

Pilot Launch of the Account-Based Ticketing (ABT) System

Frequently Asked Questions (FAQ)

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Section covers questions on the Account-Based Ticketing (ABT) System and the collaboration with Mastercard

B. Account-Based Ticketing (ABT) System

Section covers questions on the pilot launch details, registration and activation, card usage, fares and billings, transaction history, and assistance provided

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A. Overview

1. What is the Account-Based Ticketing (ABT) System?

The Account-Based Ticketing (ABT) System enables commuters to use credit or debit cards with contactless function for fare payments. During the pilot, only Singapore-issued Mastercard contactless cards will be accepted. There will be no need for upfront top-ups as you will be using your credit card or debit card for fare payments.

Similar to any Mastercard contactless purchases, your bus and train transactions will be processed, accumulated and charged to your credit or debit card. Commuters will be able to track and view their journey and fare history via the TransitLink ABT Portal or TransitLink Mobile Services app.

2. What are the benefits of the ABT System?

The ABT System will eliminate the need for a separate transit card and the hassle of topping up.

In addition, the ABT System will enable commuters to track and view their journey and fare history at their convenience via the TransitLink ABT Portal <www.transitlink.com.sg/ABT> or TransitLink Mobile Services app.

3. What is the difference between using contactless credit/debit cards under the ABT System and the contactless credit/debit cards with EZ-Link or NETS FlashPay functionality?

With the ABT System, commuters are able to use their credit or debit cards with Mastercard contactless function for fare payments directly, subject to the availability of credit/funds in their credit/debit cards. The travel transactions will be processed, accumulated and charged to their credit or debit cards. Commuters will be able to view their journey and fare history at their convenience via the TransitLink ABT Portal or TransitLink Mobile Services app.

For commuters using credit or debit cards with EZ-Link/NETS FlashPay functionality, the current default payment mode for transit usage is the EZ-Link/NETS FlashPay function. With the implementation of the ABT System, commuters will need to switch the payment mode to Mastercard contactless payment at the General Ticketing Machines (GTMs) located at all MRT and LRT stations.

4. Why introduce/adopt the ABT System?

This new initiative ties in with one of the key pillars of Singapore's Smart Nation vision – Smart Mobility, and taps on digital payments technology to provide commuters with a more convenient way to pay for public transit, as well as an enhanced travel experience.

5. Why partner Mastercard for this initiative?

The Land Transport Authority (LTA) is happy to partner Mastercard for this trial as we work towards piloting this new fare payment system in Singapore. Through this public-private partnership, commuters in Singapore will be among the first in Asia to experience this additional fare payment option.

If the pilot is successful, other partners will be invited to participate in the ABT System.

B.1 Pilot Launch

6. When will the pilot launch commence?

The pilot launch will commence on 20 March 2017.

7. Is the pilot programme open to anyone to participate? How do I participate in this pilot launch?

The pilot launch will only be made available to a selected group of Mastercard users via an invitation by their card-issuing banks (Issuing Banks).

If you are not invited but hold a Mastercard contactless credit/debit card, you can visit the TransitLink ABT Portal <www.transitlink.com.sg/ABT> to create an account to indicate

your interest to participate in this pilot programme. Subject to availability, you will be informed to register your credit/debit card to participate in the pilot.

8. Why am I unable to participate in this pilot?

The pilot launch is open to a selected group of Singapore-issued Mastercard users via an invitation by their Issuing Banks. Only successful registrations are eligible for participation.

In the event that you were invited by your Issuing Bank to participate in the pilot but did not accept the invitation, successfully activate your ABT Account or register your Mastercard credit/debit card within the response period specified by your Issuing Bank, you may be unable to participate in the pilot. If you subsequently wish to participate in the pilot, you can visit the TransitLink ABT Portal <www.transitlink.com.sg/ABT> to create an account to indicate your interest to participate in this pilot programme. Subject to availability, you will be informed to register your credit/debit card to participate in the pilot.

