected Internet Banking Portal
- Complete the application process via your selected Bank's web portal page and logout from that page
- You will be redirected back to Big Heart E-Services Web Portal to view the status of your application
- Please contact the Big Heart Centre Manager of your child's centre if you require further assistance for your eGIRO application

Name:

Bank: \*

DDA References:

Disclaimer: Please be assured that our web portal adheres to strict data governance policies. Your security and privacy are our top priorities.

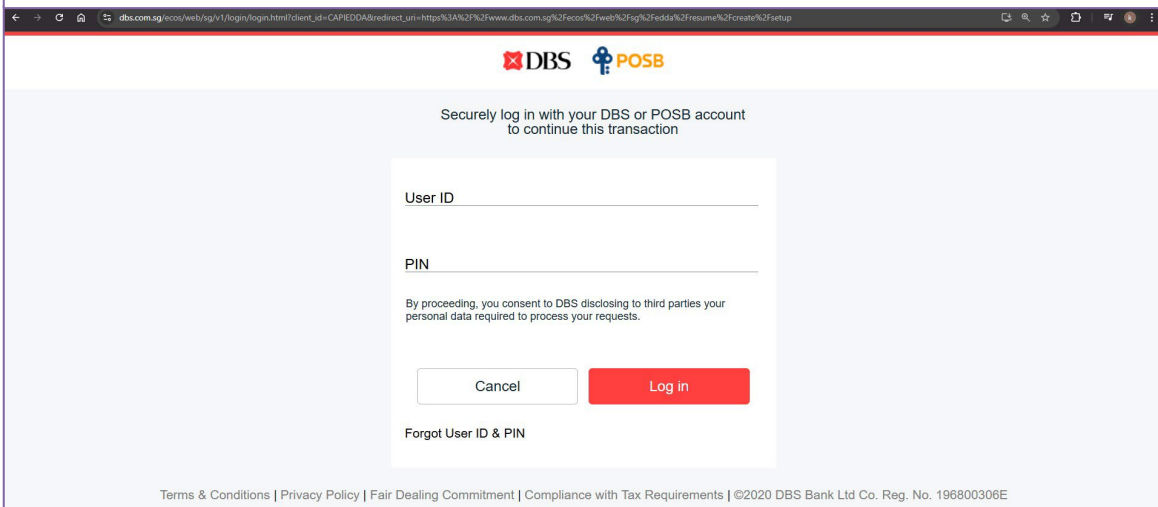
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www.bigheartstudentcare.com

## Example of Big Heart eGIRO Application with selection of DBS Bank



- After submitting your eGIRO request on the Big Heart E-Services Web Portal, you will be redirected to the selected bank's page.
- Login to your DBS or POSB account.



Securely log in with your DBS or POSB account to continue this transaction

User ID

PIN

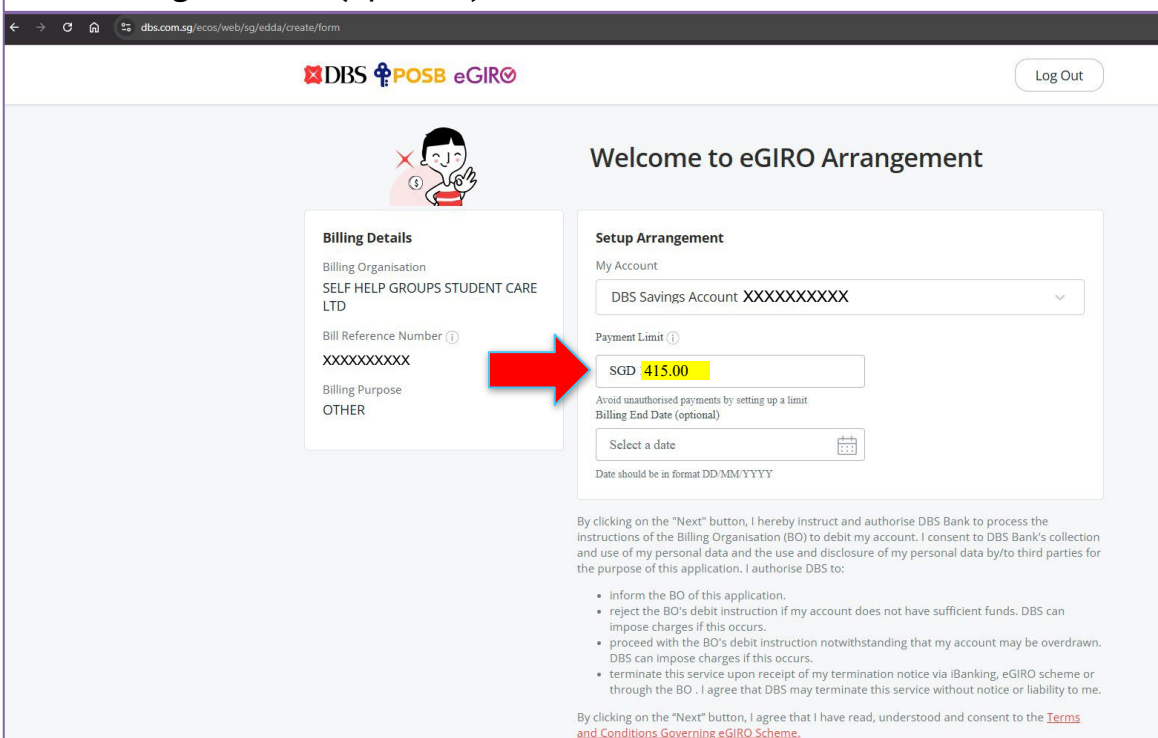
By proceeding, you consent to DBS disclosing to third parties your personal data required to process your requests.

Cancel Log in

Forgot User ID & PIN

Terms & Conditions | Privacy Policy | Fair Dealing Commitment | Compliance with Tax Requirements | ©2020 DBS Bank Ltd Co. Reg. No. 196800306E

- Key in \$415.00 as the payment limit amount.
  - \$290 (Monthly SC Fee) + \$125 (Full-Day Holiday charges)
- Billing End Date (optional)



Welcome to eGIRO Arrangement

**Billing Details**

Billing Organisation  
SELF HELP GROUPS STUDENT CARE LTD


Bill Reference Number ⓘ  
XXXXXXXXXX

Billing Purpose  
OTHER

**Setup Arrangement**

My Account  
DBS Savings Account XXXXXXXXXXXX

Payment Limit ⓘ  
SGD 415.00

Avoid unauthorised payments by setting up a limit  
Billing End Date (optional)  
Select a date   
Date should be in format DD/MM/YYYY

By clicking on the "Next" button, I hereby instruct and authorise DBS Bank to process the instructions of the Billing Organisation (BO) to debit my account. I consent to DBS Bank's collection and use of my personal data and the use and disclosure of my personal data by/to third parties for the purpose of this application. I authorise DBS to:

- Inform the BO of this application.
- reject the BO's debit instruction if my account does not have sufficient funds. DBS can impose charges if this occurs.
- proceed with the BO's debit instruction notwithstanding that my account may be overdrawn. DBS can impose charges if this occurs.
- terminate this service upon receipt of my termination notice via iBanking, eGIRO scheme or through the BO. I agree that DBS may terminate this service without notice or liability to me.

