



## Frequent Asked Questions on SimplyGo

### GENERAL

#### 1. **What is SimplyGo (previously known as “Account-Based Ticketing (ABT) System”)? What are the benefits of SimplyGo?**

SimplyGo brings more ease and convenience to commuters by widening the range of e-payment options in transit. With SimplyGo, commuters can choose to use their contactless bank cards, or mobile wallet (Apple Pay, Google Pay and Samsung Pay) on transit, thereby eliminating the need for top-ups. Similar to any contactless bank card purchase, commuters simply take the card out of wallet, tap and go. Bus and train transactions will be processed, accumulated and charged to the credit or debit card. Towards the end of the year, commuters using their ez-link cards can also start upgrading their cards to enjoy SimplyGo benefits like topping up on-the-go via the SimplyGo account.

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. **Which Citibank Cards can be used for SimplyGo?**

The eligible Citi Cards that can be used for SimplyGo are:

- Citi ULTIMA Card
- Citi Prestige Card
- Citi PremierMiles Visa Card
- Citi Cash Back Card
- Citi Rewards Card
- Citibank SMRT Card
- Citi M1 Platinum Card
- Citi Clear Platinum Card
- Citibank SMRT Debit Mastercard
- Citibank Debit Mastercard
- Citibank Priority Debit Mastercard
- Citigold Debit Mastercard
- Citigold Private Client Debit Mastercard

Please note that except for the Citibank SMRT Card, all other cards above do not require activation before they can be used for SimplyGo.

**Accordingly, please be advised not to tap your bag or wallet on the card reader. If several contactless cards are detected (whether issued by Citibank or other banks), more than one card may be charged.**

### 3. How do I use my eligible Citi Card for transit?

You just need to tap your eligible Citi Card at the fare reader at the train gantry or in the bus at the point 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.

**Please be advised not to tap your bag or wallet on the card reader. If several contactless cards are detected (whether issued by Citibank or other banks), more than one card may be charged.**

### 4. Can I de-activate my eligible Citi Card for SimplyGo?

There is currently no functionality to de-activate your eligible Citi Card for SimplyGo. Please note that by tapping your eligible Citi Card on the card reader, you are consenting to your eligible Citi Card to be charged for the relevant SimplyGo transaction. To ensure that travel fares are charged to the travel card you intend to use (e.g. Mastercard, Visa, or EZ-Link), please take out that particular card from your bag or wallet so that you tap only one travel card (e.g. Mastercard, Visa, or EZ-Link) when using the transit system.

**Please be advised that if several contactless cards are detected (whether issued by Citibank or other banks), more than one card may be charged.**

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

No, please do not tap your wallet or bag at the card reader to avoid being charged on all your contactless cards that are in your wallet/bag. 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 EZ-Link) 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.

**Please be advised that if several contactless cards (whether issued by Citibank or other banks) are detected, more than one card may be charged.**

### 6. Are there any charges to the fares when using my eligible Citi Card for transit?

The fares charged using eligible Citi Cards are the same as existing card fares. Please refer to [www.ptc.gov.sg/regulation/bus-rail/fare-structure](http://www.ptc.gov.sg/regulation/bus-rail/fare-structure) for more information on fares. However, an administrative fee will be levied if you are using a foreign-issued contactless bank card for transit payment.

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

## 7. How would I be billed for transit payments using an eligible Citi Card?

The transactions will be processed, accumulated and charged to your eligible Citi Card with the merchant descriptor name "BUS/MRT".

For eligible Citi Mastercards, 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 eligible Citi Visa Cards, fare charges will be accumulated daily. The accumulated amount will be posted to your eligible Citi Card after 3 days.

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

**Please note that your bank account may go into overdraft if you are using an eligible Debit Card and there are insufficient funds at the point of billing. Please fund your overdraft account upon notification to prevent incurring any interest or insufficient funds fees.**

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

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. After creating an account and adding your Ez-Link CAN # or Credit Card PAN #, you can click on the transaction in question from your historical charges and file a claim on it.

Under the Distance Fares system, trips made within the same journey are consolidated before the fare is finalised. Hence, your fare will be indicated as 'Estimated Fare' in your travel transaction history before it is finalised. Please file your claim only after the fare has been finalised. 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.

We regret to inform that Citibank will not be able to assist with resolving any discrepancies which are due to multiple contactless cards being detected and charged.

## FOR CITIBANK SMRT CARD AND CITIBANK SMRT DEBIT MASTERCARD

### 9. How do I enable my Citibank SMRT Card/Citibank SMRT Debit Mastercard for SimplyGo's contactless payment if my card comes with EZ-Link functionality?

For your Citibank SMRT Card/Citibank SMRT Debit Mastercard, the EZ-Link function is the default payment mode for transit if no action is taken. If you wish to switch to make payment for transit via SimplyGo (i.e. contactless payment mode), you will need to visit the General Ticketing Machines at any train station. Please note that for all other eligible Citibank Cards, your card can be used to make payment for transit via SimplyGo without any activation.

**Please be advised that if several contactless cards (whether issued by Citibank or other banks) are detected, more than one card may be charged.**

### 10. I have already enabled my Citibank SMRT Card/Citibank SMRT Debit Mastercard for SimplyGo contactless payment. How do I switch the payment mode of my Citibank SMRT Card/Citibank SMRT Debit Mastercard back to EZ-Link functionality?

You will need to visit the General Ticketing Machines at any train station to switch back to EZ-Link payment mode.

**Please note that the switch back to EZ-Link functionality will not be possible after if you had obtained a refund of the remaining stored value in the EZ-Link purse of your Citibank SMRT Card/Citibank SMRT Debit Mastercard.**

### 11. What will happen to the remaining stored value in EZ-Link wallet of my Citibank SMRT Card/Citibank SMRT Debit Mastercard after I switch the payment mode to SimplyGo?

The remaining stored value will remain in the EZ-Link wallet, and can be used for retail purchases. You can also choose to obtain a refund of the remaining stored value at any TransitLink Ticket Office. Before proceeding to TransitLink Ticket Office to obtain a refund of your remaining stored value, you will need to visit a General Ticketing Machines (available at all MRT stations) to switch to contactless bank card payment mode for transit usage.

**Please note that upon refund, you will not be able to use the EZ-Link wallet/functionality. This means that you cannot (i) switch the payment mode of your Citibank SMRT Card/Citibank SMRT Debit Mastercard back to EZ-Link functionality; (ii) top-up your EZ-Link purse; or (iii) use the EZ-Link wallet for retail purchases.**

### 12. Where can I refer to for more information?

For further information on SimplyGo, please refer to SimplyGo's Frequently Asked Questions page at <https://simplygo.transitlink.com.sg/FAQs>.