

## **Launch of Mobile Payments Trial for Account-Based Ticketing (ABT) System**

### **Frequently Asked Questions (FAQ)**

#### **A. Overview**

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 Mobile Payments Trial launch details, registration and activation, card usage, fares and billings, transaction history, and assistance provided

##### **B.1 Mobile Payments Trial Launch**

##### **B.2 Registration and Activation of Mastercard Contactless Card**

##### **B.3 Registration and Activation of Mobile Devices**

##### **B.4 Registration and Activation of ABT Account**

##### **B.5 Card Usage**

##### **B.6 Mobile Device Usage**

##### **B.7 Fares and Billings**

##### **B.8 Transaction History**

##### **B.9 Assistance**

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#### **A. Overview**

##### **1. What is the Account-Based Ticketing (ABT) System? What is the Mobile Payments Trial for ABT about?**

The Account-Based Ticketing (ABT) System enables commuters to use credit, debit or pre-paid cards with contactless function for fare payments. Commuters will be charged for their public transport rides in their credit or debit card bill, similar to contactless transactions made at retail merchants. They will be able to track and view their journey and fare history via the TransitLink ABT Portal<sup>1</sup> or TransitLink Mobile Services app<sup>2</sup>.

For the Mobile Payments Trial for ABT, commuters need not carry their cards and can simply use their mobile devices to tap in and out of trains and buses. During the Mobile Payments Trial, only Singapore-issued Mastercard contactless cards that have been added into an enabled mobile wallet<sup>3</sup> will be accepted.

##### **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<sup>1</sup> or TransitLink Mobile Services app<sup>2</sup>.

1: TransitLink ABT Portal is at <https://www.transitlink.com.sg/abtmobile>

2: TransitLink Mobile Services app can be downloaded at Google Play Store or Apple App Store

3: Mobile Wallets that are accepted during Mobile Payments Pilot are Apple Pay, Google Pay and Samsung Pay

4: TransitLink Feedback Portal: <https://www.transitlink.com.sg/abtmobilefeedback>

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

With the ABT System, commuters are able to use their credit, debit or pre-paid cards with Mastercard contactless function or mobile wallets with an added Mastercard card for fare payments directly, subject to the availability of credit/funds in their credit, debit or pre-paid cards. The travel transactions will be processed, accumulated and charged to their credit, debit or pre-paid cards. Commuters will be able to view their journey and fare history at their convenience via the TransitLink ABT Portal<sup>1</sup> or TransitLink Mobile Services app<sup>2</sup>.

For commuters using credit, debit or pre-paid 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 trialing 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 Mobile Payments Trial is successful, other partners will be invited to participate in the ABT System.

**6. What is the difference between Mobile Payments and Card Usage?**

Commuters are able to use their Mastercard contactless credit, debit or pre-paid cards for transit. Alternatively, they can simply use their mobile devices to tap in and out of trains and buses without having to carry their cards. In this FAQ, we will cover both areas so that commuters can have more options for transit.

**B.1 Mobile Payments Trial Launch**

**7. When will the Mobile Payments Trial launch commence?**

1: TransitLink ABT Portal is at <https://www.transitlink.com.sg/abtmobile>

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The trial launch for mobile wallets will commence on 26 March 2018.

Please note that participants will only be able to use the registered cards in their mobile wallets after 7 working days from registration at TransitLink Ticket Office (See Step 4 of Qn 24). This waiting period is only applicable during the Mobile Payments Trial.

**8. Is the Mobile Payments Trial programme open to anyone to participate? How do I participate in this Mobile Payments Trial launch?**

The trial launch is only available to a selected group of Mastercard users via an invitation from their companies or organisations. Please refer to the steps listed in Question 24 under “Registration & Activation of Mobile Devices” to participate in the trial.

**9. Why am I unable to participate in this Mobile Payments Trial?**

The Mobile Payments Trial is open to a selected group of Singapore-issued Mastercard users via an invitation. There are limited number of slots for trial and only successful registrations are eligible for participation.