By clicking on the "Next" button, I agree that I have read, understood and consent to the [Terms and Conditions Governing eGIRO Scheme](#).



## Example of Big Heart eGIRO Application with selection of DBS Bank




- After submitting your request, you will be redirected to the bank verification and authorisation process via your banking app.

Address bar: [dbs.com.sg/ecos/web/sg/edda/create/review](https://dbs.com.sg/ecos/web/sg/edda/create/review)

DBS POSB eGIRO Log Out

### Review

Billing Organisation	SELF HELP GROUPS STUDENT CARE LTD	<span>Edit</span>
Bill Reference Number	XXXXXXXXXX	
My Account	DBS Savings Account XXXXXXXXXXXX	
Billing Purpose	OTHER	
Payment Limit	SGD 415.00	
Expiry Date	No end date	

 Submit

## Example of Big Heart eGIRO Application with selection of DBS Bank




- Authenticate and approve your DBS Bank account for the eGIRO application as instructed.

[dbs.com.sg/ecos/web/sg/v1/shadowauth/login.html?Authcode=y3O3xTMIGLSLRMDjO8m863auw5A%3D&uuiid=349a04af-3295-44ab-8a37-156dffc3c2&clientId=CAPIEDDA&redirect\\_uri=https://www.dbs.com.sg/ecos](https://www.dbs.com.sg/ecos)


**DBS POSB**

**Step 1**



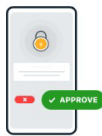
Tap on the notification sent to your mobile phone

OR



Go to your digibank app and tap on "Digital Token" next to the Login button  
You don't need to log in


**Step 2**



Check your transaction before you tap on "Approve"  
This is valid for 60 seconds.

Terms & Conditions | Privacy Policy | Fair Dealing Commitment | Compliance with Tax Requirements | ©2021 DBS Bank Ltd Co. Reg. No. 196800306E

**Digital Token**




17 Nov 2024 - 15:28:04

You're adding SELF HELP GROUPS STUDENT CARE LTD as a recipient for eGIRO. Your DBS Savings Account will be debited when billed by SELF HELP GROUPS STUDENT CARE LTD. Authenticate using your digital token.

✕ REJECT

✓ APPROVE

**Digital Token**



Authenticated

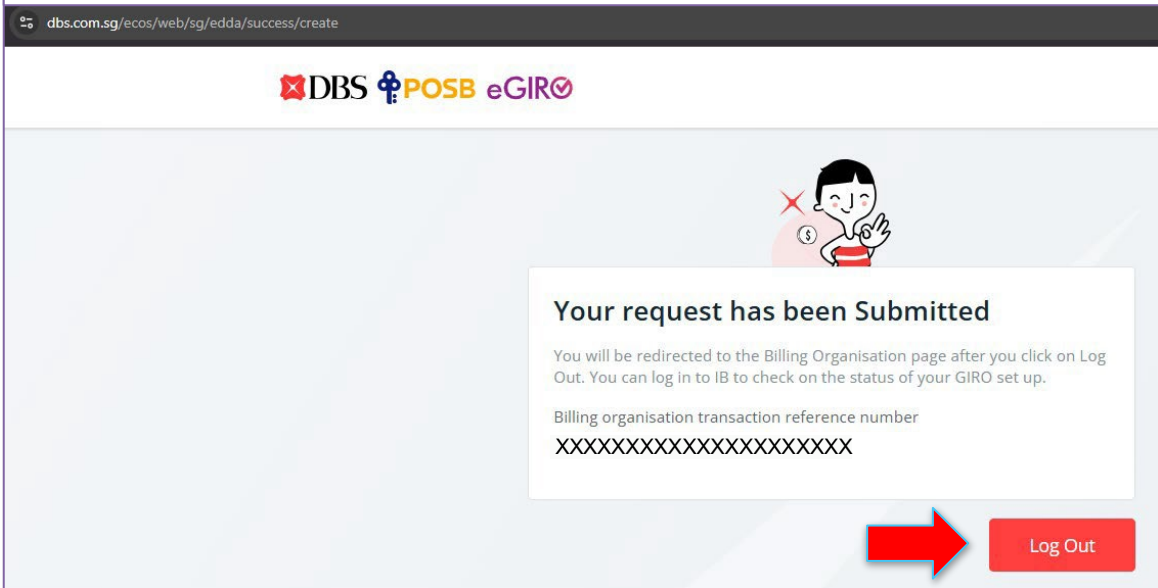
You have successfully authorised this transaction

Please return to the Merchant Site

## Example of Big Heart eGIRO Application with selection of DBS Bank



- After the authentication and authorisation of your DBS Bank account for the eGIRO application, log out from the banking portal.
- Return to Big Heart E-Services Web Portal ([www.bigheart-eservices.sg](http://www.bigheart-eservices.sg)) to check the status of your eGIRO application.



The screenshot shows the DBS eGIRO application success page. At the top, there are logos for DBS, POSB, and eGIRO. Below the logos is a cartoon illustration of a person with a dollar sign and a hand gesture. A white box in the center contains the following text:

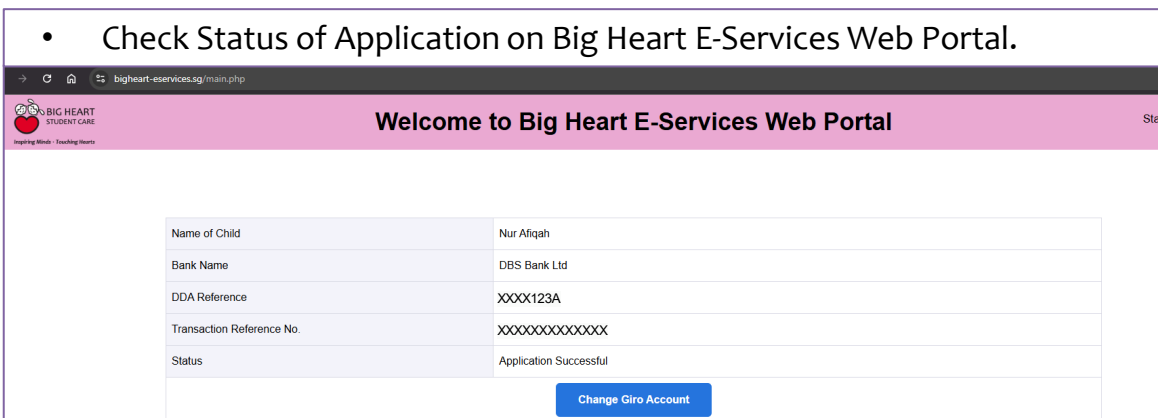
**Your request has been Submitted**

You will be redirected to the Billing Organisation page after you click on Log Out. You can log in to IB to check on the status of your GIRO set up.

