

iPAY FAQs

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1. What happen after I enter my ID and Date of Birth?
 - You will receive a one-time SMS-OTP from Prudential send to your registered mobile numbers with Prudential.

2. I do not have any active registered mobile number with Prudential.
 - To update your contact details, please print and complete the [Update of Address and Contact Details Form](#) to update Prudential.

3. What should I do if I do not receive the One Time Password (OTP) for the iPAY login from Prudential after repeated attempts?
 - If you do not receive the SMS-OTP after repeated attempts, please perform the following checks:
 - i. Check if the mobile number you registered with us is correct. Please note that most mobile number retention services will not forward SMSes sent by nonindividuals. If you have subscribed to a number retention service please check with your mobile phone service provider if SMSes from Prudential are forwarded from your old number.
 - ii. Check with your mobile phone service provider to see if you have applied for any short code barring service. As our SMS sender title bears the word 'Prudential' you might not be able to receive the SMS if you have subscribed to any short code barring service. Check if your SMS inbox has available space to receive incoming messages and if your current location has GSM reception.
 - You may be out of the mobile service providers, network coverage area or your mobile service providers, network may be congested. Please try again later.

4. I am unable to access iPay
 - Please ensure you have entered the full website address <https://ipay.prudential.com.sg>
 - Your Internet connection may be down.
 - Your NRIC/Passport/BC Number may have been entered incorrectly. Otherwise, please confirm the identification document that was submitted to Prudential during the application of your insurance.
 - Your DOB may have been entered incorrectly. Otherwise, please confirm the date of birth that you have provided to Prudential during the application of your insurance.

5. I received the message “Your OTP is temporarily suspended. Please try again after X minutes”.
 - Maximum attempt to enter the iPAY OTP is three (3) times, beyond which, your account will be locked for 30 minutes. Please try again after the 30 minutes.

6. I do not see all my policies listed in iPay.
 - For one-time premium payment, only eligible policies with outstanding premium will be listed in iPay. You may return to the home page of iPay (<https://ipay.prudential.com.sg>) to view the eligibility criteria.
 - For enrolment of recurring payment, only eligible policies will be listed in iPay.

7. What are the available payment modes?
 - You may return to the home page of iPay (<https://ipay.prudential.com.sg>) to view the available payment method for the different type of payment.

8. I did not receive the OTP from my bank.
 - You may contact your bank for assistance.

9. How do I make enquiry on the transaction?
 - You may reach us at <https://www.prudential.com.sg/en/contact-us/> for assistance.

10. How long will Prudential take to process the payment?
 - The transaction will be applied to your policies almost instantaneously if you have made the payment during working hours. Payment made after working hours will be processed by the next working day.

11. Will I receive an Official Receipt for payment made on iPay?
 - No official receipts will be issued. You can refer to the relevant entries in your Credit Card or Bank Statement, and which will be recognised as evidence of your payments.

If you need further assistance, you may reach us at <https://www.prudential.com.sg/en/contact-us/>