**10. If I have rejected an invitation previously, can I still register?**

If you have previously rejected an invitation from your company or organisation, you may follow the steps listed in Question 24 under “Registration & Activation of Mobile Devices” to participate in the trial, which is subjected to availability of slots.

In the event that the Mobile Payments Trial programme is fully subscribed, you may still sign up for an account at the TransitLink ABT Portal<sup>1</sup>. 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 Mastercard Contactless Card**

**11. What cards can I register for this trial?**

Only Singapore-issued Mastercard contactless credit, debit or pre-paid cards can be registered under the ABT System during the trial. Your Mastercard contactless credit, debit or pre-paid cards has to be valid for at least nine (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.

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## 12. How many Mastercard contactless cards can I register?

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

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

You may visit the TransitLink ABT Portal<sup>1</sup> to register for an ABT 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.

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.

## 14. 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
- EZ-Link M1-FEVO Card
- Standard Chartered Unlimited Card
- Citibank SMRT Card

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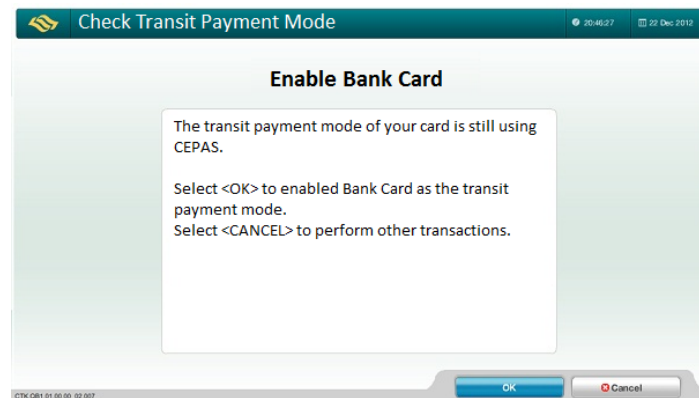
**15. Is the payment mode of my existing credit, debit or pre-paid cards with EZ-Link/NETS FlashPay functionality automatically switched to contactless payment for the trial?**

No, the payment mode of your existing credit, debit or pre-paid cards with EZ-Link/NETS FlashPay functionality will not be automatically switched to contactless payment for the trial. 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.

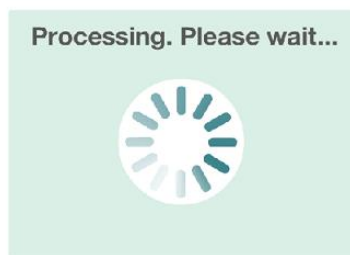
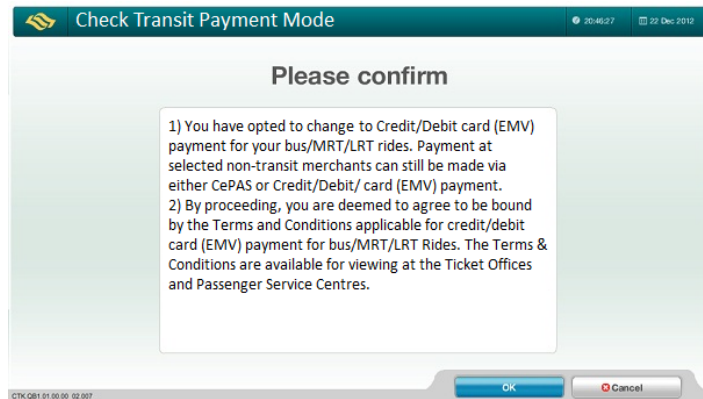
**16. How do I switch the payment mode of my Mastercard contactless card to contactless payment after registration?**

For Mastercard credit, debit or pre-paid cards that do not come with EZ-Link/NETS FlashPay functionality, no action is required after you have linked them to your ABT Account.

For credit, debit or pre-paid 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. Please note that your EZ-Link/NETS FlashPay purse has to be active in order to switch to contactless payment mode for ABT.