Billing organisation transaction reference number  
XXXXXXXXXXXXXXXXXXXXXX

At the bottom right, there is a red arrow pointing to a red "Log Out" button.

- Check Status of Application on Big Heart E-Services Web Portal.



The screenshot shows the Big Heart E-Services Web Portal. At the top, there is a pink header with the Big Heart Student Care logo and the text "Welcome to Big Heart E-Services Web Portal". Below the header is a table with the following information:

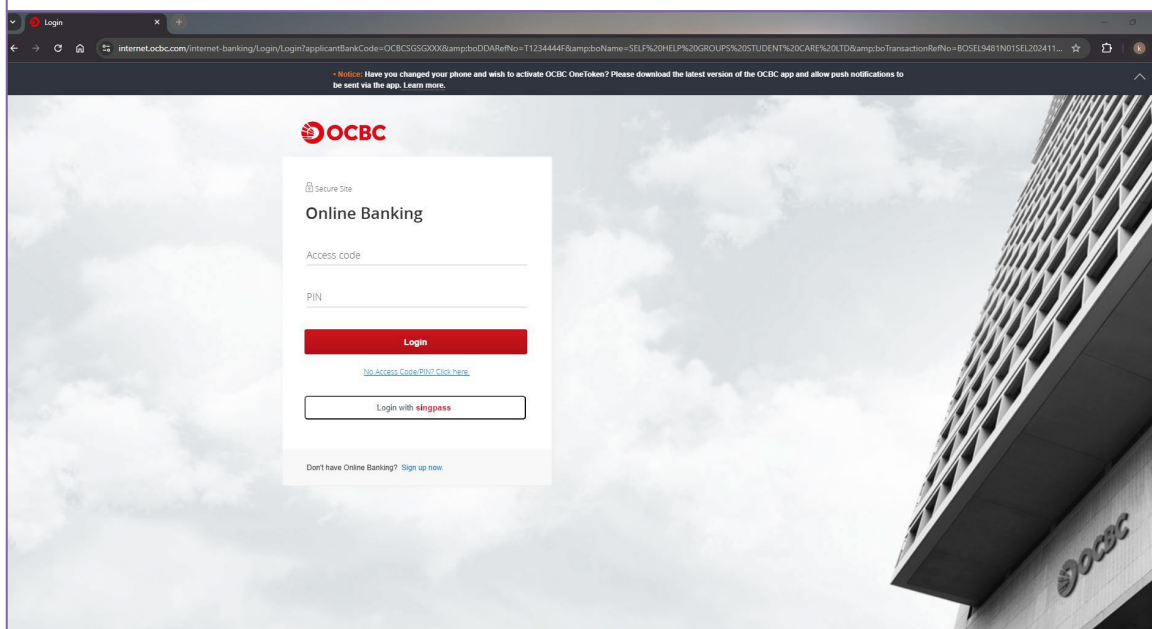
Name of Child	Nur Afiqah
Bank Name	DBS Bank Ltd
DDA Reference	XXXX123A
Transaction Reference No.	XXXXXXXXXXXXXX
Status	Application Successful

At the bottom of the table, there is a blue button labeled "Change Giro Account".

## Example of Big Heart eGIRO Application with selection of Oversea-Chinese Banking Corporate Ltd (OCBC)




- After submitting your eGIRO request on the Big Heart E-Services Web Portal, you will be redirected to the selected bank's page.
- Login to your OCBC Bank account with your usual Banking App authentication method.



**Authorise login using OCBC OneToken on your mobile device** ✕


**STEP 1**

Tap on the notification from OCBC Bank



**STEP 2**

Tap "Confirm" to authorise

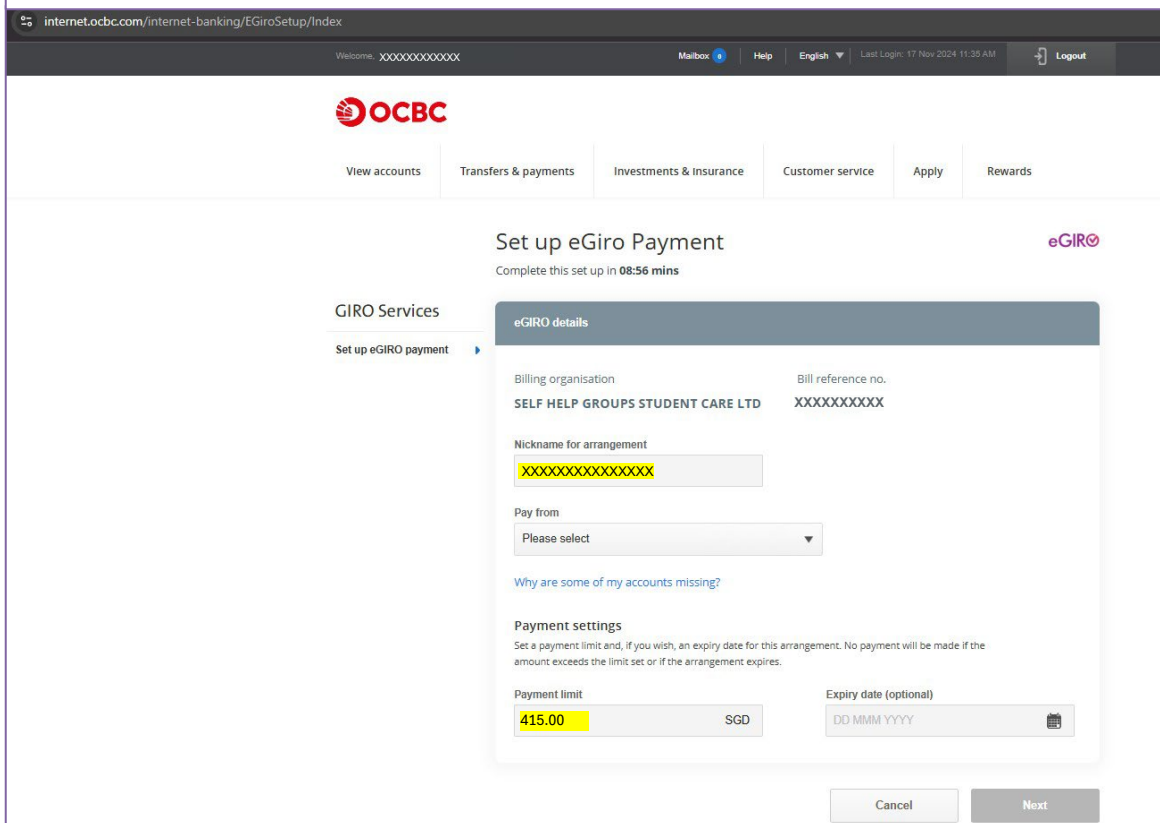


Please ensure that you have enabled notifications for the OCBC Digital app.  
You may request for Resend in 11 seconds  
[Have us send a new notification?](#)  
[Alternatively, you may generate an OTP manually on your mobile device](#)

