Sent PayNow to the Wrong Person? Preserve the Recovery Trail

Description

Save the transfer receipt and recipient identifier immediately. Make one clear return request using a safe channel, then call your bank through its official number if the recipient does not respond. The bank can make reasonable recovery efforts, but an instant PayNow transfer is not automatically reversible.

This guide is for a Singapore bank customer who has just sent money by PayNow to the wrong recipient. It resolves how to act quickly, preserve evidence and use the bank recovery route without exposing credentials or harassing the recipient while keeping the controlling source and the readerâ??s own evidence separate.

Choose the branch that matches your situation

Situation	Practical next step
The transfer is still pending in the app	Use only the bankâ??s official cancellation function if one exists
The unintended recipient is reachable	Request return once, state the transaction facts and do not ask for credentials
There is no response or the recipient refuses	Open an erroneous-transfer case with the bank and retain the reference
The transfer was induced by a scam	Tell the bank it may be fraud and contact the appropriate police or ScamShield route promptly

The transfer is still pending in the app: Use only the bankâ??s official cancellation function if one exists. **The unintended recipient is reachable:** Request return once, state the transaction facts and do not ask for credentials.

Freeze the evidence, not the account

Capture the transaction reference, date, time, amount, displayed recipient name and proxy used. Do not edit screenshots. The bank needs transaction facts; it does not need your password, one-time password or device PIN. ABS PayNow erroneous-transfer guidance.

Ask for return without creating a second risk

ABS advises contacting the mobile number used, explaining the erroneous transfer and requesting return. Keep the message factual. Do not threaten, publish personal details or send another transfer as a â??verificationâ?• step. ABS PayNow erroneous-transfer guidance.

Escalate through the bank

If there is no response, contact the sending bank through its official app, card or website number. Ask for an erroneous-transfer case reference and what documents are required. Recovery is an effort, not a guaranteed chargeback. ABS e-payment guideline FAQs.

Understand the recipientâ??s position

ABS notes that using money that does not belong to the recipient can be a criminal offence. That does not authorise the sender to seize information or impersonate the bank. Let the financial institution and authorities handle a refusal or suspected dishonesty. ABS PayNow erroneous-transfer guidance.

Prevent a repeat before confirming

PayNow displays the recipientâ??s registered name before confirmation. Read the name, proxy and amount aloud for consequential transfers, and consider a small test only when the recipient and bank context make that sensible. A test transfer should never be demanded by an unknown caller. ABS PayNow erroneous-transfer guidance.

Keep one recovery chronology

Record discovery time, return request, bank call, case reference, recipient response and returned amount. If only part is recovered, keep the bankâ??s explanation and the outstanding figure distinct. ABS e-payment guideline FAQs.

Separate error from scam

A mistyped proxy is an erroneous transfer; a transfer made because of deception may be a scam. Tell the bank exactly which happened because fraud containment, police reporting and device-security steps may differ. ABS e-payment guideline FAQs.

A worked decision example

A sender notices an incorrect S$480 PayNow payment. They save the receipt, send one neutral return request, call the bankâ??s published number after no reply and log the case reference. They do not share an OTP or make another payment. The amount is illustrative; recovery is never guaranteed.

There is no response or the recipient refuses: Open an erroneous-transfer case with the bank and retain the reference. **The transfer was induced by a scam:** Tell the bank it may be fraud and contact the appropriate police or ScamShield route promptly.

Put the decision into a working file

1. Save the transfer reference and recipient display
2. Check whether the bank offers a legitimate pending cancellation
3. Send one safe return request
4. Call the bank through an official channel
5. Record the recovery case reference
6. Escalate suspected fraud separately

Work through the list in order and attach a date, owner and proof to every completed item. If a live service, professional decision or authority response differs from this general guide, retain that response and follow the controlling requirement.

Mistakes that weaken the result

- Deleting the transaction notification
- Sending credentials or another payment
- Assuming PayNow is automatically reversible
- Harassing or doxxing the recipient
- Calling a number supplied by an unknown message

These errors usually arise when a deadline, definition, payment route or live condition is assumed instead of checked. Stop before the consequential step if the evidence does not match the selected branch.

Before acting, reopen ABS PayNow erroneous-transfer guidance and ABS e-payment guideline FAQs, confirm that the relevant date, definition and service status still match the case, and save the outcome beside the supporting record. If the facts fall between two branches, use the authorityâ??s contact channel or an appropriately qualified adviser instead of forcing a convenient answer. The checklist earns its keep by creating an audit trail: what was checked, which source controlled, who decided, when the next deadline falls and what evidence proves completion. Recheck immediately before any payment, filing, booking or other irreversible commitment.

Continue with the adjacent task

Once this decision is recorded, test five basic financial-planning benchmarks. Then verify a financial adviser before acting. Each link solves a separate next-step question rather than repeating PayNow wrong transfer recovery Singapore.

Questions readers ask about PayNow wrong transfer recovery Singapore

Can the bank reverse PayNow instantly?

Not necessarily. Banks make reasonable recovery efforts, but success depends on the circumstances and available funds. ABS PayNow erroneous-transfer guidance.

Should I contact the recipient?

ABS advises requesting return from the unintended recipient, then contacting the bank if there is no response. ABS e-payment guideline FAQs.

What if it was a scam rather than a typo?

Tell the bank immediately and use the appropriate ScamShield or police route. ABS PayNow erroneous-transfer guidance.

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