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**17. 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, debit or pre-paid card has been registered or used without your knowledge or authorisation, please contact your Issuing Bank immediately.

**18. 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.

In addition, you will not be able to switch the payment mode of your contactless card at the GTM if you have refunded the EZ-Link/NETS FlashPay purse prior to performing the switch.

**19. 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 or pre-paid 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.

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4: TransitLink Feedback Portal: <https://www.transitlink.com.sg/abtmobilefeedback>

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 or pre-paid 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.

If the card is not on ATU, please spend the remaining stored value in the CEPAS purse to below \$100, so that you can obtain an immediate refund and your cards will not need to be retained.

**20. 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<sup>1</sup>. 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.

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After selecting “Check Transit Payment Mode”

CEPAS Card Options

Card Value: \$1.20

Transit Payout Balance: \$2.30

Card Details:

Status: Bank Card Activated

Select Card Options

Check Card Add Value

Check Transit Payment Mode

Cancel

Check Transit Payment Mode

Bank Card Number: 514412\*\*\*\*\*1122

Current Mode: Bank Card

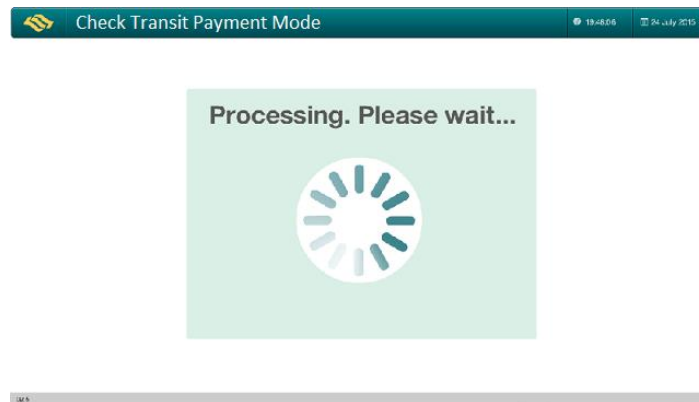
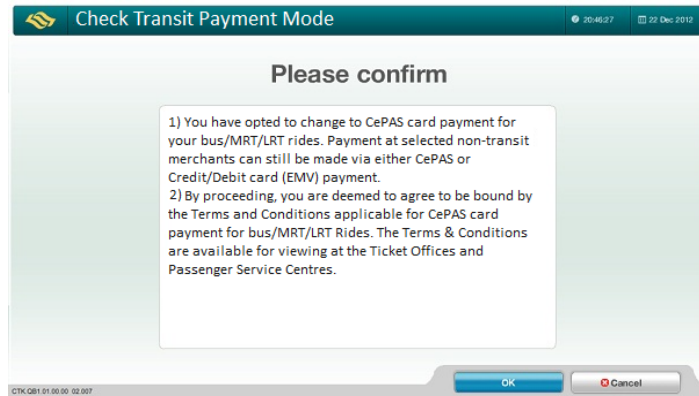
New Mode: CEPAS

Do you want to change to the new transit payment mode?

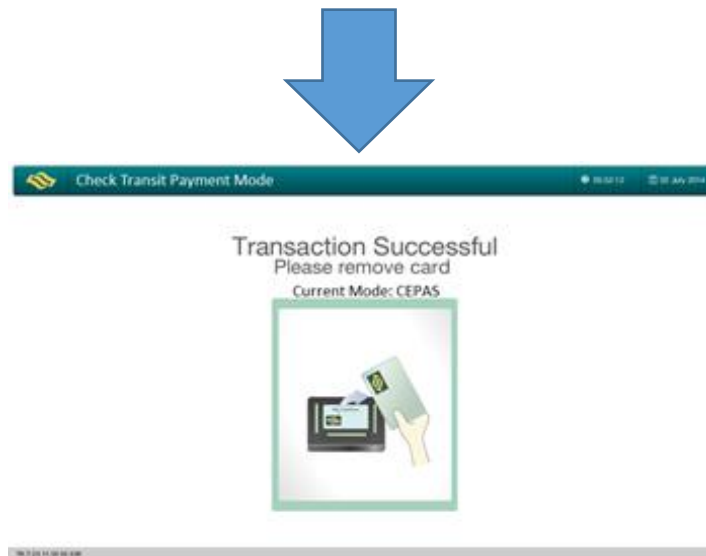
OK Cancel

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Updated: 26th Feb 2018



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### B.3 Registration and Activation of Mobile Devices