## Example of Big Heart eGIRO Application with selection of Oversea-Chinese Banking Corporate Ltd (OCBC)



- Key in a Nickname for arrangement.
- Select the bank account to pay from.
- Key in \$415.00 as the payment limit amount.
  - \$290 (Monthly SC Fee) + \$125 (Full-Day Holiday charges)
- Billing End Date (optional)



internet.ocbc.com/internet-banking/EGiroSetup/Index

Welcome, XXXXXXXXXXXX

Mailbox Help English Last Login: 17 Nov 2024 11:35 AM Logout

**OCBC**

View accounts Transfers & payments Investments & insurance Customer service Apply Rewards

### Set up eGiro Payment eGIRO

Complete this set up in **08:56 mins**

**GIRO Services**

Set up eGIRO payment

**eGIRO details**

Billing organisation: SELF HELP GROUPS STUDENT CARE LTD  
Bill reference no.: XXXXXXXXXXXX

Nickname for arrangement: XXXXXXXXXXXXXXXXXXXX

Pay from: Please select

Why are some of my accounts missing?

**Payment settings**

Set a payment limit and, if you wish, an expiry date for this arrangement. No payment will be made if the amount exceeds the limit set or if the arrangement expires.

Payment limit: 415.00 SGD  
Expiry date (optional): DD MMM YYYY

Cancel Next

## Example of Big Heart eGIRO Application with selection of Oversea-Chinese Banking Corporate Ltd (OCBC)



- Review and confirm the details before you submit your application.

internet.ocbc.com/internet-banking/EGiroSetup/Index

Welcome, XXXXXXXXXXXXXXXX

Mailbox | Help | English | Last Login: 17 Nov 2024, 10:28 PM | Logout

**OCBC**

View accounts | Transfers & payments | Investments & insurance | Customer service | Apply | Rewards

### Review and confirm eGIRO

Complete this set up in 09:31 mins

**GIRO Services**

Set up eGIRO payment

Authorise eGIRO payments to  
**SELF HELP GROUPS STUDENT CARE LTD**  
Bill reference no. XXXXXXXXXXXXXXXX

**eGIRO details**

Nickname  
XXXXXXXXXXXXXXXXXX

Pay from  
XXXXXXXXXX Account  
XXXXXXXXXX

Payment limit  
**415.00**

Please do not proceed to submit your application if any of your pre-filled information or self-filled information is inaccurate or incomplete.  
By submitting your application, you confirm that you have read, understood and agreed to be bound by the following: the Terms and Conditions for GIRO Arrangements via the OCBC eGIRO Service, and the Terms and Conditions governing Electronic Banking Services.

**Scroll to review the following terms to proceed with your application:**

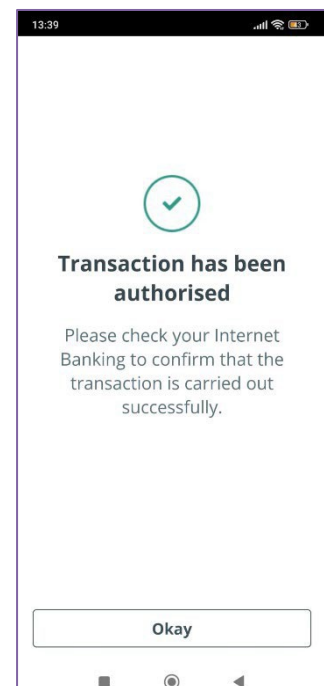
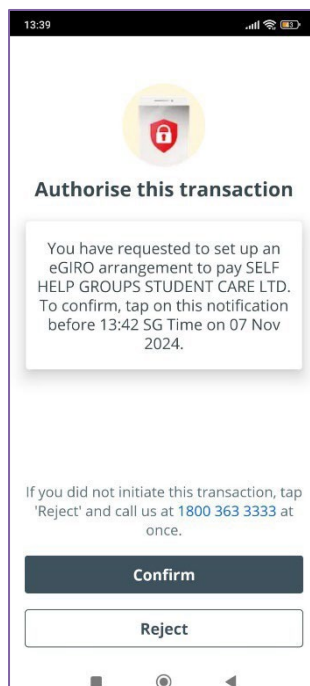
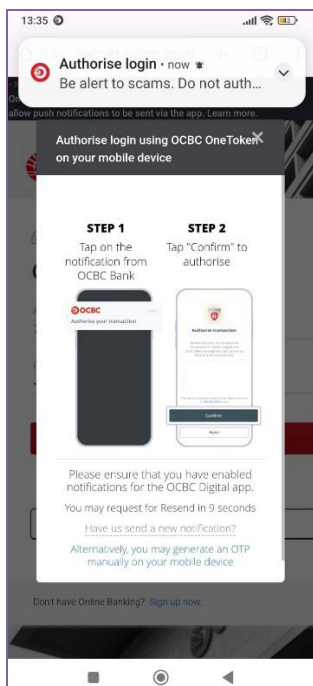
- I understand and agree that I am making an eGIRO set-up application for bills which I am making an eGIRO set-up application for, those will end once my eGIRO arrangements are in effect.
- OCBC Bank is not responsible for any of my loss or damage caused by or arising from any action, inaction or delay in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank. I further agree that OCBC Bank is not liable for any claims by any party in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank.

Back | Cancel | **Submit**

## Example of Big Heart eGIRO Application with selection of Oversea-Chinese Banking Corporate Ltd (OCBC)



- After the authentication and authorisation of your OCBC Bank account for the eGIRO application, log out from the banking portal.
- Return to Big Heart E-Services Web Portal ([www.bigheart-eservices.sg](http://www.bigheart-eservices.sg)) to check the status of your eGIRO application.