9. If I have rejected an invitation from my Issuing Bank previously, can I still register?

If you have previously rejected an invitation from your Issuing Bank, you may visit the TransitLink ABT Portal <www.transitlink.com.sg/ABT> to register for an ABT Account and add your Mastercard contactless card to participate in the pilot before the end of the response period specified by your Issuing Bank, subject to availability of slots.

In the event that the pilot programme is fully subscribed, you may still sign up for an account at the TransitLink ABT Portal. However, you will not be able to add a card for transit usage at that point. You will be informed via email if slots are available at a later stage.

B.2 Registration and Activation of ABT Account

10. How do I register for an ABT Account?

You may visit the TransitLink ABT Portal <www.transitlink.com.sg/ABT> to register for an ABT Account. Upon successful creation of your ABT Account, you will receive an email to activate your account. During activation, you will be required to create a password to login to your account.

11. What if I forget my password?

A password self-reset feature is made available in the login page of the TransitLink ABT Portal <www.transitlink.com.sg/ABT> for you to reset your password.

You will be required to enter your registered email address to proceed with the password self-reset. You will not be able to proceed with the process if the email address you have keyed in does not match the record in the system.

Upon successful submission, an email containing the password reset instructions will be sent to the email address registered for the account. You will need to use the URL appended within the email to perform the password reset.

12. Can I transfer my ABT Account to another person?

No, the ABT Account is non-transferrable.

13. Can I delete my ABT Account?

No, an ABT Account cannot be deleted after creation. However, you can remove your registered credit/debit card from your account.

B.3 Registration and Activation of Mastercard Contactless Card

14. What cards can I register for this pilot?

Only Singapore-issued Mastercard contactless credit or debit cards can be registered under the ABT System during the pilot. Your Mastercard contactless credit and/or debit cards has to be valid for at least 9 months at the point of registration.

Please ensure you register a Mastercard with the following PayPass™ logo or contactless symbol on the front or back of your card.



15. How many Mastercard contactless cards can I register?

You may register up to three (3) Mastercard contactless cards.

16. How do I register my Mastercard contactless card for transit?

You may visit the TransitLink ABT Portal <www.transitlink.com.sg/ABT> to register for an ABT Account. Upon successful creation of your ABT Account, you will receive an email to activate your account. Click on the link in the email to create a password to login to your account. Once you have successfully logged into the account, go to “My Cards” page to register your card. Upon successful registration of your card, a \$0.10 authorisation will be earmarked against your card but will not be charged to your card. The \$0.10 earmark will be released between 7 - 30 days, depending on your Issuing Bank. If you have any queries, you may contact your Issuing Bank for assistance.

You may also pre-register for the pilot by responding to invitations from your Issuing Bank(s). Your Issuing Bank will register your details with TransitLink and your ABT Account will be auto-created. TransitLink will send you an email to activate your ABT Account and provide instructions on when your card can be used for transit. You are strongly encouraged to register your card in the ABT Account as it allows you to view your transaction history and manage your card.

If your Mastercard contactless card is with EZ-Link/NETS FlashPay functionality, you will need to switch your card's payment mode to contactless payment at the GTMs located in any train station 3 days after receiving the confirmation email, prior to transit usage.

17. How do I know if my Mastercard contactless card has EZ-Link/NETS FlashPay functionality?

Your Mastercard contactless card will have EZ-Link/NETS FlashPay functionality if it has either of these logos at the back of the card:



Below is a list of cards which have EZ-Link/NETS FlashPay functionality:

- DBS SAFRA Credit Card
- POSB Everyday Credit Card
- POSB Go! Debit Card
- POSB HomeTeamNS-Passion Debit Card
- POSB PAssion Debit Card
- UOB Lady's Platinum Debit Card
- EZ-Link FEVO card

18. Is the payment mode of my existing credit/debit cards with EZ-Link/NETS FlashPay functionality automatically switch to contactless payment for the pilot?

