

Digital Resilience Bonus
1. What is the Digital Resilience Bonus (DRB)?

- The Digital Resilience Bonus seeks to uplift the digital capabilities of a broad base of enterprises so that they can adapt to safe management practices after the circuit breaker period. As a pilot, the Bonus will be targeted at the Food Services and Retail sectors. There is a greater urgency for these sectors to digitalise and adapt quickly due to the front-facing nature of their businesses.
- Food Services and Retail enterprises that are incorporated on or before 26 May 2020 and have adopted pre-defined categories of digital solutions by 30 June 2021 can receive bonus payouts of up to \$10,000, if they:
 - i. Register for PayNow Corporate **and** Nationwide e-Invoicing Network; and
 - ii. Adopt the digital solutions in the required categories

The payout for Category 1 and 2 is \$2,500 per enterprise per Category, and the payout for Category 3 is \$5,000 per enterprise. Enterprises that fulfil all categories will receive \$10,000.

F&B	Solutions to adopt in addition to baseline tier
Category 1	(i) Accounting, (ii) HR/Payroll and (iii) Digital Ordering (Dine-in/Takeaway)
Category 2	Online food delivery (via food delivery platforms or own online shopfront) or e-procurement
Category 3	Data mining and analytics

Retail	Solutions to adopt in addition to baseline tier
Category 1	(i) Accounting, (ii) HR/Payroll and (iii) Inventory Management
Category 2	e-Commerce
Category 3	Data mining and analytics

2. What are the types of Food Services and Retail enterprises that qualify for DRB?

- Food Services enterprises include restaurants, cafes, snack bars and food kiosks, bakeries, fast food outlets, food caterers, canteens, food courts, coffee shops and eating houses.
- Retail enterprises include those in footwear, bags, clothing, furniture, jewellery, watches, cosmetics, hardware, pet supplies, toys, books, handphones and computer hardware.
- To view the full list of qualified SSIC for Food Services and Retail sectors, please visit the Digital Resilience Bonus webpage at www.imda.gov.sg/DRBonus#3.

3. My enterprise's primary activity is in retail sales, but retail is currently my secondary SSIC code. What can I do to get myself qualified?

- A Retail or Food Services enterprise that has outdated SSIC codes can be supported through an appeal, if the enterprise's main business activities are in the Retail or Food Services sectors.
- You can submit an appeal by completing the form in the links below. You will also have to provide the necessary supporting documents as stipulated in the form.

Retail

<http://go.gov.sg/drbappeal-retail>

Food Services

<http://go.gov.sg/drbappeal-food>

- Please note that all appeals are subject to IMDA and ESG's evaluation and approval. Enterprises whose appeals are supported will be notified via email and their payout(s) will be processed accordingly.

4. How do enterprises apply for the Digital Resilience Bonus (DRB)?

- There is no need for enterprises to apply for the Bonus. IMDA will work with qualified solution providers, who will submit eligible enterprises' UENs and past month usage information to IMDA. Eligible enterprises will receive the auto-payouts via their PayNow Corporate accounts.

5. I have not adopted any solution for any category under the DRB. What should I do to get myself started?

- You can kick start your digitalisation journey with one of the supporting banks listed under the Digital Resilience Bonus webpage at www.imda.gov.sg/DRBonus#7. Your bank will help you set up a PayNow Corporate account, register on the Nationwide e-Invoicing Network and get started with a suite of solutions that helps you improve your business productivity and competitiveness while becoming eligible for DRB payouts.

6. I am currently using more than one solution that qualify for the same category. Which solution provider should I approach for DRB?

- IMDA will be collecting usage information from all qualified solution providers before cross-checking the data internally to determine the enterprises that will receive the DRB payouts. For example, if you are using two qualified digital ordering solutions, both your solution providers will send your usage information to IMDA.

7. What is InvoiceNow? How do I register on the Nationwide e-Invoicing Network?

- **InvoiceNow** allows direct transmission of invoices in structured digital format from one finance system to another using the Nationwide e-Invoicing network which is based on Peppol, allowing for the invoice to be flipped to E-payments such as Paynow directly.
- If you are using a Peppol-ready ERP/accounting solution, please contact your solution provider on the steps to register on the network. To check if you are on a Peppol-ready

solution, visit <https://www.imda.gov.sg/programme-listing/nationwide-e-invoicing-framework/Peppol-Ready-Accounting-ERP-Solution-Providers>.

- Free solutions are also available. Visit <https://www.imda.gov.sg/programme-listing/nationwide-e-invoicing-framework/Free-E-invoicing-Solutions> to sign up.
- You can also approach one of the supporting banks listed at www.imda.gov.sg/DRBonus#7 for guidance on adopting a Peppol-ready solution.
- Learn more about InvoiceNow through our monthly business briefings on www.imda.gov.sg/einvoice

8. How do I know if my digital solution qualifies for the Digital Resilience Bonus (DRB)? If the solutions that I am using fall under the required categories but are not listed on the IMDA website, how do I get myself qualified for the DRB?

- You can refer to the Digital Resilience Bonus webpage at www.imda.gov.sg/DRBonus to check whether your solution qualifies, or check with your solution provider. Digital solutions supported under the SMEs Go Digital programme, E-commerce Booster Package and Food Delivery Booster Package automatically qualify for DRB. If your solution is not listed on the Digital Resilience Bonus webpage, your solution provider can seek qualification for the DRB via the SMEs Go Digital programme's pre-approval process at this [link](#).

9. If I am using an in-house bespoke solution that falls under the required categories but is not listed on the DRB webpage, how do I get myself qualified for the DRB?