- Check Status of Application on Big Heart E-Services Web Portal

bigheart-eservices.sg/main.php

**Welcome to Big Heart E-Services Web Portal**

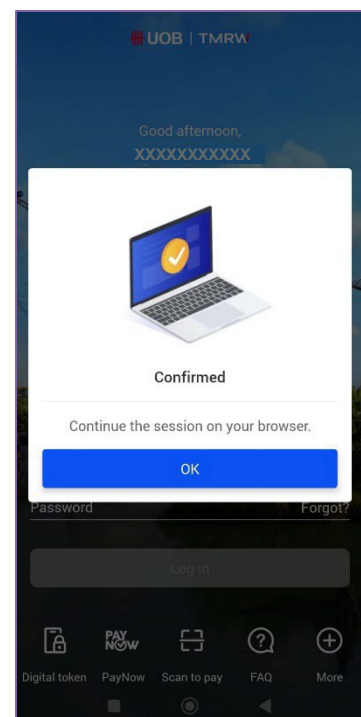
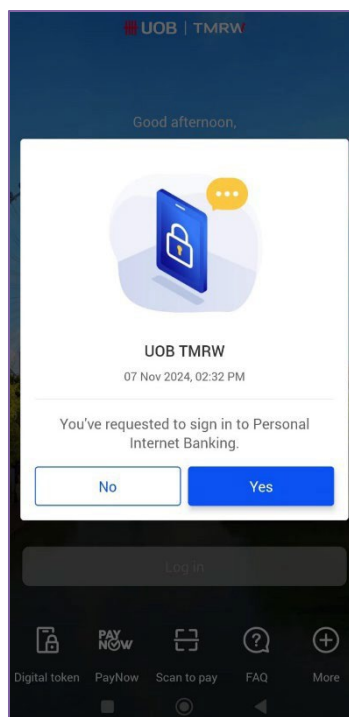
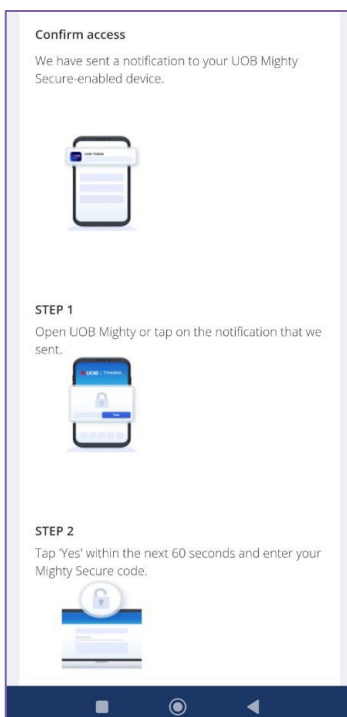
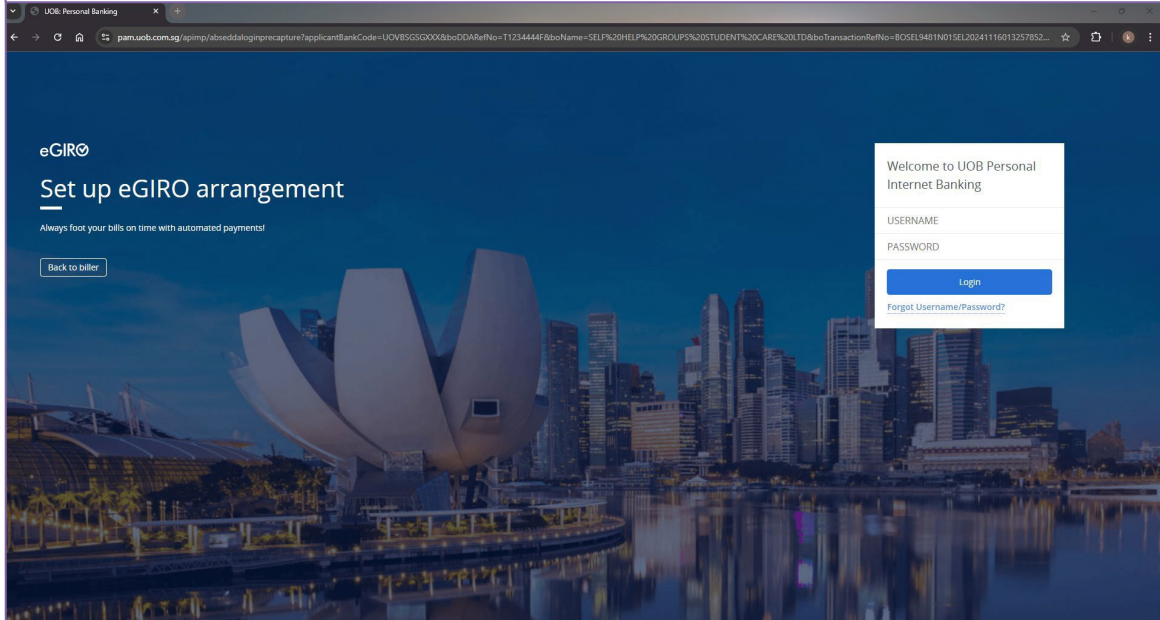
Name of Child	XXXXXXXXXXXXXX
Bank Name	Oversea-Chinese Banking Corporation Ltd
DDA Reference	TXXX123A
Transaction Reference No.	XXXXXXXXXXXXXX
Status	Application Successful

[Change Giro Account](#)

## Example of Big Heart eGIRO Application with selection of United Overseas Bank Ltd



- After submitting your eGIRO request on the Big Heart E-Services Web Portal, you will be redirected to the selected bank's page.
- Login to your UOB account.

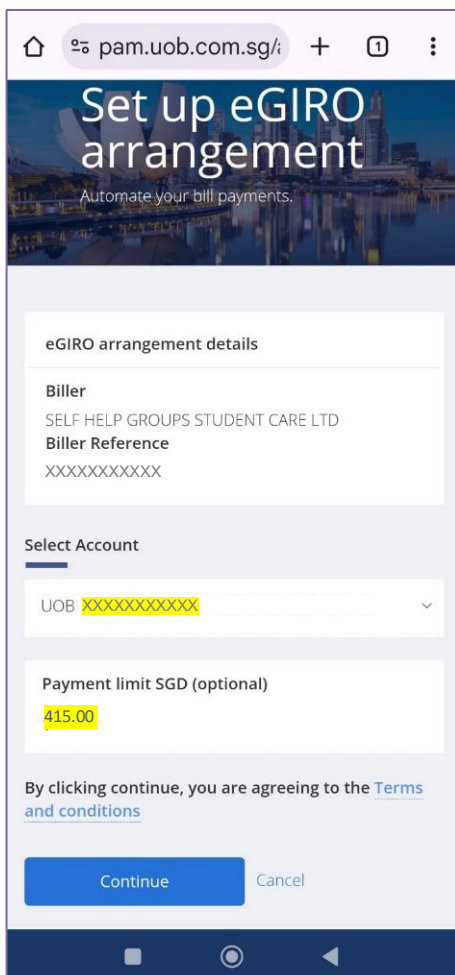




## Example of Big Heart eGIRO Application with selection of United Overseas Bank Ltd



- Follow the application and authentication process of the UOB Bank to authorise the eGIRO application.
- Select the bank account for the eGIRO application.
- Key in \$415.00 as the payment limit amount.
  - \$290 (Monthly SC Fee) + \$125 (Full-Day Holiday charges)
- Billing End Date (optional)



Set up eGIRO arrangement  
Automate your bill payments.