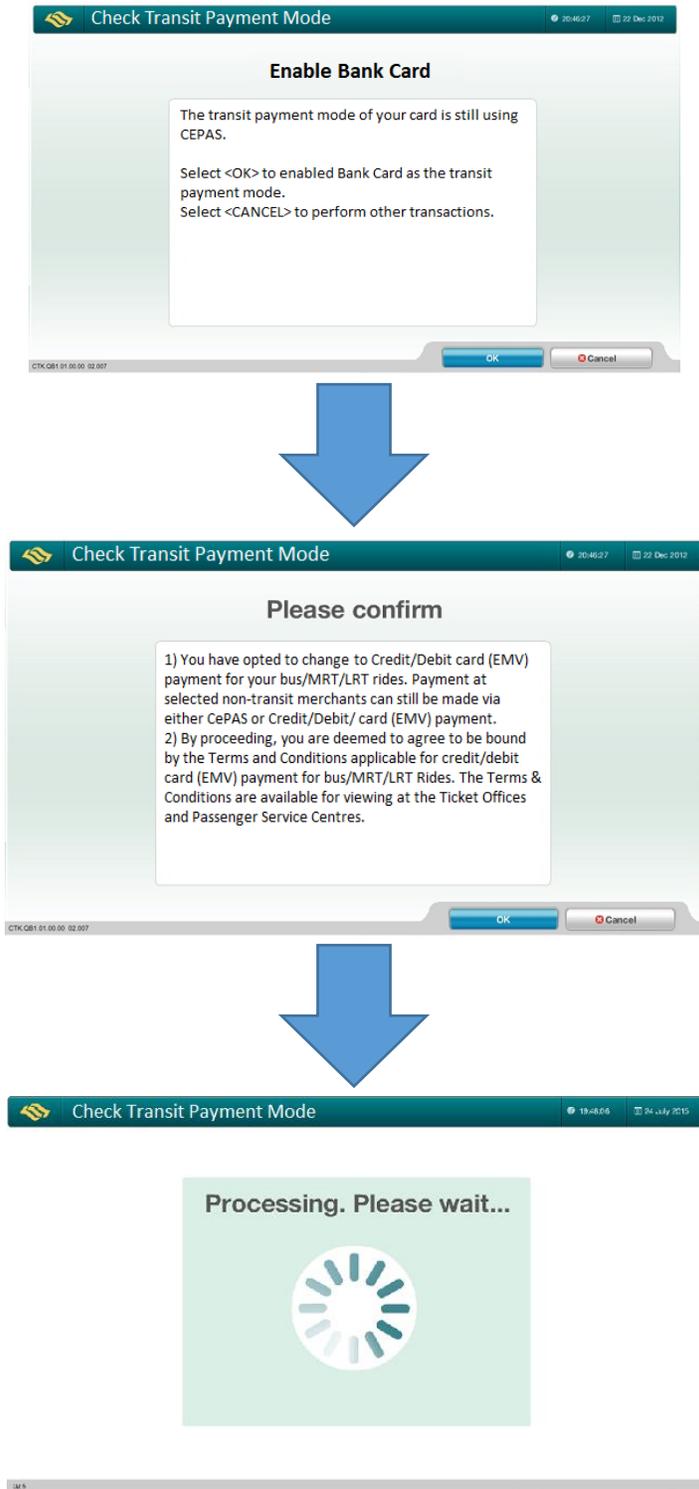
No, the payment mode of your existing credit/debit cards with EZ-Link/NETS FlashPay functionality will not be automatically switched to contactless payment for the pilot. You will need to switch your card's payment mode to contactless payment at the GTMs located in any train station 3 days after receiving the confirmation email, prior to transit usage.

