



Frequently Asked Questions (FAQ)

1. What is SimplyGo (previous working name “Account-Based Ticketing (ABT System”)? What does SimplyGo mean? What are the benefits of SimplyGo?

‘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 HSBC contactless cards, or Apple Pay on transit, thereby eliminating the need for top-ups. Similar to any contactless 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.

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

All HSBC contactless cards will be accepted in public transit with effect from 6 June 2019.



EMVCo Contactless Indicator

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 HSBC contactless card.

4. What is the difference between using HSBC contactless cards under SimplyGo and HSBC debit cards with NETS FlashPay functionality?

Commuters who currently use HSBC debit cards with NETS FlashPay functionality require upfront top-ups. With the launch of SimplyGo with Mastercard and Visa, such top-ups are not necessary, and commuters would be able to use their HSBC contactless credit and debit cards for fare payments directly, subject to the availability of credit/funds in their bank

cards. The transactions will be processed, accumulated and charged to their credit or debit cards, as with any other contactless purchase.

Your HSBC debit card has a NETS FlashPay functionality – there is a CEPAS logo at the back of your card.

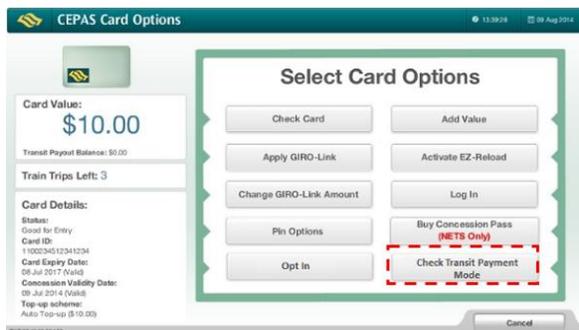


CEPAS Logo

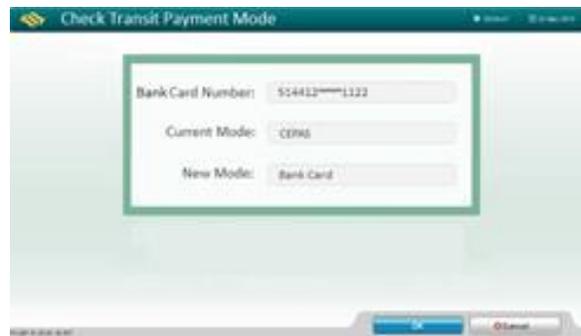
To use SimplyGo with these cards, you can switch the payment mode of your card to contactless payment at the General Ticketing Machines (GTMs) located at all MRT and LRT stations.

5. How do I enable my HSBC debit card for transit since it comes with NETS FlashPay functionality?

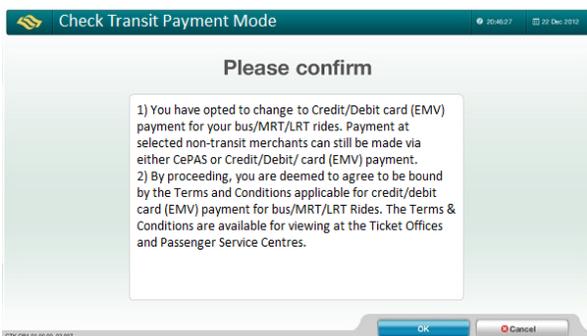
You will need to visit the General Ticketing Machines at any train station to switch to contactless payment mode.



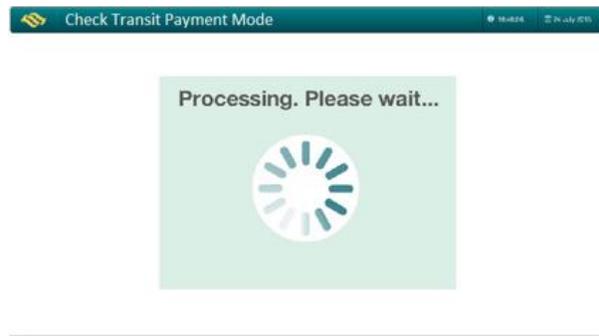
Step 1-Select "Check Transit Payment Mode"



Step 2



Step 3



Step 4

Transaction Successful
Please remove card
Current Mode: **Bank Card**



Step 5

6. What will happen to the remaining stored value in the NETS FlashPay purse of my HSBC debit card after I have switched the payment mode?

The remaining stored value will remain in the NETS FlashPay wallet, and can be used for retail purchases. You can also choose to refund the remaining stored value at any TransitLink Ticket Office. Before proceeding to TransitLink Ticket Office to refund your remaining stored value, you will need to visit a General Ticketing Machine (available at all MRT stations) to switch to contactless payment mode for transit usage. Please note that you will not be able to switch the transit payment mode (including switching to bank card payment mode) after the refund is done.

Upon refund, you will not be able to use the NETS FlashPay functionality. This includes switching the payment mode of your HSBC debit card back to NETS FlashPay functionality or vice versa, topping up your NETS FlashPay purse, or using the NETS FlashPay for retail purchases.

7. How do I remove my HSBC contactless card from the TransitLink SimplyGo Portal?

You are able to remove a card previously registered to your SimplyGo account from the “My Cards” page on the [TransitLink SimplyGo Portal](#) or TL SimplyGo mobile app. Once the selected card is removed, all the existing and future transaction and travel history of the card cannot be viewed from the portal.

For HSBC debit cards - do note that removing your card from your SimplyGo account does not automatically switch the default payment mode of your card to NETS FlashPay function for transit. You will need to make the switch at the General Ticketing Machines located at MRT and LRT stations, and provided you had not done a refund of the remaining value in the purse.