**eGIRO arrangement details**

**Biller**  
SELF HELP GROUPS STUDENT CARE LTD  
**Biller Reference**  
XXXXXXXXXX

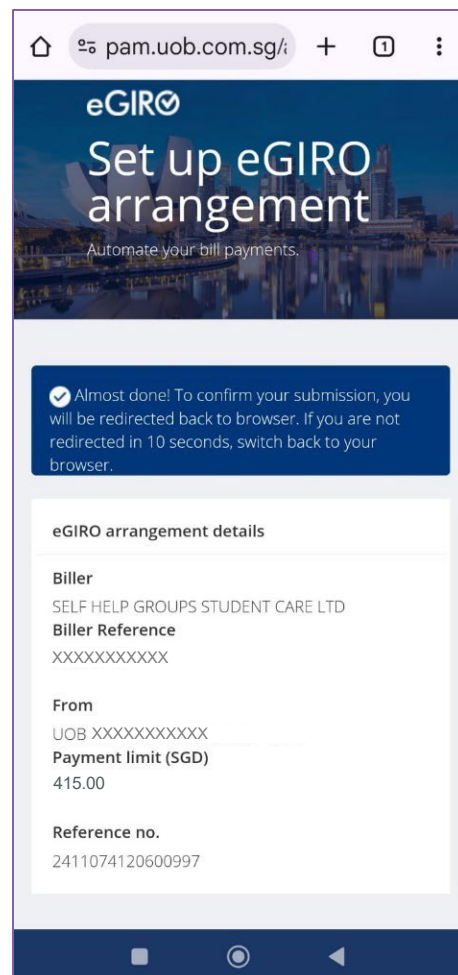
**Select Account**

UOB XXXXXXXXXXXX

**Payment limit SGD (optional)**  
415.00

By clicking continue, you are agreeing to the [Terms and conditions](#)

Continue Cancel



Set up eGIRO arrangement  
Automate your bill payments.

Almost done! To confirm your submission, you will be redirected back to browser. If you are not redirected in 10 seconds, switch back to your browser.

**eGIRO arrangement details**

**Biller**  
SELF HELP GROUPS STUDENT CARE LTD  
**Biller Reference**  
XXXXXXXXXX

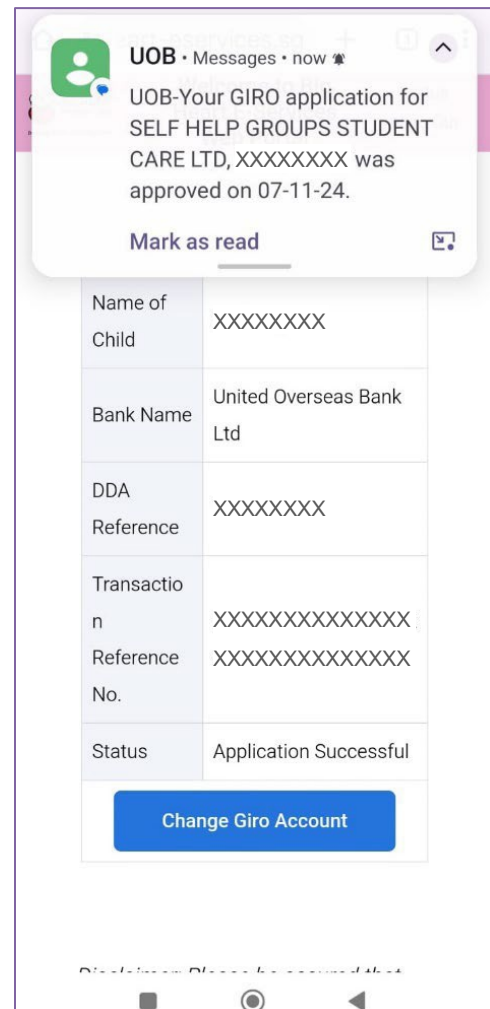
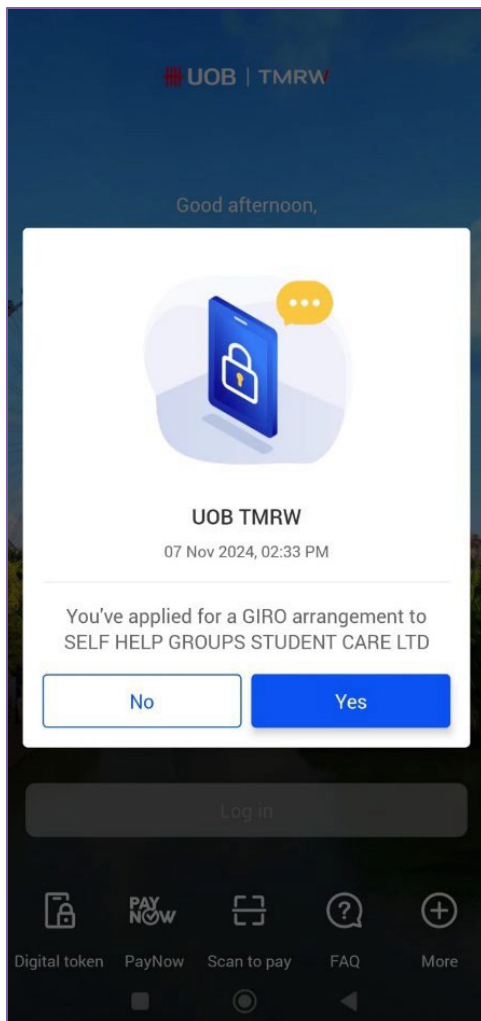
**From**  
UOB XXXXXXXXXXXX  
**Payment limit (SGD)**  
415.00