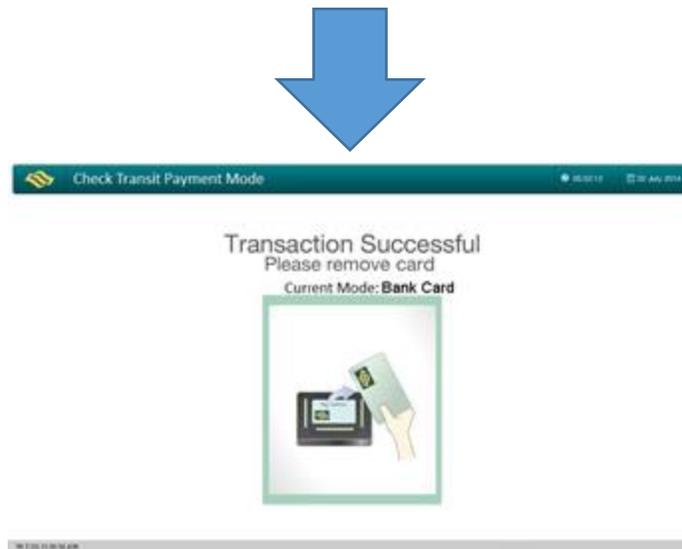
19. How do I switch the payment mode of my Mastercard contactless card to contactless payment after registration?

For Mastercard contactless credit/debit cards, no action is required after you linked them to your ABT Account.

For credit/debit cards that come with both EZ-Link/NETS FlashPay functionality and contactless feature, the EZ-Link/NETS FlashPay function will be the default payment

mode for transit. You will need to visit the GTMs at any train station to switch to the contactless payment mode.





20. Can someone help to switch the payment mode of my Mastercard contactless card at the GTMs on my behalf?

Currently, there is no authentication mechanism for this procedure. As such, the payment mode of your Mastercard contactless cards can be changed at the GTMs by another person other than yourself.

We recommend that you visit the GTMs personally to switch the payment mode of your Mastercard contactless cards. In the event that you are unable to do so, you may have someone perform this procedure on your behalf. However, TransitLink would not be held responsible for your disclosure of your personal information to a third party.

If you notice that your credit or debit card has been registered or used without your knowledge or authorisation, please contact your Issuing Bank immediately.

21. Will the remaining stored value in the EZ-Link/NETS FlashPay purse of my registered Mastercard contactless card be refunded to me when I switch to contactless payment at the GTMs?

The remaining stored value in the EZ-Link/NETS FlashPay purse of your registered Mastercard contactless card will not be automatically refunded to you when you switch to contactless payment at the GTM.

Please note that you will no longer be able to use the EZ-Link/NETS FlashPay purse for travel and retail purchases once the refund request has been processed. Therefore, cardholders are encouraged not to refund the remaining value in their EZ-Link/NETS FlashPay purse so that they can continue to use the EZ-Link/NETS FlashPay purse to pay for retail purchases with the remaining stored value.

22. How do I get a refund of the remaining stored value in the EZ-Link/NETS FlashPay purse of my registered Mastercard contactless card?

For credit/debit cards with EZ-Link functionality:

If you no longer need to use the EZ-Link purse of your card, you may obtain a refund at any TransitLink Ticket Office.

If your card is not on Auto Top Up Facility (ATU), 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. The deferred refund will take 21 days for payment via transfer to another EZ-Link card or to a POSB/DBS bank account stipulated by you.

If your card is on ATU, you may visit any TransitLink Ticket Office to terminate the ATU facility on your card. After successful termination of the ATU facility, you may visit the TransitLink Ticket Office to obtain an immediate refund if the amount is less than \$100.

Your card will be retained by the Customer Service Officer when you submit it for deferred refund. Please notify your Issuing Bank should you require any replacement card and to cancel your card before submitting it for refund.

For credit/debit cards with NETS FlashPay functionality:

If you no longer need to use the NETS FlashPay purse of your card and it is not on ATU, you may obtain an immediate refund at the respective Issuing Bank's 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.

