Frequently Asked Questions on Visa SimplyGo Launch

A. SimplyGo (formerly ABT)

B. Card Usage – EZ-Link/NETS FlashPay Functionality

C. Card Usage – Contactless Bank Card

D. Fares and Billing

E. Mobile Payments Usage

A.   SimplyGo (formerly ABT)

1. **What is this SimplyGo about? How is it different from Account-Based Ticketing (ABT)?**

    'SimplyGo' brings more ease and convenience to commuters by widening the range of e-payment options in transit. A blend of the words 'simply' with 'go' aptly describe ABT function and traits. With SimplyGo, commuters can choose to use their contactless bank cards, or mobile wallet* on transit, thereby eliminating the need for top-ups. Similar to any contactless bank card purchase, commuters simply take the card out of wallet, tap and go. Bus and train transactions will be processed, accumulated and charged to the credit or debit card.

    Furthermore, commuters can enjoy added convenience by signing up for a SimplyGo account and register their travel cards, to have access to their travel history and transactions via the TransitLink SimplyGo Portal or TL SimplyGo mobile app, anytime, anywhere, regardless of the card they choose to use on transit.

    Apple Pay, Google Pay and Samsung Pay.

2. **What type of cards can be used for Visa SimplyGo Launch?**

    The DBS Visa contactless cards that can be used for SimplyGo are DBS Visa Debit Card, DBS Black Visa Card, DBS Live Fresh Card, DBS Altitude Visa Signature Card, DBS Takashimaya Card, DBS NUSS Debit Card, DBS SUTD Visa Debit Card, DBS Treasures Visa Debit Card, DBS Treasures Private Client Visa Debit Card and DBS Private Bank Visa Debit Card **with expiry date after April 2020**.
    Please ensure you tap with a contactless bank card with the Visa payWave logo on your card.