#### 21. Which mobile wallets can I use on transit?

During the Mobile Payments Trial, only the following mobile wallets can be used for transit: Apple Pay, Google Pay and Samsung Pay. These mobile wallets are supported on NFC-enabled mobile devices only. Please check with your mobile device provider if you are unsure on the eligibility of your mobile device.

#### 22. Is my phone model compatible with Mobile Payments Trial?

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

For Apple:

Device	iPhone 6 Plus	iPhone 7	iPhone 7 Plus	Apple Watch Series
Model Number	MGA82CH/A	MNGX2CH/A	MNFP2CH/A	MNP02CH/A
iOS/OS Version	10.3.2 (14F89)	10.3.2 (14F89)	10.3.2 (14F89)	3.2.2 (14V485)

For Android:

Device	Google Nexus 5X	Google Pixel	Google Nexus
Model Number	Nexus 5X	Pixel	Nexus 6P
Android Pay Version	1.23.155555280	1.23.155555280	1.23.155555280
Android Version	7.1.2	7.1.2	7.1.2

For Samsung:

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Device	Samsung Galaxy 7	Samsung Galaxy 8	Samsung Gear S3
Model Number	SM-G930FD	SM-G950FD	SM-R765F
Android Pay Version	2.7.15	2.7.15	1.3.2103
Android Version	7	7	-

Some mobile device models or mobile wallets may not be accepted. If your mobile wallet is not accepted, please contact your mobile wallet or mobile device provider.

### 23. How do I set up an account on my mobile wallet?

For Google Pay, please download the Google Pay app from the Google Play Store if you are using an NFC-enabled Android™ on Kit Kat® (4.4) or higher.

For Apple Pay, NFC-enabled Apple devices would come equipped with the digital wallet. Please visit here to check if your devices are eligible for contactless payment.

For Samsung Pay, a Samsung Pay shortcut will be preloaded, allowing you to download and install the app.

If you do not find these digital wallets in your mobile device, please update your mobile phone to the latest operating system or check with your mobile phone provider.

For more information on how to set up an account, please visit the respective mobile wallet websites:

- Apple Pay
- Google Pay
- Samsung Pay

After which, you can add supported payment cards in the mobile wallet and use your mobile device for fare payments. Please check with your Issuing Bank on the compatibility of your payment cards with your digital wallet if you are unsure. Similar to the Mastercard contactless cards, only Singapore-issued Mastercard cards can be added and used for fare payments.

### 24. How many Mastercard cards on one mobile wallet can I register for transit?

We recommend that users register only one Mastercard card on their mobile wallet for fare payments. This will ensure that the same card in the mobile wallet will be used for entry and exit, preventing the occurrence of double charging. However, you may register up to three (3) Mastercard contactless cards.

Please also ensure that the mobile device does not have other CEPAS or EMV cards attached to the phone, to avoid double charging.

### 25. How do I register my mobile wallet for transit?

- 1: TransitLink ABT Portal is at <https://www.transitlink.com.sg/abtmobile>
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Step 1: Register an ABT Account at TransitLink ABT Portal<sup>1</sup>

Step 2: Key in details as required

The screenshot shows the 'ACCOUNT INFORMATION' registration form. It includes fields for Email Address\*, Confirm Email\*, ID Type\* (a dropdown menu showing 'select'), ID Number\*, First Name\*, Last Name\*, and Mobile No.\* (with a pre-filled '65'). Below these fields is a CAPTCHA image showing '1f7by' and a 'Key in code below:' input field with a refresh icon. At the bottom, there is a 'DECLARATION' section with two checkboxes: 'I have read and agree to the Terms & Conditions.' and 'I wish to receive newsletters and updates from TransitLink.' A red 'CONTINUE' button is located at the bottom right of the form.