If your card is on ATU, you will have to first terminate or de-activate the ATU at NETS Customer Service Centre or any NETS self-service top-up machine before proceeding to refund your card.

Your card will be retained by the Customer Service Officer when you submit it for deferred refund. Please notify your Issuing Bank should you require any replacement card and to cancel your card before submitting it for refund.

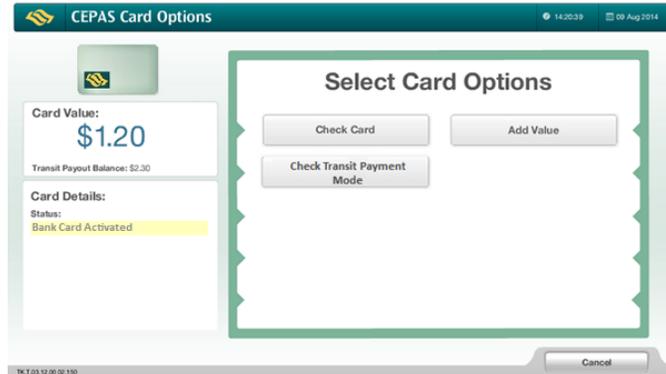
23. How do I remove my Mastercard contactless card from the ABT Portal? Does removing my card mean switching back to EZ-Link/NETS FlashPay function for transit?

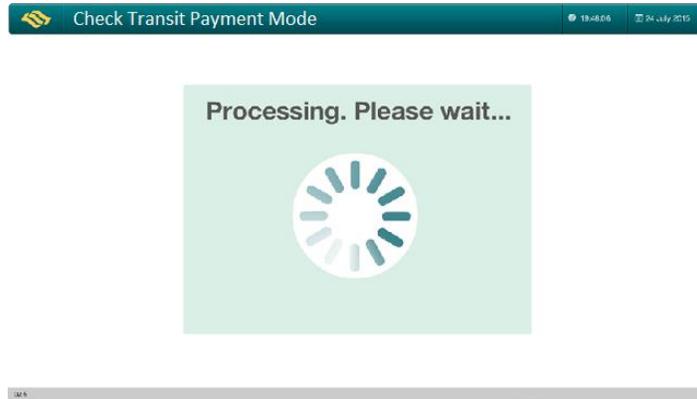
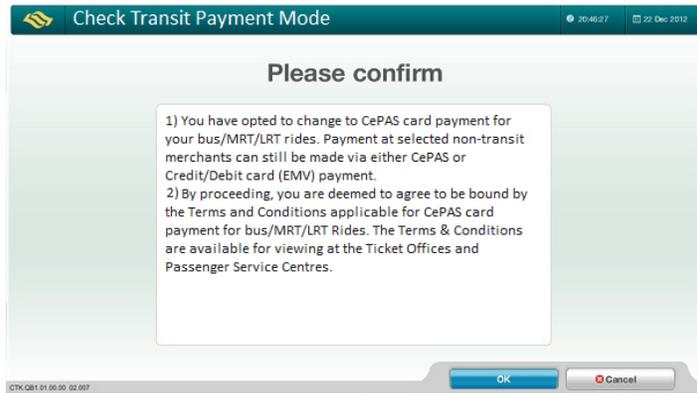
You will be able to remove a card previously registered to your ABT Account from the "My Cards" page in the TransitLink ABT Portal <www.transitlink.com.sg/ABT>. Once the selected card is removed, all the existing and future transaction and travel history of the card cannot be viewed from the portal.

Do note that removing your card from your ABT Account does not automatically switch your card's default payment mode to EZ-Link/NETS FlashPay function for transit. You will need to do the switch at the GTMs in any train station.

Please also note that even if you did not remove your card from your ABT Account, once you switch your card's default payment mode to EZ-Link/NETS FlashPay function, you will not be able to view any of the transaction and travel history of your card.

