

Two new e-payment methods from mid-2025 for corporate cheque users

Deadline to cease corporate cheques pushed back by another year to end-2026

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Users of cheques will have two new electronic payment methods from mid-2025 as part of Singapore's move to gradually phase out corporate cheques.

The two methods will allow deferred payments or post-dated transactions – a key feature of cheques. A post-dated cheque is one that is written with a future date indicated on it and used by businesses in payments.

Individuals and companies can use the upcoming electronic deferred payment system EDP and EDP+ via the digital banking platforms of seven banks. They are DBS Bank, OCBC Bank, UOB, Citibank, HSBC, Maybank and Standard Chartered Bank.

To allow organisations enough time to switch to the new e-payment methods, the deadline to stop processing corporate cheques will be pushed back by another year to the end of December 2026, the Association of Banks in Singapore (ABS) and the Monetary Authority of Singapore (MAS) said on Dec 5.

But there will be no change to the deadline for banks to stop issuing new cheque books to companies by the end of December 2025.

Corporate cheque payees should therefore present their cheques for clearing well before Dec 31, 2026, to ensure that their cheques can be processed before the deadline, said MAS and ABS.

Retail cheques will still be available, as well as cashier's orders and US dollar cheques for both corporate and retail customers.

Seniors who are aged 60 or older as at end-December 2025 will remain eligible for the waiver of cheque services fees after Dec 31, 2025. The seven banks will do so to provide the seniors with more time to move to e-payments.

The main difference between EDP and EDP+ lies in when funds are deducted from the payer's account. For EDP, funds are deducted when the payee requests payment, while for EDP+, funds are deducted immediately once they are issued.

MAS and ABS said EDP will address the need for deferred payments – done by way of post-dated cheques today. EDP+ is a variation of EDP that provides greater certainty of payment – like cashier's orders do now.

The development comes more

than a year after MAS announced in July 2023 that all banks will stop issuing new cheque books to corporate customers.

The decision to do away with cheque books and go digital is part of a broader strategy to modernise the nation's payment landscape and align with the Smart Nation vision. It also comes as the number of users has dwindled over the years. The volume of cheques is estimated to be under nine million in 2024, down from 13.8 million in 2023.

The cost of central cheque clearing has risen to \$1 now, up from 10 cents in 2016.

As cheque usage continues to fall, maintaining the current system for processing cheques, known as the cheque truncation system (CTS), has become increasingly expensive.

The banking industry estimates that with the end of corporate cheques, the interbank cheque clearing costs per cheque is set to rise to over \$20 by 2031.

Providing the public with retail cheques at a reasonable cost will not be feasible with the current system, MAS said.

From early 2027, the authority plans to introduce a new processing system, CTS Lite, which is less expensive in terms of operating and maintenance costs.

Users will have to deposit their cheques earlier, by noon instead of the current 3.30pm. Funds will also take an additional working day to be made available.

"CTS Lite aims to provide a more targeted solution for processing a much smaller volume of cheques, ensuring that those who still require retail cheques as a payment method can continue to use them at a reasonable cost," MAS said in its public consultation paper released on Dec 5.

More details of the transition plan from cheques to e-payments can be found in the public consultation paper. Interested parties can submit their feedback by Jan 17, 2025.

