

Frequently Asked Questions about NETS Tap on SimplyGo

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a) About NETS Tap

Travel Smart with NETS Tap!

Simply pay for your public bus and train rides with NETS Tap using the PODB/DBS NETS contactless ATM cards. No more stressing over your travel card balance or carrying a separate travel card, as your transport charges will be directly debited to your bank accounts.

1) What is NETS Tap?

NETS Tap is NETS' contactless payment method. It allows for simple and convenient payments with NETS' contactless bank cards which you can use for retail and F&B purchases, and public transport rides. Instead of having to insert your ATM card into the terminal and key in your PIN, you can just tap your POSB/DBS NETS contactless ATM cards on terminals/ MRT fare gates/ bus card readers to pay for public transit and retail purchases.

Look out for the EMVCo Contactless Indicator “” on your card.

Eligible cards:



POSB ATM Card



DBS ATM Card

2) Will my bank account balance show when I use NETS Tap at the fare gates/ card readers?

When using NETS Tap, the fare reader will display “Bank Card Usage” when you tap to enter and exit buses and MRT stations. You will be able to view the details of each trip in your SimplyGo account on the [TransitLink SimplyGo Portal](#) or TL SimplyGo mobile app. You can choose to turn on push notifications on your mobile devices to receive alerts on fare charges from the TL SimplyGo mobile app each time you tap out.

b) About SimplyGo (formerly known as Account-Based Ticketing)

1) What is SimplyGo (previous working name "Account-Based Ticketing (ABT) System") and what are the benefits of SimplyGo?

'SimplyGo' is an LTA and TransitLink initiative to introduce contactless payments on trains and buses. 'SimplyGo' brings more ease and convenience by giving commuters more e-payment options in transit.

SimplyGo enables commuters to use cards with contactless function for fare payments. There will be no need for upfront top-ups. For NETS Tap users, train and bus fares will be deducted from their bank accounts. For credit and debit card users, the fare payment will be charged to their credit or debit card.

Furthermore, commuters can sign up for a SimplyGo account and register their ATM, debit or credit 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.

2) What type of NETS cards can be used for SimplyGo?

POSB/DBS NETS contactless ATM cards with the EMV/Co Contactless Indicator "



" can be used for SimplyGo. The following POSB/DBS NETS Contactless cards are accepted on SimplyGo.



POSB ATM Card



DBS ATM Card

3) How do I register for a SimplyGo account?

You may visit the [TransitLink SimplyGo Portal](#) or download the TL SimplyGo mobile app to register for a SimplyGo account. You will be required to create a password to login to your account. Please login to your account and go to "My Cards" page to add your NETS contactless ATM card. For Singtel Dash users, please key in your 16-digit Transit Card Number found in the "Train/Bus" tab of the app.

4) What if I forget my password for my SimplyGo account?

A password self-reset feature is available on the login page of the [TransitLink SimplyGo Portal](#) or TL SimplyGo mobile app.

5) What are the benefits of having a SimplyGo account?

With a SimplyGo account, commuters can enjoy the convenience of viewing their travel expenditure and history on the go. Registered users of NETS Tap can also opt to receive push notifications for travel fares and claim approvals using the TL SimplyGo mobile app on their smartphones. Other services include submitting travel claims and viewing of claim status, as well as making payment for penalty fees.

c) Assistance

1) Who can assist me if I encounter problems at the point of boarding or alighting?

Commuters who face issues at the point of boarding and alighting can approach officers at the Passenger Service Centre (PSC) or Bus Captains for assistance. Commuters may wish to contact the Issuing Bank if they encounter difficulties using a specific bank card.

2) Where can I get more information?

More information is available at the [TransitLink SimplyGo Portal](#). For other enquiries, please call the TransitLink Hotline at 1800-2255-663.

d) Card Usage

1) How do I use NETS Tap for transit?

Similar to tapping your current travel card on MRT fare gates and bus card readers, you just need to tap your NETS contactless ATM card at the point of boarding and alighting for buses, and when entering and exiting MRT stations.

2) I receive an error message when I tapped my wallet on the card reader at the MRT fare gates and when alighting the bus. Will the cards function properly if I have multiple cards in my wallet?

You can only use one contactless payment card (Mastercard, Visa, EZ-Link, NETS FlashPay or NETS contactless) at a time. Please remember to take out the card you intend to use from your wallet or bag and tap it on the fare device to enter and exit the MRT station, and when boarding and alighting from buses. Please use the same card to tap in and out.

3) What should I do if I lose my NETS contactless ATM card that was registered for transit?

If you lose your ATM card, please call your Issuing Bank immediately to report loss and prevent misuse.

4) Why is my card blocked?

Please call your Issuing Bank for further assistance.

5) How do I unblock my card in the event that there are insufficient funds?

For NETS Tap and debit card users, you will have to transfer or deposit additional funds into your bank account to continue using SimplyGo.

e) Fees and Billing

1) Is the service applicable to all public train and bus services?