Step 3: Register your preferred Mastercard through the “Add New Card” function in the “My Card” page

The screenshot shows the 'MY CARDS' page. On the left is a 'MY ACCOUNT' sidebar with links: My Statements, Submit Claim, MY CARDS (highlighted), Personal Details, Change Password, and Change Email. The main content area has a table with columns: #, Card Number, Card Name, Expiry Date, and Created Date. Below the table is an 'ADD NEW CARD' button with a plus icon. A note below the button states: 'Please ensure you register a Mastercard with the following PayPass™ logo or contactless symbol on the front or back of your card'. Below this note are the logos for Mastercard, paypass™, and the contactless symbol (four curved lines).

### **For LTA / TL's Family and Friends**

Step 4a: Visit TransitLink Ticket Offices at selected stations (Buona Vista, City Hall and Tampines MRT Stations) to register your mobile wallet. Please present the Mobile Payments Trial invitation poster with your mobile device.

### **For Mastercard and Partners' Employees**

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Step 4b: Please register your mobile wallet at the designated card reader location that has been communicated by your company or organisation.

Alternatively, you can also register your mobile wallet at TransitLink Ticket Offices at selected stations (Buona Vista, City Hall and Tampines MRT Stations).

**26. Does my card have to be contactless to be able to add it into my mobile wallet?**

No, your card does not have to be contactless to be added into your mobile wallet. Please check with your Issuing Bank on the compatibility of your cards with your mobile wallet of choice.

**27. How do I remove the registered Mastercard card which I had added into my mobile wallet from the Mobile Payments Trial?**

You will be able to remove a card previously registered to your ABT Account from the “My Cards” page in the TransitLink ABT Portal<sup>1</sup>. Once the selected card is removed, all the existing and future transaction and travel history of the card cannot be viewed from the portal.

**28. Can I take part in the Mobile Payments Trial if I am an existing card user of ABT Pilot with Mastercard?**

Yes, please visit TransitLink Ticket Offices at selected stations (Buona Vista, City Hall and Tampines MRT Stations) to register your mobile wallet. Please present the Mobile Payments Trial invitation poster with your mobile device. There is no need to register for an ABT account again.

**B.4 Registration and Activation of ABT Account**

**29. How do I register for an ABT Account?**

You may visit the TransitLink ABT Portal<sup>1</sup> to register for an ABT Account.

**30. What if I forget my password?**

A password self-reset feature is made available in the login page of the TransitLink ABT Portal<sup>1</sup> 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.

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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.

### **31. Can I transfer my ABT Account to another person?**

No, the ABT Account is non-transferrable.

### **32. Can I delete my ABT Account?**

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

## **B.5 Card Usage**

### **33. When can I start using my Mastercard contactless card for fare payment?**

For credit, debit or pre-paid cards with EZ-Link/NETS FlashPay functionality:

Subject to availability, you can start to register for your ABT Account and link your Mastercard contactless credit, debit or pre-paid cards to your account. 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 train rides immediately. As the updating of bus devices are subject to delay, you may need to allow for an additional 2 days to begin usage for bus rides.

For all other Mastercard contactless cards:

Subject to availability, you can start to register for your ABT Account, link your Mastercard contactless credit, debit or pre-paid cards to your account. After 3 days upon receiving the confirmation email for registering your card, you will be able to use your Mastercard contactless card to pay for train rides. As the updating of bus devices are subject to delay, you may need to allow for an additional 2 days to begin usage for bus rides.

### **34. 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.

### **35. Are the Mastercard contactless cards linked to my ABT Account transferable?**

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

**36. 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 mobile wallet or purse?**

If you have more than one contactless payment card (Mastercard contactless cards, EZ-Link 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.

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.