- An enterprise that uses an in-house bespoke solution can be supported through an appeal, if the functionalities of the solution meet the respective solution's specifications.
- You can submit an appeal by completing the form in the links below. You will also have to provide the necessary supporting documents as stipulated in the form.

Retail

<http://go.gov.sg/drbappeal-retail>

Food Services

<http://go.gov.sg/drbappeal-food>

- Please note that all appeals are subject to IMDA and ESG's evaluation and approval. Enterprises whose appeals are supported will be notified via email and their payout(s) will be processed accordingly.

10. I have outsourced my accounting and/or HR payroll functions to a third-party service provider who is using qualified solutions to process my accounting and/or HR payroll transactions. My service provider is not a solution provider and it is not listed on the IMDA website. Am I eligible for the Bonus?

- An enterprise that uses a qualified solution through a third-party service provider can be supported through an appeal, if the service provider can provide documentary proof that the enterprise's accounting/HR payroll transactions are processed using the solution.
- You can submit an appeal by completing the form in the links below. You may also seek assistance from your service provider on the supporting documents required for the appeal.

<p>Retail http://go.gov.sg/drappel-retail</p> <p>Food Services http://go.gov.sg/drappel-food</p> <ul style="list-style-type: none"> • Please note that all appeals are subject to IMDA and ESG’s evaluation and approval. Enterprises whose appeals are supported will be notified via email and their payout(s) will be processed accordingly.
<p>11. How do solution providers get their solutions pre-qualified for the Digital Resilience Bonus (DRB)?</p>
<ul style="list-style-type: none"> • Solution providers seeking to qualify their digital solution for the DRB can now do so via the SMEs Go Digital programme’s pre-approval process at this link.
<p>12. What are the criteria for the type of solutions to be pre-qualified?</p>
<ul style="list-style-type: none"> • All solutions must provide cloud-based, mobile-based or web-based access. In addition, they need to meet the functional requirements specified on the Digital Resilience Bonus webpage at www.imda.gov.sg/DRBonus.
<p>13. When can I receive the payment? How can I check if I have been paid?</p>
<ul style="list-style-type: none"> • The first enterprises that adopt the pre-defined solutions will receive their first Bonus payouts in August. Those that adopt later will receive their Bonus payouts in later months. IMDA will have a monthly cycle of assessing enterprises’ eligibility for the Bonus and making the Bonus payouts. • Assessment of eligibility for the DRB payouts is based on whether an enterprise has used the solution, regardless of the date when the solution was deployed. • The Bonus payout will be paid through your PayNow Corporate account. You can check your account statement to see if you have been paid. • Alternatively, you may check the status of your enterprise’s eligibility for the DRB payouts, including whether your solution provider has submitted your UEN and whether you have been paid, via the Enterprise Portal which will be ready by October. Kindly subscribe to the official SMEs Go Digital Telegram channel at https://t.me/SMEsGoDigital for updates on when the Enterprise Portal is available.
<p>14. If I have more than one PayNow Corporate accounts, which account will the DRB payout be credited to?</p>
<ul style="list-style-type: none"> • The DRB payouts will be credited into the PayNow Corporate account without a suffix, based on your UEN.
<p>15. Do I need to set up my PayNow Corporate account with the supporting banks listed on the IMDA website, or I can choose my own preferred banks? What does the suffix mean?</p>
<ul style="list-style-type: none"> • You can set up your PayNow Corporate account with any of the PayNow participating banks. • The suffix is a 3-digit alpha-numeric character added to an enterprise’s UEN if the enterprise chooses to register for a PayNow Corporate account with suffix.

- It is typically used by enterprises with multiple PayNow Corporate bank accounts linked to the same UEN. A different suffix is assigned to each PayNow Corporate bank account.
- Please note that the DRB payouts will be credited into the PayNow Corporate account without a suffix, based on your UEN.

16. If I get paid for fulfilling Category 1, and I subsequently qualify for Category 2, will I receive the second payout upon fulfilment of Category 2?

- Yes, the Bonus for each category will be extended to you if you adopt all the solutions in that category. The total payout for each enterprise upon fulfilment of all three categories is \$10,000.

17. Must the solutions adopted be new? If I already have existing solutions under the pre-defined categories, am I eligible for the Digital Resilience Bonus (DRB)?

- Yes, enterprises are eligible for the Digital Resilience Bonus (DRB) as long as the adopted solutions fall under the respective categories and are listed on the Digital Resilience Bonus webpage at www.imda.gov.sg/DRBonus.
- Assessment of eligibility for the DRB payouts is based on whether an enterprise has used the solution, regardless of the date when the solution was deployed.

18. How is this Digital Resilience Bonus (DRB) different from the Productivity Solutions Grant (PSG)? If I received PSG support for my digital solution, can I still receive the Digital Resilience Bonus (DRB)?

- As a grant, the Productivity Solutions Grant (PSG) helps to offset the cost of buying a pre-approved digital solution under the SMEs Go Digital programme. As announced in the Resilience Budget, the maximum support level for PSG has been raised from 70% to 80% from 1 Apr 2020 to 31 Dec 2020.
- The Digital Resilience Bonus (DRB) is an additional incentive for digitalisation during this COVID-19 period. It provides a one-time cash payout for enterprises that adopt a pre-defined set of solutions to uplift their digital capabilities so that they can adapt to safe management practices after the circuit breaker period and be more productive and competitive. The solution adopted does not have to be a PSG-supported solution.
- Enterprises can receive the DRB as long as the solutions adopted fall under the respective categories and are listed on the Digital Resilience Bonus webpage at www.imda.gov.sg/DRBonus. For enterprises who have adopted a solution with PSG support, they are still eligible to receive the DRB as long as the solution comes under the DRB list.