8. How do I use my HSBC contactless card for transit?

You just need to tap your HSBC contactless card at the fare reader at the train gantry or in the bus at the points of boarding and alighting. The fare reader will display “Bank Card Usage”.

To view your journey and fare history, you are encouraged go through the [TransitLink SimplyGo Portal](#) or TL SimplyGo mobile app.

9. What should I do if I lose my HSBC contactless card?

If you lose your HSBC card, please call us at 1800 HSBC NOW (1800 4722 669) immediately to report loss and prevent misuse.

10. Can I de-activate my HSBC contactless card for transit?

There is currently no functionality to de-activate your HSBC contactless card for transit.

To ensure that travel fares are charged to the travel card you intend to use (e.g. [Mastercard](#), [Visa](#) or [NETS FlashPay](#)), please take out that particular card from your bag

or wallet so that you tap only one travel card (e.g. Mastercard, Visa or NETS FlashPay) when using the transit system.

11. Can I use my HSBC contactless card for transit if I have insufficient funds/credit?

You will not be able to use your HSBC contactless card for transit if you have insufficient funds or credit in your card 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

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

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

Please call us at 1800 HSBC NOW (1800 4722 669) if you wish to check the adequacy of funds or credit in your card account. You may visit the General Ticketing Machines to check if your card is good for transit after the above conditions are fulfilled.

You will encounter the following messages if your card is not good for transit (as shown in the pictures below).



Cards with NETS FlashPay functionality – Not good for Transit



Cards without NETS FlashPay functionality – Not good for Transit

12. Can I tap my wallet or bag at the card reader?

Please take out the card you intend to use from your bag or wallet so that you tap only one contactless card (e.g. Mastercard, Visa or NETS FlashPay) when using the transit

system. Ensure that you always tap in and out using the same card. This prevents the system from considering the entry and exit as two separate transactions.

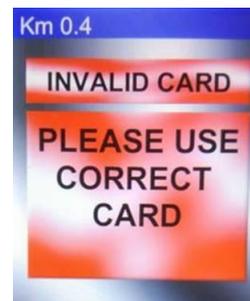
When a transit device detects presence of more than one contactless card, an error message may appear and you will be denied entry or exit. If several contactless cards are detected, more than one card may be charged.

13. Why do I see the message “Card Failed” on the fare gates at MRT stations and “Invalid Card” on the card readers on buses?

You will see the following messages (as shown in the pictures below) when multiple contactless cards (e.g. Mastercard, Visa or NETS FlashPay cards) are detected at the fare gates or card readers, and you will not be able to enter/exit the station/bus. Please take out the card you intend to use from your wallet or bag so that you tap only one contactless card at the fare device to enter and exit, and always tap in and out with the same card.



Fare gates at MRT stations



Card readers on buses

14. Is my mobile device compatible for transit usage?

Below is a list of mobile devices and operating system versions which have been tested and can be used with HSBC contactless cards:

For Apple Pay:

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

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

15. Can I use my HSBC contactless card to make payment for all train and public bus services?

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

Please note that for premium bus services, your HSBC 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.



16. How would I be billed for transit payments using HSBC contactless card?

The transactions will be processed, accumulated and charged to your HSBC contactless cards with the merchant descriptor name "BUS/MRT".

For HSBC Premier Mastercard cards, fare charges will be accumulated for up to 5 days or after a total of \$15 is spent on transit fares, whichever is earlier.

For HSBC Visa cards, fare charges will be accumulated daily.

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

17. Will the fare amount be displayed on the fare reader when I tap to exit using my HSBC contactless card?

When using your HSBC contactless card for transit payment, the fare reader will display “Bank Card Usage” when you tap to enter and 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. You can choose to turn on push notifications on your mobile devices to receive alerts on fare charges from the mobile app each time you tap out.

18. What should I do if there are any discrepancies in my transactions/billings for my SimplyGo account?

If there are any discrepancies in your travel transactions or billings, you may submit 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 TL SimplyGo mobile app.

Under the Distance Fares system, trips made within the same journey will be consolidated before the fare is finalised. Hence, your fare will be indicated as ‘Estimated Fare’ (denoted by ) in your travel transaction history before it is finalised. Please file your claim only after the fare has been finalised (denoted by ). Do also note that 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 linked their cards to their account, please do so on the [TransitLink SimplyGo Portal](#) or TL SimplyGo mobile app. Please note that you can only view up to the last 180 days of your transaction history.

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

For Rail

A posting of Incomplete Rail Transaction will be reflected in your statement as “Missing Entry” / “Missing Exit”, if the point of entry or exit is not recorded in the SimplyGo system. A flat fare of \$2 will be charged, regardless of the distance travelled.

A posting of Rail Overstay Charge will be reflected in your statement as “*”, if you exceed the time limit allowed for exiting a station. In this case, you will be charged an additional fee of \$2, 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.

20. Who can assist me if I encounter problems using my HSBC contactless card at the point of boarding or alighting?

Commuters who face entry/exit mismatch at the point of boarding or alighting can approach the officers at the Passenger Service Centre (PSC) or Bus Captains for assistance.

For repeated declined transactions, please use an alternative HSBC contactless card or an EZ-Link/NETS FlashPay card for public transit usage.

You may wish to contact our contact centre if you encounter difficulties using an HSBC contactless card.

21. Where can I refer to for more information on SimplyGo and use of HSBC cards on SimplyGo?

More information on the SimplyGo system is available on the [TransitLink SimplyGo Portal](#) and TL SimplyGo mobile app.

For enquiries on HSBC Mass Transit promotion, please visit our website at hsbc.com.sg/tap or contact us at 1800 HSBC NOW (1800 4722 669).

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