3. **What is TransitLink SimplyGo Portal?**

    TransitLink SimplyGo Portal is an online account that allows you to view transaction/travel history, submit claims and manage cards. You are strongly encouraged to sign up for a SimplyGo account and add in your DBS Visa contactless cards as it allows you to access to your transaction history and manage your card via the TransitLink SimplyGo Portal or TL SimplyGo mobile app, anytime and anywhere.
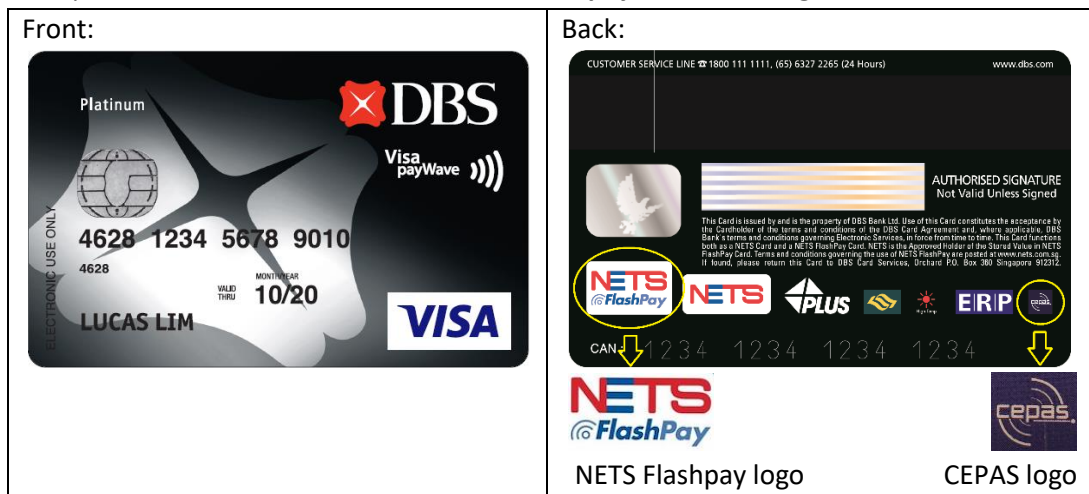
B. **Card Usage – EZ-Link/NETS FlashPay Functionality**
4. **How do I know if my DBS Visa contactless cards have CEPAS (EZ-Link or NETS FlashPay) functionality?**
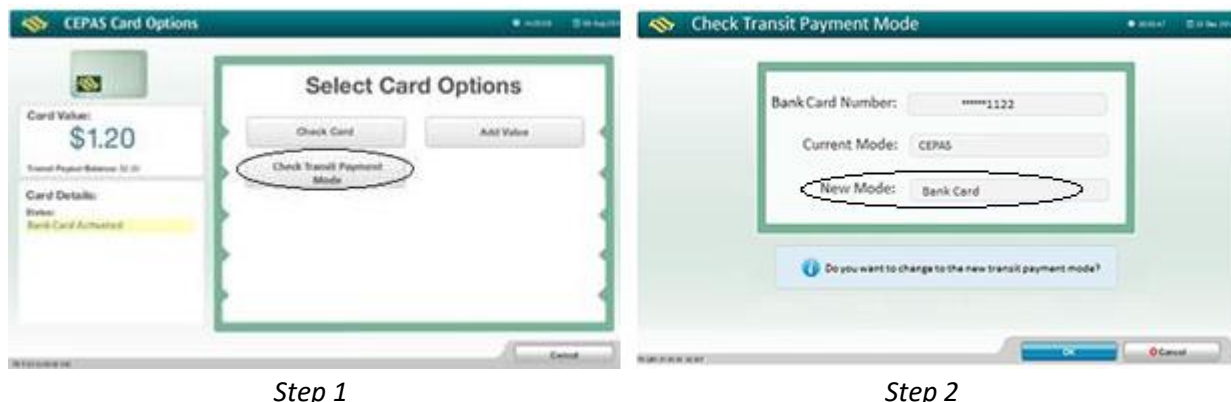   a. **How do I enable my DBS Visa contactless bank card for transit if my card has CEPAS (EZ-Link or NETS FlashPay) functionality?**
   b. **What do I need to do if my DBS Visa contactless card does not have CEPAS (EZ-Link or NETS FlashPay) functionality?**
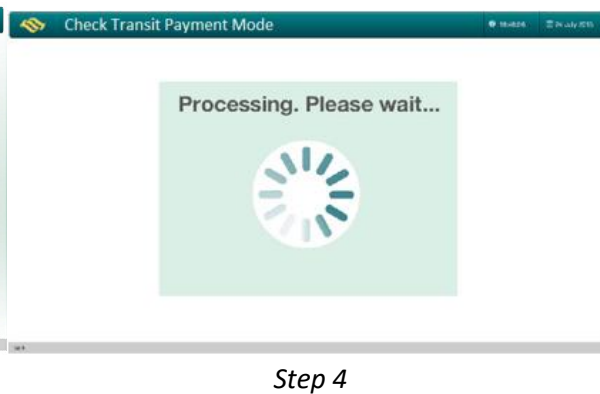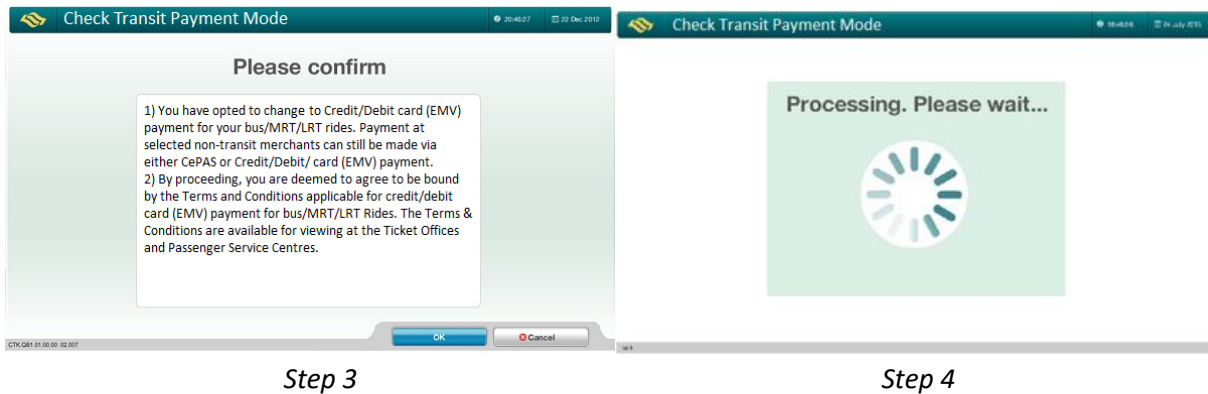
- To find out if your bank card has an EZ-Link or NETS FlashPay functionality, turn to the back of your card and look for the CEPAS/NETS Flashpay logo. If exists, then the card has CEPAS (EZ-Link/NETS FlashPay) functionality.

Example of **DBS Visa Debit Card with NETS Flashpay and CEPAS logo** on the back of the card:

Front:	Back:
	NETS Flashpay logo CEPAS logo

a. With DBS Visa contactless cards with **expiry date after April 2020** and come **with CEPAS** (EZ-Link/NETS FlashPay) functionality, the EZ-Link/NETS FlashPay function will be the default payment mode for transit. Therefore, you will need to visit the General Ticketing Machines at any train station to switch to contactless payment mode. When you place your bank card on the GTM reader, following screen will be prompted directly. Here are the steps of switching payment mode done at the GTM when you place your card on the card reader:

Step 1   *Step 2*

Step 3

Step 4

Step 5

b. With DBS Visa contactless cards with **expiry date after April 2020** and do **not** come with CEPAS (EZ-Link/NETS FlashPay) functionality, your card is now ready to be used directly for public transit rides without the needs to do any switch of payment mode at GTM.