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

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

**38. How do I register for the trial again if I lose my registered Mastercard contactless card?**

You can register a new card under your existing ABT Account for the trial at the TransitLink ABT Portal<sup>1</sup>. Please call TransitLink Hotline at 1800-2255 663 to request the officer to remove the lost card.

**39. Why is my card blocked?**

Your card may be blocked due to various reasons such as insufficient funds or suspicious activities. You may call your Issuing Bank for further assistance.

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

For debit or pre-paid card users, you will have to add additional funds into your bank account or pre-paid card.

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 credit, debit and pre-paid card users.

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**41. What happens at the end of the trial? 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 trial.

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

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.

**43. 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.6 Mobile Wallet Usage**

**44. When can I start using my mobile wallet for fare payments?**

For commuters who have registered their mobile wallets at selected TransitLink Ticket Offices (Buona Vista, City Hall and Tampines MRT Stations), you will be able to start tapping your mobile device for fare payments after 7 working days from registration.

**45. How do I use my mobile device on transit?**

**For Google Pay:**

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## use android pay on buses & trains

Using Android Pay on public transit is similar to paying with any other contactless payment card. Simply tap in on entry, and tap out on exit with your mobile phone.



### step 1:

Wake your phone and hold it to the card reader.\*



### step 2:

The tick appears.



### step 3:

And you are on your way!



\*You may be prompted to unlock your phone with your password or fingerprint.

Using Google Pay for fare payments is similar to paying with any other contactless payment card. You will need to wake your phone, and hold it to the card reader to tap in on entry and tap out on exit. You are strongly encouraged to set your credit/debit card for transit purposes as your default payment card on Google Pay for ease of payment.

To pay with a non-default card, open the Google Pay app before tapping on the card reader, tap the selected card you wish to use and hold the back of your phone against the card reader for payment.

From time to time, you may be prompted to unlock your phone with your fingerprint or password.

## For Apple Pay:

Apple Pay to add in screenshots and visual images to guide users on usage flow for Apple Pay.

Using an iPhone or Apple Watch on LTA Services (ABT Trial):

With your iPhone 8 or earlier

1. Make sure that your device is on before you enter the gate. It doesn't need to be connected to a network.
2. As you approach a fare gate or board the bus, double-click the Home button with your device on the Lock screen. This pulls up your default card. If this is not your registered card for the ABT trial, select your registered card now. To change your default card go to Settings > Wallet & Apple Pay on your iPhone. Tap Default Card, then choose a new card.
3. Rest your finger on Touch ID. You'll see Hold Near Reader on the screen.
4. Within a minute, hold the top of your iPhone near the contactless reader at the transit gate.

After a moment, you'll see Done and a checkmark on the display.

With your iPhone X

1. Make sure that your device is on before you enter the gate. It doesn't need to be connected to a network.

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2. As you approach a fare gate or board the bus, double-click the side button. This pulls up your default card. If this is not your registered card for the ABT trial, select your registered card now. To change your default card go to Settings > Wallet & Apple Pay on your iPhone. Tap Default Card, then choose a new card.
3. Glance at iPhone X to authenticate with Face ID or enter your passcode.
4. Hold the top of your iPhone X near the contactless reader at the transit gate. After a moment, you'll see Done and a checkmark on the display.

With your Apple Watch

1. Double-click the side button. This pulls up your default card. If this is not your registered card for the ABT trial, select your registered card by swiping left. To change the default card, open the Apple Watch app on your iPhone. Tap the My Watch tab, tap Wallet & Apple Pay > Default Card, then choose a new card.
2. Hold the display of your Apple Watch within an inch of the contactless reader.
3. Wait until you feel a gentle tap. [Watch the demo](#) to see how it works.

### **For Samsung Pay:**

With your Samsung mobile phone

For the best user experience on transit, it is recommended to set your default payment card for transit on Samsung Pay. You will only need to set this once.

