

Frequently Asked Questions

For existing users

I am an existing user to the app/ portal, why am I being prompted to change my login username?

Your username is being updated to a system-generated ID to help protect your personal information and to comply with updated data-protection guidelines, which advise against using identification numbers such as NRIC for login purposes. This change does not affect your account or coverage.

Using full or partial NRIC numbers for authentication has been deemed unsafe, as NRIC numbers are widely known and can be used by unauthorised parties to access personal data. PDPC (Personal Data Protection Commission) has stepped up enforcement, treating continued use of NRIC-based authentication as a breach of Personal Data Protection Act (PDPA) regarding reasonable security arrangements.

What will be my new username?

Your login ID for the mobile app or web portal is system-generated and automatically assigned to help protect your personal information. It is not linked to your NRIC or other identification numbers and cannot be changed by you.

Do I have to accept the change immediately?

No, you have up to 31 May 2026 to activate the change. On 1 June 2026, your username will be automatically updated if you have not initiated any change. We urge that you do it soon at your convenience before 31 May 2026 to enjoy the easy access to our mobile app.

How will I be informed when my username is updated?

If you accept the update via the app or portal, you may choose to receive the updated details via your registered mobile number or email address. On 31 May 2026, your username will be automatically updated. A confirmation email will be sent to you once the update has been completed.

The username update does not change your password, **please use your existing password to login.**

I forgot my password. What should I do?

Select “**Forgot Password**” on the login page and follow the instructions to reset your password. An OTP will be sent to your registered mobile number to validate your request. Please contact us if you are unable to complete this process.

I did not receive my one-time password (OTP).

Check that your mobile number is correct, ensure you have network reception, and request a new OTP if needed. If the issue persists, please contact us for support.

Why am I unable to log in?

Please check that your login details are correctly entered and your device or browser is updated to the latest version.

Do I have to enter my login credentials every time?

The app supports biometric access, which you may enable for a faster login experience.

Use of identification details for authentication

Introduction

The Personal Data Protection Commission (PDPC) will step up enforcement from 1 January 2027 against private organisations that use full or partial NRIC numbers for authentication. In addition, the Monetary Authority of Singapore (MAS) requires all financial institutions to cease the use of full or partial NRIC numbers for authentication by 30 June 2026.

An NRIC number is a unique identifier but not a secret and should be assumed to have been disclosed to multiple parties. As such, NRIC numbers should not be used as authenticators (i.e. to verify that an individual is who they claim to be) or as passwords to access sensitive information or services.

At Alliance, we handle NRIC numbers with care and ensure that their collection, use, and disclosure comply with PDPA requirements. This includes implementing appropriate security measures to protect NRIC numbers in our possession or under our control from unauthorised access, use, or disclosure. Accordingly, we are proactively implementing changes ahead of the stipulated enforcement timeline.

Frequently Asked Questions

What are the changes on the use of identification for authentication purposes?

Private organisations in Singapore must phase out the use of NRIC numbers, full or partial, for authentication. From 1 January 2027, enforcement will be tightened, and organisations should use alternative authentication methods such as unique IDs, passwords, and MFA instead.

What should replace NRIC-based authentication?

Use secure alternatives such as unique user IDs, strong passwords, OTPs, or multi-factor authentication.

What is the difference between Identification vs Authentication?

Identification is a declaration of who you are. A name can be used for identification. However, because multiple persons can have the same name, the Government-issued NRIC number serves to uniquely identify each person.

Authentication is about proving that you are who you claim to be. Authentication refers to the process of proving that a person is who he claims to be, before granting him access to services or information intended only for him.

Does this mean that Alliance will no longer use my NRIC to verify my identity?

Alliance may still ask for your NRIC in order to identify who you are; for example during a phone call or replying your email. We will however not use your NRIC alone to authenticate that you are genuinely the person you claim to be before granting you access to services or information.

Is this change related to data protection compliance?

Yes. This aligns with Singapore's broader digital development and data protection framework, where government agencies (including MDDI) and regulators such as MAS and PDPC promote the responsible use of NRIC and stronger security measures to protect personal data.