5. **Why am I unable to switch the payment mode of my DBS Visa Card at the GTM?**

It can be due to:

a. The CEPAS wallet on your card expired prior to card expiry. For example, CEPAS wallet expired on 1 April 2019 but card expires in July 2019.

b. There was balance amount in your CEPAS wallet, and you requested for refund before switching of payment mode is done at GTM, and therefore the GTM will not be able to detect CEPAS anymore.

Note: Refund must be done **after** switching of payment mode at the GTM to use SimplyGo.

Hence the GTM screen will prompt the following error message - "Card is Rejected and No Longer Valid":

As you can't use the physical card on transit, you may provision the card on your mobile or wearable devices to tap to pay on transit.

Alternatively, to get a transit-ready card, request for a card replacement via DBS digibank.

6. **How do I get refund for the balance amount in my existing EZ-Link/NETS FlashPay purse?**

- Please ensure that you have already activated your registered card at the GTM before requesting for refund. Once refund has been processed, you will no longer be able to activate at GTM or use the EZ-Link/NETS FlashPay purse for travel or retail purchases.

  For DBS Visa contactless cards with **EZ-Link** functionality:
  a. If your card is not on EZ-Reload:
     You may obtain an immediate refund at the TransitLink Ticket Office if the refund amount is less than $100. For refund of $100 and above, a deferred refund will be processed and your card will be retained. The deferred refund will take 14 working days via transfer to another EZ-Link card or to a POSB/DBS bank account as stipulated by you.

  b. If your card is on EZ-Reload:
     You will have to first terminate EZ-Reload at the TransitLink Ticket Office. After successful termination of EZ-Reload, you may visit the TransitLink Ticket Office to obtain an immediate refund if the amount is less than $100.

For DBS contactless cards with **NETS FlashPay** functionality i.e. Card:

a. If your card is not on Auto Top Up Facility (ATU):

You may obtain an immediate refund at DBS/POSB ATMs by selecting "More Services". Alternatively, you may visit the TransitLink Ticket Office to obtain an immediate refund if the refund amount is less than $100. For refund of $100 and above, a deferred refund will be processed, and your card will be retained. The refund will be credited into your bank account within 14 working days.

b. If your card is on Auto Top Up Facility (ATU):

You will have to first terminate the ATU at any NETS self-service top-up machine or at the NETS Customer Service Centre. After successful termination of ATU, you may proceed to obtain immediate refund at DBS/POSB ATMs by selecting "More Services", or at the TransitLink Ticket Office if the refund amount is less than $100.

C. Card Usage – Contactless Bank Card

7. Why did I receive an error message when I tap my wallet at the card reader at the train gantry or in the bus? Will the cards function properly if I have multiple cards in my wallet?

- If you have more than one contactless payment card (Visa contactless cards, Mastercard contactless cards, EZLink cards, NETS FlashPay cards or others) in your wallet, you might experience card clash. An error message may appear and you may be denied entry or exit, or charged the maximum fare more than once because multiple cards are detected.
It is compulsory to take the desired physical card out to tap at the reader/terminal to avoid the case of fare over-deduction.

8. Can I use my DBS Visa contactless card to make payment for all train and public bus service?

- You can pay for both train and public bus fares (basic, premium and express bus services) with your DBS Visa contactless card, except for private buses.

Please note that for premium bus services, your DBS Visa contactless card can be used to pay for fares only if they are operated by public transport operators (PTOs) and not private operators. All PTO-operated buses (basic, premium and express bus services) are installed with a standard card reader as shown below.

D. **Fares and Billing**

9. **Are there any charges to the fares when using my DBS Visa contactless card for transit?**

   The fares charged using locally-issued contactless bank cards are the same as existing card fares. Please refer to www.ptc.gov.sg/regulation/bus-rail/fare-structure for more information on fares. However, an administrative fee will be levied if you are using a foreign-issued Visa contactless bank card for transit payment.

   Please note that concessionary fares and travel passes are not available for usage with contactless bank cards. This is because concession cards are personalised smartcards that allow certain groups of cardholders to pay for basic bus services and trains at a subsidized rate.