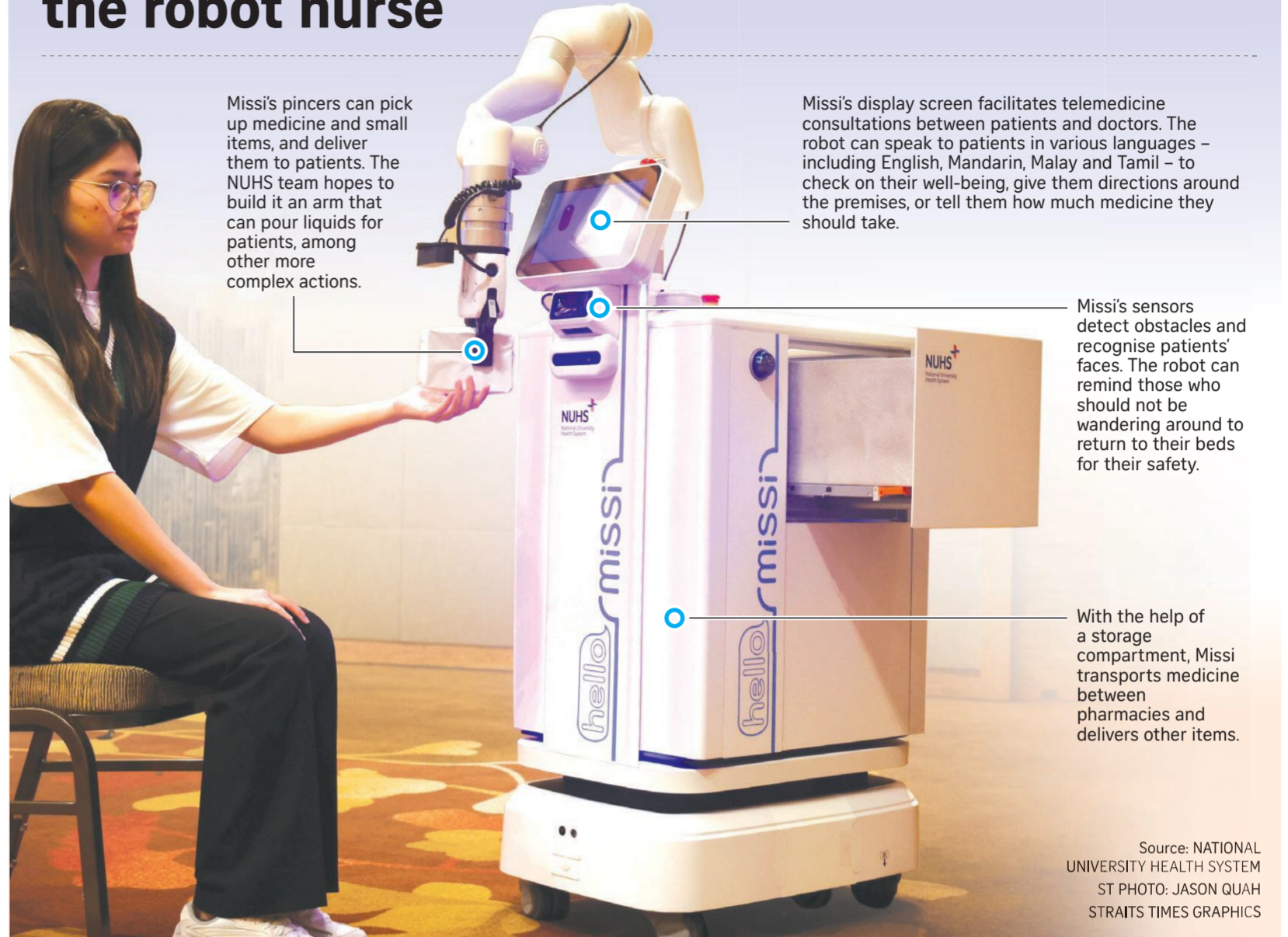
When asked, Ms Cassie Ng, OCBC's head of cash product management, said: "Over the years, we have seen significant reduction in our business banking customers' usage of cheques."

"We have observed that businesses are increasingly transitioning to alternative e-payment methods, such as PayNow, which we have made as convenient to use and as cost-effective as possible."

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Meet Missi, the robot nurse

The National University Health System's (NUHS) 30 robot helpers will in 2025 check on patients and deliver medicine, so that real nurses can focus on more complex tasks.



Missi's pincers can pick up medicine and small items, and deliver them to patients. The NUHS team hopes to build it an arm that can pour liquids for patients, among other more complex actions.

Missi's display screen facilitates telemedicine consultations between patients and doctors. The robot can speak to patients in various languages – including English, Mandarin, Malay and Tamil – to check on their well-being, give them directions around the premises, or tell them how much medicine they should take.

Missi's sensors detect obstacles and recognise patients' faces. The robot can remind those who should not be wandering around to return to their beds for their safety.

With the help of a storage compartment, Missi transports medicine between pharmacies and delivers other items.

Source: NATIONAL UNIVERSITY HEALTH SYSTEM
ST PHOTO: JASON QUAH
STRAITS TIMES GRAPHICS

Robot nurses that can monitor a patient's condition to be piloted at NUH in 2025

Osmond Chia

Patients at the National University Hospital (NUH) will soon be greeted by robot nurses that can guide them around the ward, deliver medicine and give instructions on how much to take.

The robot nurses will also monitor a patient's condition from time to time, easing the load on human nurses and allowing them to focus on more complex matters.

Developed by the National University Health System (NUHS), 30 robot helpers, named Missi, will be rolled out as part of a pilot at NUH from April 2025.

The 1.5m-tall robot, with a friendly smile on its front screen, was unveiled on Dec 5 at healthcare conference Imagine AI 2024, organised by Singapore's medical clusters and academic institutions at the Marina Bay Sands Expo and Convention Centre.

The conference, comprising a show floor and a series of panel discussions between Dec 5 and 8, drew about 600 experts, healthcare practitioners and innovators from around the world.

Powered by an artificial intelligence (AI) model developed by NUHS, Missi is able to speak to nurses and patients, provide information on advised dosage of medication, how to store it and the medication's intended effects, said Adjunct Professor Ngiam Kee Yuan, who is head of the academic informatics office at NUHS.

Missi will guide patients around the premises, highlighting key areas such as assigned wards, restrooms and where to seek help. It can communicate in various languages, including English, Mandarin, Tamil and even Korean and local dialects, said Prof Ngiam.

The robot will be accompanied by real nurses during the pilot to ensure it is working well, Prof Ngiam added.

It will take direct instructions from nurses, as well as any other tasks that are assigned by a fleet manager.

It will also take on deliveries between pharmacies at the hospital. Nurses can load supplies into Missi's storage compartments and send it on its way to other facilities, taking lifts and moving between buildings in NUH, said NUHS robotics engineer Heng Meng Pei.

