

## Joint Factsheet

26 JANUARY 2021

### **START DIGITAL REFRESHED NEW DIGITAL SOLUTIONS TO HELP SMEs ADAPT TO CHANGING BUSINESS LANDSCAPES**

#### **Impact of Start Digital**

Start Digital, launched in January 2019 by the Infocomm Media Development Authority (“IMDA”) and Enterprise Singapore (“ESG”), is an initiative under the SMEs Go Digital programme. It provides newly incorporated SMEs or those that have yet to digitalise with foundational and easy-to-deploy digital solutions, to help them start their digitalisation journeys. These solutions, or Start Digital Packs, are offered by our six partners – DBS, M1, Maybank, OCBC, Singtel and UOB. **From 2019 to 2020, more than 30,000 SMEs** have adopted these Start Digital Packs.

#### **New Start Digital Solutions**

COVID-19 has accelerated the digital transformation of enterprises. At present, Start Digital includes Accounting, Human Resource Management System & Payroll, Digital Marketing, Digital Transactions and Cybersecurity solutions. Based on feedback from SMEs and Start Digital partners, IMDA and ESG are enhancing Start Digital to include new solutions that will enable SMEs to collaborate seamlessly with internal and external parties, and gain new customers.

The new and enhanced categories are:

- Digital Collaboration – These enable employees to work from home or any other convenient locations. Examples include Microsoft 365 and Google Workspace.
- Digital Marketing – Tools that provide SMEs with templates to create social media ads and manage their digital ad buys and placements on a single platform.









This allows SMEs to easily manage targeted digital marketing campaigns and reach out to consumers on social media<sup>1</sup>.





- Digital Transactions – InvoiceNow-linked solutions offered by bank partners are integrated with e-payment including PayNow Corporate to enable SMEs to generate/receive e-invoices through InvoiceNow and receive/make e-payments seamlessly. These solutions help SMEs improve transaction accuracy and administrative productivity. Both e-invoicing and e-payments are part of digital utilities which IMDA is putting in place as baseline infrastructure for the digital economy. Similar to their physical counterparts, digital utilities provide common standards and ease of transactions for businesses.

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<sup>1</sup> In comparison, existing Digital Marketing solutions under Start Digital focus on appointment scheduling, direct messaging tools like WhatsApp, Telegram, Messenger, WeChat and Line, as well as email marketing. They do not provide tools for social media ads such as on Facebook and Instagram.

## Start Digital Solutions from January 2021

START DIGITAL PARTNERS:	 DBS	 M	 Maybank	 OCBC Bank	 Singtel	 UOB
<b>CATEGORY 1</b> Accounting Solution	<ul style="list-style-type: none"> <li>• Financio</li> <li>• DashBod</li> <li>• Xero</li> <li>• <b>Netiquette</b></li> </ul>	<ul style="list-style-type: none"> <li>• MadSoft</li> <li>• Deskera ERP</li> </ul>	<ul style="list-style-type: none"> <li>• Financio</li> </ul>	<ul style="list-style-type: none"> <li>• Quickbooks</li> <li>• DashBod</li> <li>• Xero (Starter Plan)</li> </ul>	<ul style="list-style-type: none"> <li>• Financio</li> </ul>	<ul style="list-style-type: none"> <li>• UOB BizSmart (Enterpryze)</li> </ul>
<b>CATEGORY 2</b> HR Management System & Payroll Solution	<ul style="list-style-type: none"> <li>• Essentials HR</li> <li>• Info-Tech</li> <li>• Payboy</li> <li>• DashBod HR</li> <li>• Talenox</li> </ul>	<ul style="list-style-type: none"> <li>• AGHRM</li> <li>• Deskera People</li> <li>• Info-Tech</li> <li>• Talenox</li> </ul>	<ul style="list-style-type: none"> <li>• Hearti</li> <li>• Justlogin</li> </ul>	<ul style="list-style-type: none"> <li>• Justlogin</li> <li>• DashBod HR</li> <li>• Talenox</li> </ul>	<ul style="list-style-type: none"> <li>• Essentials HR</li> </ul>	<ul style="list-style-type: none"> <li>• UOB BizSmart (HReasily)</li> </ul>
<b>CATEGORY 3</b> Digital Marketing Solution	<ul style="list-style-type: none"> <li>• <b>Skale</b></li> </ul>	<ul style="list-style-type: none"> <li>• EZIOM SmartMeet</li> <li>• EZIOM SmartSite</li> <li>• SendQuick</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Skale</b></li> </ul>	<ul style="list-style-type: none"> <li>• Acuity Scheduling</li> <li>• Capsule</li> <li>• MailChimp</li> </ul>	<ul style="list-style-type: none"> <li>• SendQuick</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Skale</b></li> </ul>
<b>CATEGORY 4</b> Digital Transactions Solution	<ul style="list-style-type: none"> <li>• 99SME (B2B)</li> <li>• Shoptiq</li> </ul>	<ul style="list-style-type: none"> <li>• Spenmo</li> </ul>	<ul style="list-style-type: none"> <li>• Shoptiq</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Eezee</b></li> <li>• Expensify</li> <li>• JustExpense</li> <li>• Shopify</li> <li>• <b>OCBC Velocity (InvoiceNow)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Shoptiq</li> </ul>	<ul style="list-style-type: none"> <li>• UOB Bizsmart (EzyProcure)</li> <li>• UOB Bizsmart (Shopmatic)</li> <li>• <b>UOB Bizsmart (Enterpyze - Invoice &amp; Pay)</b></li> </ul>