You can pay for all public train and bus fares (basic and premium bus services) with

NETS Tap.

Please note that for premium bus services, NETS Tap 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 and premium bus services) are installed with a standard card reader as shown below.



2) Are there any changes to the fares when using NETS Tap for transit?

No. The fares charged using NETS Tap are the same as existing transit fares. Please refer to www.ptc.gov.sg/regulation/bus-rail/fare-structure for more information on fares. Please note that concession fares do not apply with NETS Tap. Commuters eligible for concession schemes are entitled to be issued personalised smartcards that allow them to pay a subsidised fare.

3) Will there be any additional charges for using this service?

There will be no additional charges when using Singapore-issued contactless ATM cards for SimplyGo.

4) How would I be billed?

Transactions will be processed and deducted from your bank account. The aggregated charges will be accumulated for up to 5 days or after a total of \$15 is spent on transit fares, whichever is earlier. The accumulated amount will be posted to your respective banks after 3 days. Postings will be reflected in your bank account after it has been processed by your Issuing Bank.

To view the breakdown of the aggregated fares, please login to your SimplyGo account on the [TransitLink SimplyGo Portal](#) or TL SimplyGo mobile app.

The finalised charges will also be posted in your account with the merchant descriptor name – “BUS/MRT”.

5) Why are the aggregated charges being posted in the account instead of the actual charges?

The aim of posting aggregated charges is to keep the account statement short and concise. The details of each transaction are available in your SimplyGo Account on the [TransitLink SimplyGo Portal](#) and mobile app.

6) What happens if I have insufficient funds in my account at the point of boarding?

You will not be able to use your contactless bank card for transit if you have

insufficient credit/funds in your card/bank account. You will encounter the following messages on the fare devices (as shown in the pictures below).



Fare gates at MRT stations



Card readers on buses

As such, you will have to add additional funds into your bank account.

7) Will the fare amount be displayed on the reader when I tap to alight or exit?

No, the reader will display “Bank Card Usage” when you tap to alight or exit. The fare amount will be computed by the system after you have completed your journey.

8) Why am I unable to see the fare charged at the point of exit?

You will be able to view the details of each trip in your SimplyGo account on the [TransitLink SimplyGo Portal](#) or TL SimplyGo mobile app. You can choose to turn on the push notifications on your mobile devices to receive alerts on fare charges from the mobile app each time you tap out.

9) Is there a cap on the fares charged or the number of commutes when using NETS Tap for transit?

No. However, your card usage will be subject to funds available in your bank account.

10) What should I do if there are any discrepancies in my transactions/billings history?

If there are discrepancies in your travel transactions or billings, you can submit your claims for the travel transactions of the cards that are linked to your SimplyGo account via the “My Claims” page on the [TransitLink SimplyGo Portal](#) or mobile app. Claims can only be filed for transactions that are up to 60 days after the date of incident.

For commuters who have not signed up for a SimplyGo account or link their cards to their account, please do so at the [TransitLink SimplyGo Portal](#) or mobile app. Please note that you can only view up to the last 180 days of your transaction history.

11) I have a posting of “Incomplete Rail Transaction”/ “Rail Overstay Charge” in my statement. Why is this so?

For MRT

A posting of “Incomplete Rail Transaction” will be reflected in your statement if the point of entry or exit is not recorded in the SimplyGo system. A flat fee of \$2.00 will be charged, regardless of the distance travelled.

A posting of “Rail Overstay Charge” will be reflected in your statement if you exceed

the time limit allowed for exiting a station. In this case, you will be charged an additional fee of \$2.00, on top of the actual fares incurred.

For Buses

For missing entry, the ride will be charged from the first bus stop of bus route to the point of exit.

For missing exit, the ride will be charged from the point of entry to the end of bus route.

f) Transaction History

g) How do I view my transaction history?

You may visit the "My Statements" page in your SimplyGo account on the [TransitLink SimplyGo Portal](#) or mobile app to view the travel transactions and charges made on your card(s).

Transaction information includes journey information, trip information, trip fare and payment posting history. This information can be downloaded into PDF statements.

1) What is the maximum period of my transactions history that I can view?

You can view up to the last 180 days of your transaction history.

h) Mobile Payment & Wearable Usage

1) Is NETS Tap supported by any mobile devices?

Currently, NETS Tap is not supported by any mobile device for payments in transit.

2) Can I use NETSPay for SimplyGo?

No. The tokenised bank ATM cards on NETSPay are not accepted on board public buses and trains for SimplyGo.

Can my kid's Smart Buddy Wearable with the NETS contactless functionality be used for SimplyGo?

The Smart Buddy wearable with the NETS contactless functionality is issued out to school children primarily for retail payments. Smart Buddy is not recommended for transit payment, as concession fare rates will not apply. As Smart Buddy was not designed nor optimised for usage on public buses and trains, a full fare will be charged and users may experience intermittent performance.