Equipped with laser-based sensors, Missi will monitor patients' vital signs like blood pressure and heart rate. Its image-recognition capabilities allow it to spot those at risk of falling within the ward.

Missi can facilitate teleconsultations between patients and doctors through its front display.

Mr Heng said the team hopes to improve on Missi's design over the years, to allow it to dispense medicine by itself and organise pharmacies' inventories.

Prof Ngiam said that Missi's developers are also testing the system's autonomous decision-making abilities, such as allowing the fleet of robots to organise its own schedule to deliver medicine and check on patients, based on instructions issued.

The pilot will take place at NUH as its secure indoor 5G network provides a stable testing ground for the robot fleet, said Prof Ngiam, adding that the group has plans to use Missi at NUHS' other institutions like Ng Teng Fong General Hospital once ready.

Among other innovations at the conference, a WhatsApp chatbot is being deployed for NUHS patients undergoing treatment for long-term chronic illnesses to send them reminders to update their doctor on their blood pressure measurements, and to exercise.

The chatbot, called Champ, is integrated with a patient's electronic health records to provide personalised reminders to patients and help

doctors collect health information from patients more conveniently.

At least 9,000 NUHS patients are enrolled on the Champ programme, said project lead Wayne Han Lee.

He added that his team plans to extend the service to more than 150,000 chronic disease patients across other hospitals and clinics here.

In another key announcement at the event, the NUS Saw Swee Hock School of Public Health will launch a new centre for AI in public health by July 2025.

The centre will focus on building new AI solutions to address public health challenges in collaboration with the World Health Organisation and regional health ministries.

It will evaluate the ethics of innovations used in healthcare, and will bring in a team of researchers and experts, said NUS Assistant Professor Feng Mengling, who is overseeing the centre's roll-out.

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Adjunct Professor Ngiam Kee Yuan, head of the academic informatics office at the National University Health System, with robot nurse Missi at healthcare conference Imagine AI 2024 at Marina Bay Sands on Dec 5.
ST PHOTO: JASON QUAH

Guidelines can help professionals identify potential red flags

FROM A1

to say "no" to physical affection. This teaches children autonomy and empowers them to set personal boundaries.

• Bathing practices

It is inappropriate for parents to bathe their child of the opposite gender or bathe together with their child regularly if the child can bathe independently.

Encourage the child to bathe independently as soon as he or she can. If the child requires help, it is more appropriate for a parent of the same gender to assist or supervise the child, until his or her early primary school years.

• Exposure to nudity

It is considered inappropriate behaviour for parents to expose their nude bodies to their children, even inadvertently.

Parents should avoid changing in front of their children by the time the child is in upper primary school or puberty, whichever is earlier. Caregivers of the opposite gender should also avoid changing clothes in front of their child.

Ms Yogeswari said: "The guidelines are meant for professionals to use with all parents as part of a broader preventive effort to support positive child outcomes."

"However, their application is tailored to each family's unique circumstances, such as the child's age and developmental needs, ensuring they are relevant and practical for a diverse range of parenting situations."

SUPPORTING CHILD WELFARE

The guidelines are meant for professionals to use with all parents as part of a broader preventive effort to support positive child outcomes. However, their application is tailored to each family's unique circumstances.



MS YOGESWARI MUNISAMY, senior principal social worker at the MSF's Child Protective Service.

Ms Yogeswari cited some examples the Child Protective Service has come across where boundaries

were unintentionally violated.

For example, a parent may consistently pressure the child to hug or kiss someone despite the fact that the child is clearly uncomfortable doing so.

Ms Yogeswari added: "While this may initially seem minor, it can condition the child to minimise the way they feel in threatening or risky situations, making them more susceptible to harm in other contexts."

Ms Nawal Adam Koay, assistant director at the Singapore Children's Society, said she has encountered boundaries being crossed within families in her line of work.

This includes adolescents sleeping on the same bed as their adult caregivers or children accidentally seeing their parents' sexual interactions due to "limited living spaces", she said.

Ms Tan Yi Lin, centre lead of Pre-School By-The-Park, said parents are often unsure about when they should stop bathing their child of the opposite gender or when to stop bathing with their child. Such practices are often done out of convenience or a lack of awareness of privacy boundaries, she said.

Ms Nawal said: "As parenting practices and family norms are still considered private and domestic affairs, having specific guidelines on what is considered inappropriate behaviour for caregivers is very helpful."

"These guidelines serve as useful conversation starters for professionals when engaging parents and caregivers about safe and healthy boundaries while helping their children build independent living

skills."

Ms Tan added that the red flags in the guidelines help professionals identify potential risk or concerning behaviour, and serve as a "vital tool for intervention and prevention".

Mr Darius Lee, 36, who has a two-year-old son and a newborn daughter, said the guidelines are a good reminder of the boundaries he has to respect in his interactions with his children.

For the guidelines to be effectively implemented, parents also have to feel that their views and practices are being respected, he said.

Mr Lee, the executive director of non-profit organisation Cultivate SG, said: "Some people may feel judged about their parenting practices. So, there is a need to be sensitive and respectful in imparting the guidelines to the target audience."

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