

JOINT MEDIA RELEASE**Government subsidy under Hawkers Go Digital programme
extended for another year**

SINGAPORE, 10 October 2024 – The Government will continue the subsidy under the Hawkers Go Digital (HGD) programme for another year until end-2025. Following feedback from hawkers, this extension aims to encourage F&B stallholders to continue adopting e-payments and ease into a non-subsidised payment structure, especially against the backdrop of rising operating costs in the current environment.

2. Under the HGD programme, the Government subsidises the 0.5% Merchant Discount Rate (MDR)¹ incurred by stallholders up to the first \$20,000 of e-payment transactions per stall per month.

3. Good progress has been made under the HGD programme. To date, over 11,500 stallholders are offering e-payments through NETS, which is the master acquirer. In August 2024, monthly transaction value and volume reached \$60 million and 7.6 million respectively, compared to \$45 million and 5.4 million in August 2023. This represented a 30% to 40% increase in both monthly transaction value and volume across the span of a year.

4. The HGD programme is a multi-agency effort by Enterprise Singapore and the SG Digital Office (SDO) under Infocomm Media Development Authority, supported by the Housing & Development Board (HDB), JTC Corporation (JTC), and National Environment Agency (NEA). The programme encourages e-payment adoption among stallholders at hawker centres (cooked food and market stalls), coffee shops, and industrial canteens operating in Government-owned (HDB, JTC, and NEA) premises.

5. Ms Low Yen Ling, Senior Minister of State for Trade and Industry & Culture, Community and Youth, said, “Hawkers are an essential part of Singapore’s food culture. By extending the subsidy under the Hawkers Go Digital programme for another year, we aim to help more stallholders embrace e-payment and enhance convenience for both hawkers and customers. This is part of our ongoing efforts to ensure our hawkers continue to thrive in the digital age.”

6. Mr Tan Kiat How, Senior Minister of State for Digital Development and Information & National Development, said, “The significant increase in transaction amount and volume shows that Singaporeans find e-payments useful and have made it an integral part of their daily lives. It is also heartening to see many hawkers adopting e-payment in their operations. I encourage hawkers who have not come onboard to make full use of this extension.”

¹ MDR refers to the fee paid by stallholders to NETS for e-payment transactions under the HGD programme. The MDR is currently 0.5% of the monthly e-payment transaction value. NETS was appointed as master acquirer for the e-payment solution. A master acquirer refers to the appointed entity that handles the payment transactions of merchants across the multiple payment schemes. The entity will act as the main touchpoint to accept e-payments and facilitate reconciliation of accounts and earnings with participating merchants.

7. The Government will continue to work with stallholders to encourage e-payment adoption, including SDO's efforts in educating them on the benefits of e-payment and supporting them in digital upskilling.

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About Enterprise Singapore

Enterprise Singapore 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 startups, and build trust in Singapore's products and services through quality and standards.

Visit www.enterprisesg.gov.sg for more information.

About SG Digital Office

The SG Digital Office ("SDO"), under the Infocomm Media Development Authority ("IMDA"), was established in June 2020, to drive the Government's concerted push to accelerate digital adoption, by building on and ramping up existing efforts to equip individuals with digital skills as the society digitalises.

To find out more about SDO, visit www.digitalforlife.gov.sg.

About the Housing & Development Board

The Housing & Development Board (HDB) is Singapore's public housing authority. We plan and develop Singapore's housing estates; building homes and transforming towns to create a quality living environment for all. We provide various commercial, recreational, and social amenities in our towns for our residents' convenience.

Today, more than 1.25 million flats have been completed in 24 towns and 3 estates across Singapore. HDB flats are home to close to 80% of Singapore's resident population, of which about 90% own their home.

For more information, please visit <http://www.hdb.gov.sg>.

About JTC

Since its inception in 1968, JTC has played a strategic role in ensuring Singapore stays innovative and dynamic amid global manufacturing trends.

As a government agency under Singapore's Ministry of Trade and Industry, JTC is paving the way forward for Singapore's industrial landscape with green and smart estate masterplans such as one-north, Seletar Aerospace Park, Jurong Innovation District, and Punggol Digital District. Our estates attract new investment and foster collaborative ecosystems that strengthen Singapore's position as an advanced manufacturing hub. We also drive innovation in the Built Environment sector by piloting new construction technologies.

For more information on JTC, visit www.jtc.gov.sg.

About the National Environment Agency

The National Environment Agency (NEA) is the leading public organisation responsible for ensuring a clean and sustainable environment for Singapore. Its key roles are to improve and sustain a clean environment, promote sustainability and resource efficiency, maintain high public health standards, provide timely and reliable meteorological information, and encourage a vibrant hawker culture. NEA works closely with its partners and the community to develop and spearhead environmental and public health initiatives and programmes. It is committed to motivating every individual to care for the environment as a way of life, in order to build a liveable and sustainable Singapore for present and future generations.

For more information, visit www.nea.gov.sg.

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Hawkers Go Digital Programme

To kickstart the adoption of e-payment among stallholders, the United e-payment Solution (UePS) initiative was first launched in 2018 and subsequently encapsulated under the Hawkerc Go Digital (HGD) programme in June 2020.

A single, interoperable e-payment system was rolled out using the SGQR, a single standardised QR code, making it easy for stallholders to accept payments from multiple mobile wallets. Currently, there are 22 payment schemes (e.g. wallets and cards), such as GrabPay, PayLah! and WeChat Pay.

NETS was appointed as the master acquirer and key partner for the HGD programme. Stallholders are charged a Merchant Discount Rate (MDR) of 0.5% on transactions paid through SGQR (for example, 2 cents for an order of \$4), which is below the average industry rate of between 2% and 5%. Since 2018, the Government has been subsidising the 0.5% MDR incurred by stallholders up to the first \$20,000 of e-payment transactions per stall per month. There is no monthly subscription fee for stallholders. Consumers do not pay any administrative fees when making such e-payments.