After selecting "Check Transit Payment Mode"





B.4 Card Usage

24. When can I start using my Mastercard contactless card for fare payment?

For credit/debit cards with EZ-Link/NETS FlashPay functionality:

Pre-registered users via Bank Invitations - You can start using your card during the pilot launch, which will commence on 20 March 2017. You will need to switch the payment mode of your card to contactless payment at the GTMs in any train station from 20 March onwards, before you can use the card to pay for bus and train rides.

Non pre-registered users - Subject to availability, you can start to register for your ABT Account and link your Mastercard contactless credit or debit cards to your account from 20 March 2017. After 3 days upon receiving the confirmation email for registering your card, you can proceed to switch the payment mode of your card to contactless payment at the GTMs in any train station. Your card can be used to pay for bus and train rides immediately after that.

For all other Mastercard contactless cards:

Pre-registered users via Bank Invitations - You can start using your card during the pilot launch, which will commence on 20 March 2017.

Non pre-registered users - Subject to availability, you can start to register for your ABT Account and link your Mastercard contactless credit or debit cards to your account from 20 March 2017. After 3 days upon receiving the confirmation email for registering your card, you will be able to use your Mastercard contactless card for transit during the pilot launch.

25. How do I use my Mastercard contactless card for transit?

In transit, your Mastercard contactless card works exactly like your current travel card. You just need to tap your registered Mastercard contactless card at the card reader at the train gantry or in the bus at the point of boarding and alighting.

26. Are the Mastercard contactless cards linked to my ABT Account transferable?

No, the Mastercard contactless cards that are linked to your ABT Account are non-transferrable.

27. Why did I receive an error message when I tapped 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 (Mastercard contactless cards, EZ-Link Cards, NETS FlashPay Cards or others) in your wallet or purse, 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.

To avoid card clashes, please remove your registered Mastercard contactless card from your wallet to tap at the card reader to enter and exit, and always tap in and out with the same registered card.

28. What should I do if I lose my Mastercard contactless card that was registered for transit?

If you lose your Mastercard contactless credit or debit card that was registered for transit, please call your Issuing Bank to report loss and prevent misuse.

29. How do I register for the pilot again if I lose my registered Mastercard contactless card?

You can register a new card under your existing ABT Account for the pilot at the TransitLink ABT Portal <www.transitlink.com.sg/ABT>.

30. Why is my card blocked?

Your card may be blocked due to various reasons such as insufficient funds or suspicious activities. You may call TransitLink Hotline at 1800-2255 663 for further assistance.

31. How do I unblock my card in the event that there are insufficient funds?

For debit cards users, you will have to add additional funds into your bank account.

For credit card users, you will have to ensure that there is sufficient credit limit.

Upon fulfilling the conditions above, the relevant card will be automatically unblocked after 23 hours for both credit and debit card users.

32. What happens at the end of the pilot? Can I continue to use my Mastercard contactless card for transit?

You will be able to continue to use your Mastercard contactless card for transit after the end of the pilot.

33. How can I convert back to using EZ-Link/NETS FlashPay functionality for transit payments during or at the end of the pilot?

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.

34. Can I still use the EZ-Link/NETS FlashPay functionality on my card for retail purchases after switching to the Mastercard contactless payment mode for transit?

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

B.5 Fares and Billings

35. Is the service applicable to all public train and bus services?

Yes, you can pay for both train and bus fares (basic and premium bus services) with your Mastercard contactless card under the ABT System, except for private buses.

36. Are there any changes to the fares when using my Mastercard contactless card for transit?

The current adult fares and transfer rules are still applicable when you use your Mastercard contactless cards for transit. You can also enjoy free or discounted early morning train rides to MRT stations in the city area before 8.00am on weekdays under the Free Pre-Peak Travel Scheme till 30 June 2017.

Please note that concessionary fares and travel passes are not available as part of this pilot.