**Reference no.**  
2411074120600997

## Example of Big Heart eGIRO Application with selection of United Overseas Bank Ltd

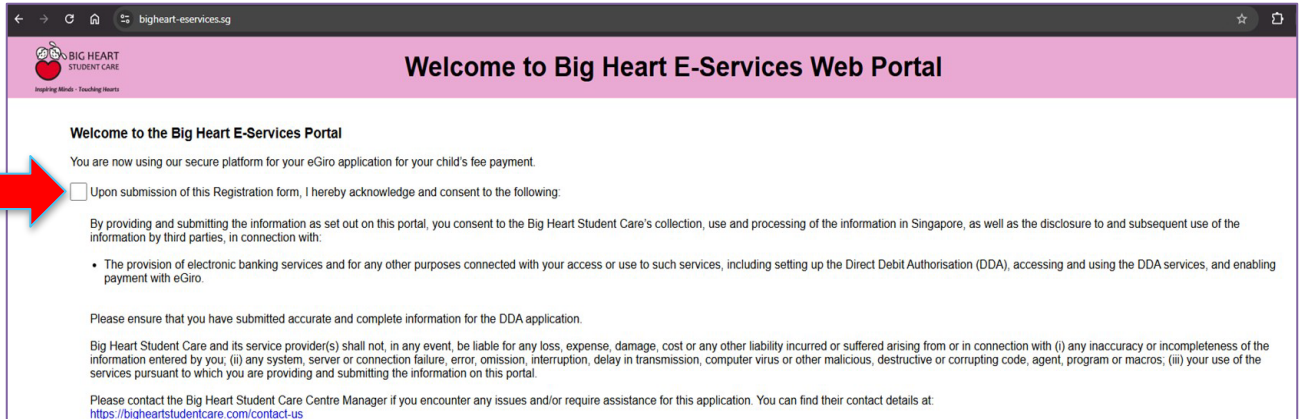


- After the authentication and authorisation of your UOB Bank account for the eGIRO application, log out from the banking portal.
- Return to Big Heart E-Services Web Portal ([www.bigheart-eservices.sg](http://www.bigheart-eservices.sg)) to check the status of your eGIRO application



## To Check your Big Heart Student Care eGIRO Application Status:

1. After completing the eGIRO authorisation process for your selected bank account, log out from the bank's portal.
2. Return or log back into the Big Heart E-Services Web Portal to view the status of your application.



**Welcome to Big Heart E-Services Web Portal**

**Welcome to the Big Heart E-Services Portal**

You are now using our secure platform for your eGiro application for your child's fee payment.

Upon submission of this Registration form, I hereby acknowledge and consent to the following:

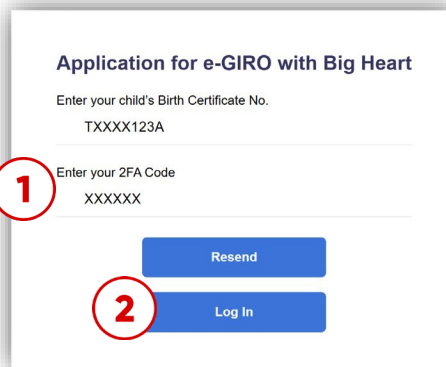
By providing and submitting the information as set out on this portal, you consent to the Big Heart Student Care's collection, use and processing of the information in Singapore, as well as the disclosure to and subsequent use of the information by third parties, in connection with:

- The provision of electronic banking services and for any other purposes connected with your access or use to such services, including setting up the Direct Debit Authorisation (DDA), accessing and using the DDA services, and enabling payment with eGiro.

Please ensure that you have submitted accurate and complete information for the DDA application.

Big Heart Student Care and its service provider(s) shall not, in any event, be liable for any loss, expense, damage, cost or any other liability incurred or suffered arising from or in connection with (i) any inaccuracy or incompleteness of the information entered by you; (ii) any system, server or connection failure, error, omission, interruption, delay in transmission, computer virus or other malicious, destructive or corrupting code, agent, program or macros; (iii) your use of the services pursuant to which you are providing and submitting the information on this portal.

Please contact the Big Heart Student Care Centre Manager if you encounter any issues and/or require assistance for this application. You can find their contact details at: <https://bigheartstudentcare.com/contact-us>



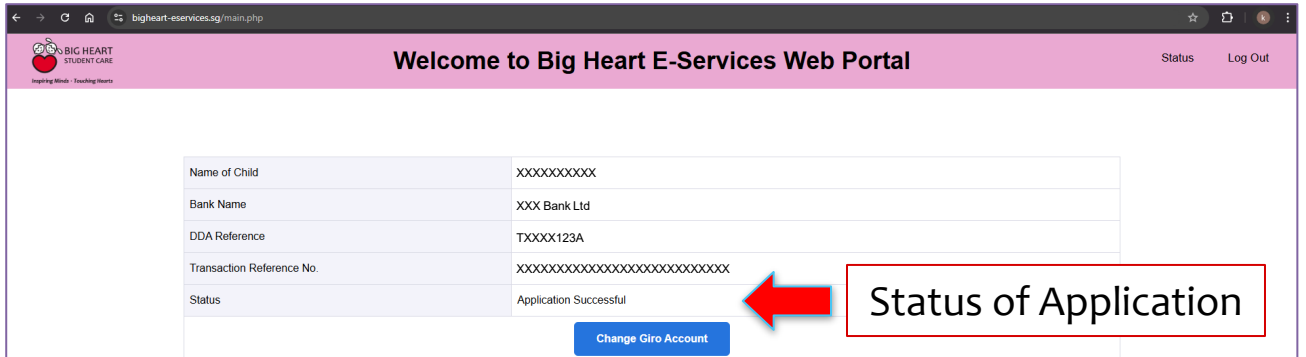
**Application for e-GIRO with Big Heart**

Enter your child's Birth Certificate No.  
TXXXX123A

**1** Enter your 2FA Code  
XXXXXX

Resend

**2** Log In



**Welcome to Big Heart E-Services Web Portal** Status Log Out

Name of Child	XXXXXXXXXX
Bank Name	XXX Bank Ltd
DDA Reference	TXXXX123A
Transaction Reference No.	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Status	Application Successful