10. **Will the fare amount be displayed on the fare reader when I tap to exit using my DBS Visa contactless card?**

    When using your DBS Visa contactless card for transit payment, the fare reader will display "Bank Card Usage" when you tap to exit. You will be able to view the details of each transaction in your SimplyGo account on the TransitLink SimplyGo Portal or TL SimplyGo mobile app.

11. **How will my transit fares be charged?**

    - For contactless **DBS Visa Cards**, transit fares will be accumulated daily.
      The accumulated amount will be posted as "BUS/MRT" transactions after 4 working days from the date of transaction.

      To view the transactional fares breakdown, please login to your SimplyGo account on the TransitLink SimplyGo Portal or TL SimplyGo mobile app.

12. **Why is there an earmarked amount on my card?**

    - A pre-authorisation fee of S$0.10 will be initiated after a posting of payment is made to the card used at the point of boarding. The pre-authorised amount is performed to ensure that your card is valid and reflected as the earmarked amount on your card.

13. **How do I report discrepancies in my transactions/billing history?**

    - You would be able to file a travel claim for the cards that are linked to your SimplyGo Account on the TransitLink SimplyGo Portal. Claims can only be filed for transactions that are up to 14 days after the date of incident.

14. **How can I convert back to using EZ-Link/NETS FlashPay functionality for transit payments?**

    - You can convert back to using the EZ-Link/NETS FlashPay functionality for transit payment by switching the default payment mode of your card at the GTMs in any train station.

15. Can I still use the EZ-Link/NETS FlashPay function on my card for retail purchases after switching to the bank card payment mode for transit?

- Yes, you can still use your EZ-Link/NETS FlashPay functionality on your card for retail purchases.

E.   Mobile Payments Usage

16. How do I use my mobile payment for transit?

- Using mobile payment for transit usage is the same as your DBS Visa contactless card. You can use the below mobile payment mode:
  - Apple Pay
  - Google Pay
  - Samsung Pay

  To ensure smoother usage of mobile payments, you will need to take note of the following:

  a. **Tap in and out using the same mobile payment mode with the same card**
  A transaction will not be successful if there is a mixture of card usage and mobile payment usage, albeit the card is the same. They will be treated as separate transactions and you may incur multiple charges.

  b. **You will need to enable your mobile payment**
  Like any retail transactions, you will need to enable your mobile payment before usage. For faster entry and exit, it is recommended that you enable your mobile payment before approaching the fare gates.

  c. **Your mobile payment mode may require data network in order for transactions to be completed**
  Please contact your mobile payment provider for more information.

  d. **Ensure that there is sufficient battery in your mobile device**
  Like any other device usage, your mobile payment requires power. Henceforth, you should ensure there is sufficient battery during your journey for mobile payment usage.

17.   Is my phone model compatible for transit usage?

Below is a list of phone models and operating system versions which have been tested:

For Apple Pay:

Model Device	OS Version
iPhone 6 Plus	11.4.1 (15G77)
iPhone 7 Plus	11.4.1 (15F77)

Apple Watch Series 1	4.3.2 (15U70)
Apple Watch Series 2	4.3.2 (15U70)
iPhone Xs	12.0 (16A366)
iPhone Xr	12.1.4 (16D57)
Apple Watch Series 4	5.1.3 (16S535)
iPhone Xs Max	12.1 (16B92)
iPhone X	12.0 (16A5318d)
iPhone 8 Plus	11.4 (15F79)
iPhone 8	11.4 (15F79)
Apple Watch Series 3	4.0 (15R607)
iPhone 6 Plus	11.4.1 (15G77)
iPhone 7 Plus	11.4.1 (15F77)

For Google Pay:

Model Device	OS Version
Samsung Galaxy S7	7.0
Samsung Galaxy S8	7.0
Samsung Galaxy S9	8.0.0
Samsung Galaxy S9+	8.0.0
Samsung Galaxy Note8	8.0.0
Samsung Galaxy Note9	8.1.0
Samsung Galaxy Watch	Tizen OS 4.0.0.0
Samsung Galaxy S10e	9.0
Samsung Galaxy S10	9.0
Samsung Galaxy S10+	9.0
Samsung Galaxy Watch Active	Tizen OS 4.0.0.3

For Samsung Pay:

Model Device	OS Version
Samsung Galaxy S6 Edge	7.0
Samsung Galaxy S8	8.0.0
Samsung Galaxy S8+	8.0.0

Samsung Galaxy Note8	8.0.0
Google Pixel 2 XL	8.1.0

Some mobile device models or mobile payment may not be accepted at our fare readers. Only tested devices are recommended for use in transit. If your mobile payment is not accepted, please contact your mobile payment provider for further assistance.

For full list of FAQ and further information on the SimplyGo System, please visit
TransitLink SimplyGo Portal at https://simplygo.transitlink.com.sg/FAQs