START DIGITAL PARTNERS:						
<b>CATEGORY 5 Cybersecurity Solution</b>	<ul style="list-style-type: none"> <li>Broadband Protect</li> <li>ZoneAlarm Mobile Security</li> </ul>	<ul style="list-style-type: none"> <li>ZoneAlarm Mobile Security</li> <li>Onesecure</li> </ul>	<ul style="list-style-type: none"> <li>Business Protect Basic</li> <li>Mobile Threat Prevention</li> </ul>	<ul style="list-style-type: none"> <li>Broadband Protect</li> <li>Business Protect Basic</li> </ul>	<ul style="list-style-type: none"> <li>Broadband Protect</li> <li>Business Protect Basic</li> <li>Data Compliance and Protection Suite</li> <li>Mobile Threat Prevention</li> <li>Trustwave SEG</li> <li>ZoneAlarm Mobile Security</li> </ul>	<ul style="list-style-type: none"> <li>Broadband Protect</li> <li>Business Protect Basic</li> <li>ZoneAlarm Mobile Security</li> </ul>
<b>CATEGORY 6 Digital Collaboration Solution</b>	<ul style="list-style-type: none"> <li>Google Workspace</li> </ul>	NIL	NIL	<ul style="list-style-type: none"> <li>Google Workspace</li> </ul>	<ul style="list-style-type: none"> <li>Google workspace</li> <li>Microsoft 365</li> </ul>	<ul style="list-style-type: none"> <li>Google Workspace</li> </ul>

*Note: Solutions highlighted in yellow are the new solutions added to Start Digital.*

## Signing Up for Start Digital Packs Through Start Digital Partners

SMEs can sign up for Start Digital Packs through any of these Start Digital Partners: DBS, M1, Maybank, OCBC, Singtel and UOB. SMEs can select any two Start Digital solutions with a contract period of at least 18 months and receive at least 6 months of fee waivers. After the fee waiver period, SMEs pay for the solutions as per Partners' rates and contractual terms.

### Eligibility and Terms

Business entities, including sole proprietorships, are eligible for Start Digital if they:

- Have at least 30 percent local shareholding;
- Have annual revenue of not more than S\$100 million or have fewer than 200 employees, at group level; and
- Have not taken up solutions under Start Digital before.

Interested SMEs can approach any of the Start Digital Partners directly for more details and to sign up.

### For more information

For more details on Start Digital, SMEs can visit [www.imda.gov.sg/StartDigital](http://www.imda.gov.sg/StartDigital) or visit the following Start Digital Partners' websites:

DBS	<a href="https://www.dbs.com.sg/sme/startdigital.page">https://www.dbs.com.sg/sme/startdigital.page</a>
M1	<a href="https://www.m1.com.sg/business/sme-start-digital">https://www.m1.com.sg/business/sme-start-digital</a>
Maybank	<a href="https://www.maybank2u.com.sg/en/business/local-enterprise/sme/sme-smart-digital.page">https://www.maybank2u.com.sg/en/business/local-enterprise/sme/sme-smart-digital.page</a>
OCBC	<a href="https://www.ocbc.com/business-banking/smes/business-tools/start-digital">https://www.ocbc.com/business-banking/smes/business-tools/start-digital</a>
Singtel	<a href="https://www.singtel.com/business/solutions/grow-your-business/smedigital">https://www.singtel.com/business/solutions/grow-your-business/smedigital</a>
UOB	<a href="https://www.uob.com.sg/business/start-digital/index.page">https://www.uob.com.sg/business/start-digital/index.page</a>

## About the Infocomm Media Development Authority (IMDA)

The Infocomm Media Development Authority (IMDA) leads Singapore's digital transformation with infocomm media. To do this, IMDA will develop a dynamic digital economy and a cohesive digital society, driven by an exceptional infocomm media (ICM) ecosystem – by developing talent, strengthening business capabilities, and enhancing Singapore's ICM infrastructure. IMDA also regulates the telecommunications and media sectors to safeguard consumer interests while fostering a pro-business environment and enhances Singapore's data protection regime through the Personal Data Protection Commission.

For more news and information, visit [www.imda.gov.sg](http://www.imda.gov.sg) or follow IMDA on Facebook IMDAsg and Twitter @IMDAsg.

## About Enterprise Singapore

Enterprise Singapore (ESG) is the government agency championing enterprise development. We work with committed companies to build capabilities, innovate and internationalise.

We also support the growth of Singapore as a hub for global trading and start-ups, and build trust in Singapore's products and services through quality and standards.

Visit [www.enterprisesg.gov.sg](http://www.enterprisesg.gov.sg) for more information.

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