**Status of Application**

Change Giro Account

## To Check your Big Heart Student Care eGIRO Application Status:

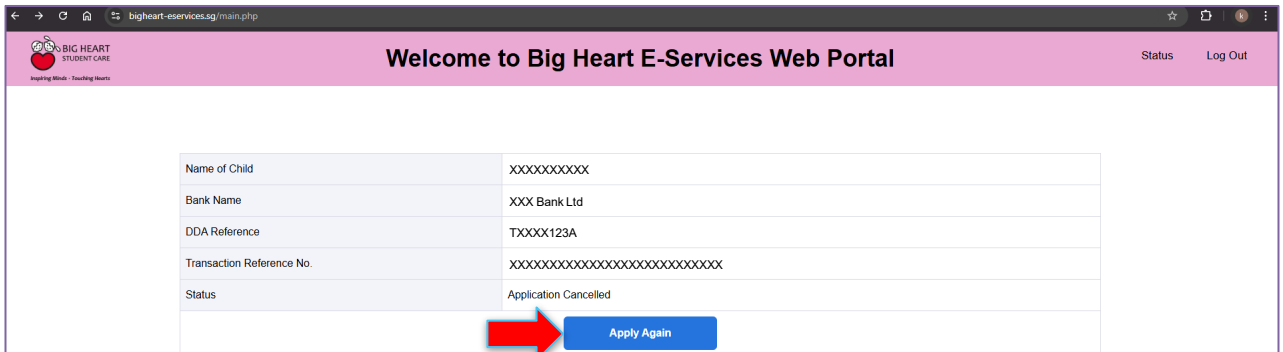
1. Upon returning or logging back into the Big Heart E-Services Web Portal page, your eGIRO application status will be shown.
2. The statuses shown include:

Status	Description
<b>Application Successful</b>	<p>Application is approved and successful.</p> <p>GIRO deduction will be done in the next cycle of fees deduction i.e. first day of the month.</p>
<b>Application Unsuccessful</b>	<p>Application is unsuccessful, please try again with the same Bank or another Bank option.</p> <p>If application is still unsuccessful, please contact your Big Heart Student Care Centre Manager for further assistance.</p>
<p><b>Application in Process. Please Stay on Page.</b></p> <p><b>Note: Your request is currently in process. If you do not receive an update within three minutes, please log in again later to check your application status.</b></p>	<p>Application still processing, please relog in to check the status an hour later.</p> <p>If the status remains the same, please contact your Big Heart Student Care Centre Manager for further assistance.</p>
<b>Application Cancelled</b>	<p>You had indicated cancellation of your eGIRO application during the process.</p> <p>If you did not indicate cancellation of the application, please reapply for eGIRO.</p>

## To Re-submit your eGIRO Application

If you wish to re-submit your eGIRO application due to a cancelled or unsuccessful application:

- Visit the Big Heart E-Services Web Portal and Click on “Apply Again”.
- Follow the steps as accordingly for the application process.

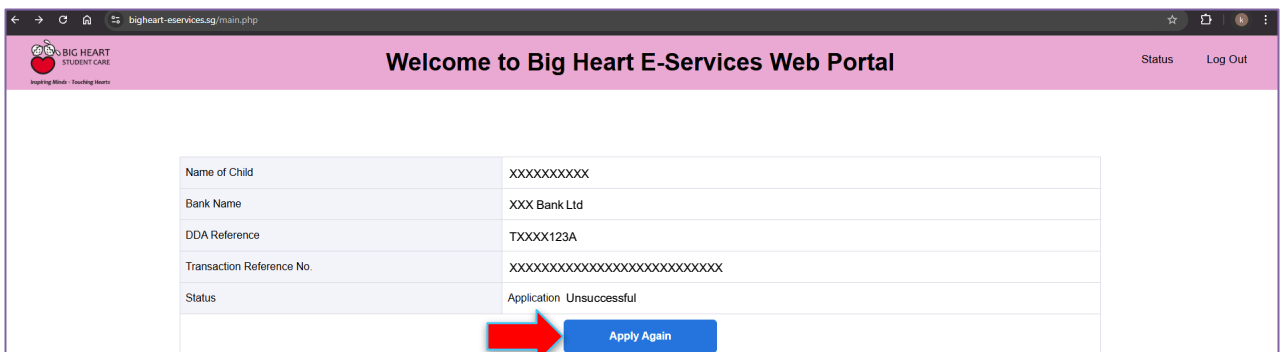


bigheart-eservices.sg/main.php

**Welcome to Big Heart E-Services Web Portal** Status Log Out

Name of Child	XXXXXXXXXX
Bank Name	XXX Bank Ltd
DDA Reference	TXXXX123A
Transaction Reference No.	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Status	Application Cancelled

[Apply Again](#)



bigheart-eservices.sg/main.php

**Welcome to Big Heart E-Services Web Portal** Status Log Out

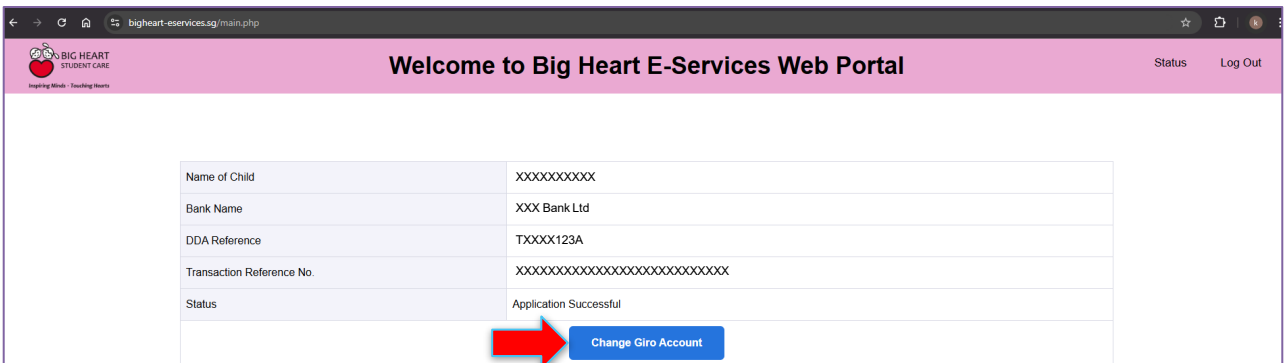
Name of Child	XXXXXXXXXX
Bank Name	XXX Bank Ltd
DDA Reference	TXXXX123A
Transaction Reference No.	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Status	Application Unsuccessful

[Apply Again](#)

## To Change the Bank for Your eGIRO Application

If you wish to change the bank for your eGIRO application after a successful application:

- Visit the Big Heart E-Services Web Portal and Click on “Change GIRO Account”.
- Follow the steps accordingly for the application process with the new selected bank’s portal.



The screenshot shows a web browser window with the URL `bigheart-eservices.sg/main.php`. The page title is "Welcome to Big Heart E-Services Web Portal". In the top right corner, there are links for "Status" and "Log Out". The main content area displays a table with the following information:

Name of Child	XXXXXXXXXX
Bank Name	XXX Bank Ltd
DDA Reference	TXXXX123A
Transaction Reference No.	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Status	Application Successful

Below the table, there is a blue button labeled "Change Giro Account" with a red arrow pointing to it.