37. Will there be any additional charges for using this service?

There will be no additional charges when using Singapore-issued credit and debit cards for this service.

38. How would I be billed?

Transactions will be processed and charged to you in your subsequent credit or debit card bills. The charges, which are aggregated, will be posted to your respective cards after every 8 days or after a total of \$15 is spent on transit fares, whichever is earlier.

The finalised charges will be posted in your account as per your credit card billing cycle with the merchant descriptor name - TL-ABT.

39. Why are the aggregated charges being posted in the account instead of the actual charges?

Charges are aggregated and posted every 8 days or after a total of \$15 is spent on transit fares, to keep the credit card statement short and concise. However, the details of each transaction are available in your ABT Account on the TransitLink ABT Portal <www.transitlink.com.sg/ABT>.

40. What happens if I have insufficient credit in my card at the point of boarding or alighting?

A pre-authorisation of S\$0.10 will be performed after a posting of payment is made to the card used at the point of boarding. If you have insufficient credit in your card and the pre-authorisation fails, you will be disallowed to enter the train/bus. If you are disallowed on entry, you will need to pay for entry via other modes of payment such as a valid CEPAS card or cash.

In the case where you are disallowed on exit at the train station, you will need to proceed to the Passenger Service Centre and purchase an exit ticket equivalent to your travel fare to exit.

If you are unable to tap out on the bus, you will be charged full fare for the journey. Thereafter, you can file a dispute for the journey via the *"My Claims"* page in your ABT Account on the TransitLink ABT Portal <www.transitlink.com.sg/ABT>.

41. 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.

42. Why am I unable to see the fare charged at the point of exit?

During the pilot, the fare charged can be viewed in your ABT Account on the TransitLink ABT Portal <www.transitlink.com.sg/ABT>.

43. Is there a cap on the fares charged or number of commutes when using my Mastercard contactless card for transit?

There is no cap on the fares charged or the number of commutes when using your Mastercard contactless card for transit. It is subjected to the credit or debit limit available in your card.

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

If there are any discrepancies in your travel transactions or billings, you can submit your claims for the travel transactions of the cards that are linked to your ABT Account via the *"My Claims"* page in the TransitLink ABT Portal <www.transitlink.com.sg/ABT>. Claims can only be filed for transactions that are up to 14 days after the date of incident.

For commuters who have not signed up for an ABT Account or link their cards to their account, please do so at the TransitLink ABT Portal. Please note that you can only view up to the last 90 days of your transactions history.

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

A posting of “Incomplete Rail Transaction” will be reflected in your statement if the point of entry or exit is not recorded in the ABT 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.

46. Why is there an earmarked amount on my card?

A pre-authorisation fee will be initiated after a posting of payment is made to the card used at the point of boarding. The pre-authorized amount is reflected as the earmarked amount on your card and will be released based on the respective Issuing Banks’ policy. Currently, the earmarked amount is set at S\$0.10 for the pilot but may be subjected to change at your Issuing Banks’ discretion.

B.6 Transaction History

47. How do I view my transactions history?

You may visit the “*My Statements*” page in your ABT Account on the TransitLink ABT Portal <www.transitlink.com.sg/ABT> 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.

Please note that you are unable to view your travel history and fare deductions at the GTMs and Add Value Machines (AVM⁺). The Passenger Service Centres, TransitLink Ticket Offices and Concession Card Replacement Offices are also unable to provide this information.

48. What is the maximum period of my transactions history that I can view?

You can view up to the last 90 days of your transactions history.

B.7 Assistance

49. 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 the officers at the Passenger Service Centre or Bus Captains for assistance.

50. Where can I refer to for more information?

More information on the ABT System and the Pilot is available at the TransitLink ABT Portal <www.transitlink.com.sg/ABT>.

For enquires on the various promotions, please contact the respective Issuing Banks.

For other enquires, please call the TransitLink Hotline at 1800-2255 663.