1. Launch Samsung Pay by either swiping up from the home button (screen off) or home screen.
2. You may need to select your card for transit if it is not your default payment card
3. Authenticate with your iris, fingerprint or PIN
4. Tap your phone on the card reader.

To set your default payment card:

- Launch Samsung Pay app, tap on Settings > Set default card
- Enable default card option if it is not already enabled
- Select the card you would like to use for transit

With your Samsung Gear S3 / Gear Sport

Once you have activated Samsung Pay on your Gear S3 / Gear Sport and added your cards, simply press and hold the 'back' key to launch Samsung Pay. Select your desired payment card, press the **Pay** button on your Gear S3 / Gear Sport and place it near to the card reader.

1. After putting on your Gear S3 / Gear Sport, enter PIN once to authenticate the device.
2. Press and hold the Back button to launch Samsung Pay.

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3. The last card used or latest card added will be shown (If you have more than one card added, select the card you want to pay by swiping left or right, or by rotating the bezel to select card)



4. Tap on the "Pay" button to make payment.



Place your Gear S3 / Gear Sport over the card reader.

Please note that if you use both your mobile wallet and contactless payment card to travel, they are considered separate payment modes. To enjoy distance-based fares, you will

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need to choose which payment mode you want to pay with and use the same mode for your whole journey.

**46. Why is that I am successfully registered but cannot seem to tap my mobile wallet for fare payment?**

Please ensure that you have received notification from TransitLink that your mobile wallet is ready for fare payments, and check that your mobile device is not in close proximity to another contactless card or device to avoid card clash.

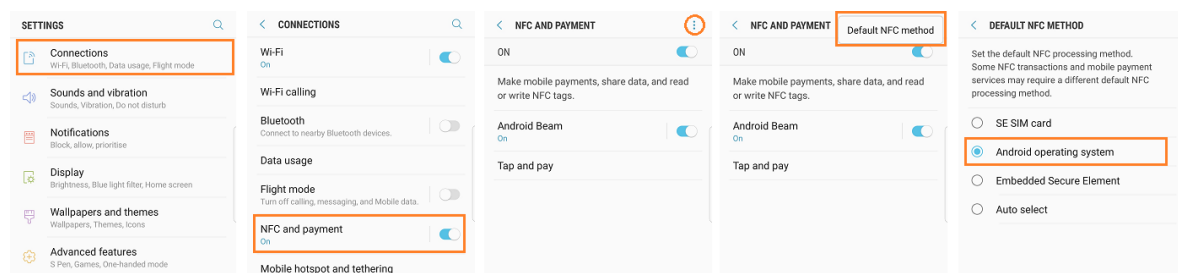
Due to the secure feature of mobile wallets, also ensure that no recent changes have been made to your mobile device from point of registration to receiving the notification from TransitLink. These include removing and re-adding your registered Mastercard credit/debit card into your mobile wallet, adding a new or reissued Mastercard credit/debit card, and changing or resetting your mobile device. Otherwise, you will need to re-register your mobile wallet for fare payments.

To re-register your mobile wallet, simply visit any of the TransitLink Ticket Office at selected locations (Buona Vista, City Hall and Tampines MRT Stations) and follow the same registration process in Question 24 under “Registration & Activation of Mobile Devices”.

**47. What should I do if I want to switch over from my enabled NFC SIM to using my mobile wallet for fare payments?**

For those using Samsung Pay:

- 1) Tap on Settings
- 2) Select Connections > NFC and Payment
- 3) Tap on the “More” icon at the top right-hand corner and select **Default NFC Method**
- 4) Select **Android Operation System**



For those using Google Pay (Excluding Samsung phone models):

If you are currently using an NFC SIM card, please contact your respective telco to replace your SIM card to a Non-NFC SIM card before proceeding to use Google Pay for fare payment.

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**48. What should I do if I had tapped in with my mobile wallet but am unable to tap out with the same mobile wallet upon exit?**

Please carry alternative modes of payment (registered Mastercard contactless card, CEPAS card or others) in case your mobile wallet is not detected by the fare gate or bus reader. Thereafter, you can file a claim for the journey via the “*My Claims*” page in your ABT Account on the TransitLink ABT Portal<sup>1</sup>.

