ALL ABOUT NETS FLASHPAY AND HOW IT WORKS

What is NETS FlashPay?

NETS FlashPay is a contactless payment feature on Frank Credit Card that can be used for everyday payments such as for food, groceries, transport and it is accepted at more than 85,000 acceptance points islandwide.

What is the difference between NETS FlashPay and VISA payWave?

NETS FlashPay and Visa payWave are two different contactless payment features on the FRANK Credit Card. NETS FlashPay is a stored value facility, whereby Network for Electronic Transfers Singapore Pte Ltd (NETS) is the holder and operator. Each time there is insufficient value in your NETS FlashPay, the Auto Top-Up (ATU) feature is triggered and S$50 will be charged to your FRANK Credit Card. The S$50 can then be used for transactions at any merchants with NETS FlashPay terminals. Visa payWave is a Visa feature that allows customers to make faster and easier transactions for purchases below S$100. All Visa payWave transactions are charged directly to your FRANK Credit Card.

How do I register/activate the NETS FlashPay Auto Top-up (ATU) on my FRANK Credit Card?

All FRANK Credit Cards are automatically registered for the NETS FlashPay ATU facility. To activate, simply use your card on MRT/LRT, public buses, ERP and car parks upgraded to accept CEPAS-compliant cards. The ATU amount of S$50 will be charged to your FRANK Credit Card and there is a top-up fee of S$0.25 for each ATU transaction (waived until 31 December 2015).

Can I activate/trigger the Auto Top-Up (ATU) at any NETS FlashPay terminal?

The NETS FlashPay ATU feature will only work when you tap your card on MRT/LRT, public buses, ERP and parks upgraded to accept CEPAS-compliant cards. However, NETS FlashPay can be used at any outlet with a NETS FlashPay terminal.

Is a deposit required for the Auto Top-up (ATU) on my FRANK Credit Card?

No deposit is required for the ATU on OCBC Frank Credit Card (the "Card"). ATU will only be triggered when the Card is tapped at an MRT/bus card reader and the value of the Card falls below S$0. Please note that, from 15 Jun 2015 onwards, for any OCBC Frank Credit Cardholder, S$50 will be earmarked from your Card upon the first ATU trigger and every subsequent ATU triggered on the Card thereafter. The amount earmarked for an ATU will be charged to the Card upon the trigger of the next ATU. The earmark may be cancelled if within 30 days from the time of the last ATU, you have not triggered another ATU on the Card. However, if there is any further ATU subsequent to any earmark cancellation, S$50 will again be earmarked on the Card for every subsequent ATU.

How do I obtain a refund of my stored value in my NETS FlashPay when my FRANK Credit Card is replaced or cancelled?

a) You may terminate or de-activate the ATU at iNETS Kiosk.

   • You may then perform an online refund of the remaining stored value in the card at any iNETS Kiosk or local bank ATM after 10 working days. This amount will be credited directly to your bank account; or

   • You can obtain an immediate cash refund at TransitLink Ticket Office.

b) You may submit your ATU registered card for deferred refund at the TransitLink Ticket Office or NETS Customer Service Centre.

   • The remaining stored value and ATU deposit (if any) will be credited to your account within 14 working days upon receipt by NETS.

Note: Please note that your card will be cut up and retained when you submit it for deferred refund. You'll need to notify your bank should you require any replacement card or to cancel your account before submitting the card for refund.

What if an error message shows when I try to use the NETS FlashPay feature?

If you see an error message when using your card, this could be due to the following reasons:

1. There are multiple cards detected at the same time when tapping your wallet

2. There is less than an interval of 3 calendar days between the current ATU and the next ATU. Assuming your card received an ATU of S$50 on Monday, the next time an ATU can be performed on your card is on Friday of the same week.

If it is due to a faulty NETS FlashPay purse, please apply for a replacement card by visiting any OCBC Branch/FRANK Store or call our OCBC Customer Service Hotline at 1800 363 3333 (24 Hours).

Can I change the NETS FlashPay ATU amount?

No, the default ATU amount for FRANK Credit Card is fixed at S$50 per top-up.

Can I choose not to take up NETS FlashPay Auto Top-Up (ATU) feature?

For now, all FRANK Credit Cards are pre-registered with the NETS FlashPay Auto Top-Up (ATU) feature.

What should I do if I'm not interested in the NETS FlashPay ATU facility?

You can deactivate the NETS FlashPay ATU facility at any iNETS kiosk. Once the ATU deactivation is successful, you'll receive a receipt and you can continue to use your NETS FlashPay purse as per normal.

I do not want to deactivate my NETS FlashPay, but I also do not want to use it now. What can I do?

Please do not tap your card at any transit points or merchants with NETS FlashPay terminals. To prevent accidental usage, do keep the FRANK Credit Card away from your other transit card.

What should I do if my card is lost / stolen?

Call the following hotlines to report your lost card immediately!

1)OCBC Customer Service Hotline: 1800 363 3333 (24 Hours)

2)NETS Customer Service Hotline: 6274 1212 (24 Hours)

If you call the NETS hotline after office hours, simply leave your name and contact number to lodge a loss / stolen card report. NETS will cancel the NETS FlashPay ATU facility within 48 hours upon receipt of the report.

Can I get a refund of my stored value if my card is lost / stolen?

Yes, if you have not deactivated your NETS FlashPay ATU facility previously. You will need to submit a refund form to NETS to process the refund of the remaining stored value in the card.
If you've deactivated the NETS FlashPay ATU facility previously, you'll NOT be able to get your refund, just like the general ez-link / NETS FlashPay cards.

I've got more questions on NETS FlashPay, who should I call?

You can call the NETS Customer Service Hotline at 6274 1212 if you have more enquiries regarding NETS FlashPay, or visit the NETS website at https://www.nets.com.sg/atu-bank-faq.