**49. The Mastercard card which I had added into my mobile wallet has been blocked. Does this affect the use of my mobile wallet for fare payment? What should I do?**

Once you have called your respective Issuing Bank to have your card unblocked, please call TransitLink Hotline at 1800-2255 663 to unblock the card for transit.

## **B.7 Fares and Billings**

**50. 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 cards or mobile wallets under the ABT System, except for private buses.

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



**51. Are there any changes to the fares when using my Mastercard contactless cards and mobile wallets for transit?**

The current adult fares and transfer rules are still applicable when you use your Mastercard contactless cards or mobile wallets for transit. You can also enjoy discounted

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Pre-peak train rides on MRT before 8.00am on weekdays under the Pre-Peak Travel Scheme.

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

In addition, if there is a change in payment mode during the journey, transfer rules do not apply. These include using a different card for payment during the same journey and a change in payment mode while using the same card – CEPAS to Mastercard contactless / Mastercard contactless to CEPAS.

## **52. Will there be any additional charges for using this service?**

There will be no additional charges when using Singapore-issued credit, debit, pre-paid cards or mobile wallets for this service.

## **53. How would I be billed?**

Transactions by either your credit, debit or pre-paid Mastercard card or mobile wallets will be processed and charged to you in your subsequent credit, debit or pre-paid card bills. The charges, which are aggregated, 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. Depending on your Issuing Banks, postings may not be reflected immediately in your credit, debit or pre-paid card accounts.

The finalised charges will be posted in your account as per your billing cycle with the merchant descriptor name - BUS/MRT.

## **54. Why are the aggregated charges being posted in the account instead of the actual charges?**

Charges are aggregated and posted after 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 by your Mastercard credit, debit and pre-paid card or mobile wallet are made available in your ABT Account on the TransitLink ABT Portal<sup>1</sup>.

## **55. What happens if I have insufficient credit in my card or mobile wallet 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 or mobile wallet used at the point of boarding. If you have insufficient credit in your card or mobile wallet 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.

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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<sup>1</sup>.

**56. 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.

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

During the trial, the fare charged can be viewed in your ABT Account on the TransitLink ABT Portal<sup>1</sup>.

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

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

**59. 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 or mobile wallets that are linked to your ABT Account via the *"My Claims"* page in the TransitLink ABT Portal<sup>1</sup>. 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 or mobile wallets to their accounts, please do so at the TransitLink ABT Portal<sup>1</sup>. Please note that you can only view up to the last 90 days of your transactions history.

**60. 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.

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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.

#### **61. 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-authorised 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 trial but may be subjected to change at your Issuing Banks’ discretion.

### **B.8 Transaction History**

#### **62. How do I view my transactions history?**

You may visit the “*My Statements*” page in your ABT Account on the TransitLink ABT Portal<sup>1</sup> to view the travel transactions and charges made on your registered card(s) or mobile wallet(s).

To view the transactions made by your mobile wallet for transit, simply register the Mastercard card which you have added into your mobile wallet. You will be able to view all transactions made using that Mastercard card, both via the physical card and mobile wallet. The transactions made via your registered cards and mobile wallets will be differentiated by the icon next to each transaction.

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.

#### **63. 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.9 Assistance**

#### **64. Who can assist me if I encounter problems at the point of boarding or alighting?**

Please carry alternative modes of payment (registered Mastercard contactless card, CEPAS card or others) in case there are issues at the point of boarding or alighting.

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Commuters can also approach the officers at the Passenger Service Centre or Bus Captains for assistance.

#### **65. Where can I refer to for more information?**

More information on the ABT System and Mobile Payments Trial is available at the TransitLink ABT Portal<sup>1</sup>.

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

For enquiries regarding configuration of your mobile wallet, please contact the respective mobile wallet providers.

For other enquiries or issues, please visit TransitLink Feedback Portal<sup>4</sup>.

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