New Services For Current eWallet Users

NETS will be introducing a new platform to provide greater convenience for consumers to use the CashCard for online payment.

The new CashCard Online Payment Service uses a new smartcard reader which is plugged into your computer/laptop through USB interface. You just need to log on to the merchants' website and make purchases by inserting your CashCard into the reader. You can also check your CashCard balance and view your CashCard transaction history. There is no need to download any software applications from NETS as previously required by eWallet. It is a browser-based application and there is no need to maintain any software on your computer/laptop.

The platform that this new application operates on is an open standard platform known as Personal Computer Smart Card or PCSC for short. This platform operates on a plug and play technology. Depending on the configuration of your computer/laptop, you may need to install a driver for the reader; which is normally packaged together with the smartcard reader at the point of purchase; before you can perform an online transaction.

The merchants supporting eWallet will be migrated to the new service. Please check their website for more details on the migration date. Get your new smartcard reader now and enjoy the convenience of the new CashCard online services.

Where to Purchase the PCSC Reader
- Online at www.libertylinkpl.com
- All CyberActive outlets located at
  Ang Mo Kio Jubilee
  Compass Point
  Junction 8
  Jurong Point
  West Mall
  Yishun Central

More Information
To find out more about CashCard Online Payment, please refer to the Frequently Asked Questions.

CashCard Online Payment Service FAQ

General

1. *What is the CashCard Online Payment Service all about?*

   The CashCard Online Payment Service is an online payment platform for consumers to make payments for their online purchases at selected merchants via a CashCard inserted into a PCSC smartcard reader.

2. *How will I benefit from the use of this CashCard Online Payment Service?*

   The CashCard Online Payment Service is an additional mode of payment when you shop online.

   As the CashCard is anonymous, no registration is required.

   It is a good way to pay for small value ticket goods and services instead of paying via credit or debit cards whereby you may be subjected to additional surcharge.

3. *How safe is it to make CashCard Online payment?*

   CashCard online payment is very safe as user does not transmit pin or password over the internet. The transaction is directly debited from the physical CashCard over a secure session.

4. *How do I make online payment using CashCard? Is it linked to my Internet Banking service?*

   All you need to do is to have a PCSC compliant smartcard reader attached to your computer or laptop, download the driver and you can start using the CashCard Online Payment Service.

   There is no link to your Internet Banking service with your bank.

5. *What is the minimum amount of value that I need to store in my CashCard in order to make an online purchase transaction? And what is the maximum amount of value that I can store in my CashCard?*

   There is no minimum amount of value that you need to store in your CashCard in order to perform an online purchase transaction. As long as the value of your purchase is less than the amount in your CashCard, you will be able to make your purchase online.

   As like a normal CashCard, the maximum amount that a CashCard can store is $500.

6. *Is there any minimum amount that I need to spend in order to pay via the CashCard Online Payment Service?*

   No, there is no minimum amount of spending required.

7. *Is there a surcharge for using the CashCard Online Payment Service?*

   No, there is no surcharge for using the CashCard Online Payment Service.

8. *What is the normal value of an online purchase?*

   There is no fixed value of an online CashCard purchase as this is dependent on the quantity and the value of products that the merchant offers.

9. **I am using the CashCard Online Payment Service for the first time. How do I go about using this service? Do I need to install any software? Do I need a user ID or password to make an online payment using my CashCard?**

   There is no need to install any software in order to use the CashCard Online Payment Service. Simply plug your PCSC smartcard reader into your computer or laptop and depending on your computer or laptop configuration, you may be required to install the driver for the smartcard reader. Whenever you are at the online merchants' website, you can make a payment by inserting your CashCard into the smartcard reader.

   There is no user ID or password required in order to make an online payment using CashCard.

10. **Who can I call for assistance if I encounter problem when making an online payment?**

    You can contact our Customer Service at 62741212 or email at info@nets.com.sg.

11. **How can I verify that I have made a successful payment?**

    At the end of your transaction, an online receipt will be reflected on the screen. The status of your transaction will be reflected on the receipt. You may print or save the online receipt as a reference of your purchase.

    Alternatively, you may view your CashCard transactions online at the CashCard services website.

12. **What happens if there is insufficient fund in my CashCard?**

    If the value of your purchase is more than the amount in your CashCard, you will be unable to perform the purchase. You will need to Top-up your CashCard in order to complete the purchase.

13. **Can I perform an online Top-up for my CashCard using my Bank Card or Credit/Debit Cards?**

    At the moment, online Top-up via Bank Card or Credit/Debit Cards is not available.

    You can perform a Top-up at any of the 3,000 Top-up points located island-wide:
    - 7-Eleven Convenience Stores
    - ATMs of DBS/POSB, OCBC and UOB
    - AXS Stations
    - Selected Carparks
    - Selected Shell and ExxonMobil Petrol Stations

14. **Can I cancel the transaction after making a successful payment?**

    Once a transaction has been approved and funds have been deducted from your CashCard, you are not allowed to cancel your transaction.

15. **I have made an online transaction, the amount has been deducted from my CashCard but the merchant claimed non-receipt of my funds, what should I do?**

    Please visit our CashCard services website and insert your CashCard into the smartcard reader to perform a check on your CashCard.

    If there is a transaction where funds are deducted but merchants claimed non-receipt, the information will be reflected on the screen and you will be required to complete an online application form including your bank account details so that payment will be credited into your bank account directly.

16. **If I have lost my CashCard will someone else be able to use it and make purchase transactions online? Can the CashCard Online Payment System detect and deactivate my lost CashCard when I report the lost?**

Like cash, it is considered lost. It can be picked up and used by anybody.

As CashCards are anonymous and needs no registration, the CashCard Online Payment System is unable to detect and deactivate your lost CashCard even if a report is made on its lost.

17. **I am currently a eWallet user, is the CashCard Online Payment Service using the same application? Do I need to download any application to use this new service?**

The CashCard Online Payment Service is not using the same application as the eWallet service. There is no need to download any application for this new service. All you need is a PCSC smartcard reader to be connected to your computer/laptop.

Online CashCard Merchants

1. **Who are the CashCard online merchants participating in this CashCard Online Payment Service?**

Please visit the CashCard services website for the list of CashCard online merchants.

2. **I am a merchant interested in the CashCard Online Payment Service, who can I contact?**

You can contact our Customer Service Call Centre at 62741212 or email at info@nets.com.sg and our sales staff will be in contact with you.

SmartCard Reader

1. **What is a PCSC smartcard reader?**

PCSC stands for Personal Computer Smart Card compliant smartcard reader which can be attached to a computer/laptop to perform an online purchase transaction via the online merchants' website.

It is a plug and play technology. But depending on the computer/laptop configuration, these readers require the installation of drivers that is normally packaged together with the smartcard reader at the point of purchase.

Depending on the configuration of the consumer's computer, there may be a need to download JAVA Runtime Environment before the consumer can make an online purchase.

2. **Where can I purchase this smartcard reader?**

The PCSC compliant readers can be purchased online www.libertylinkpl.com and at all CyberActive outlets.

3. **How much does the smartcard reader cost?**

The approximate price of a PSCS compliant smartcard reader lies in the range of S$40 - S$80.

4. **What is the size of the smartcard reader?**

The sizes vary, depending on model and type of smartcard reader that you purchase.

5. *How do I use the smartcard reader? Do I need to install any software or driver?*

Simply attach the smartcard reader to your computer/laptop. Depending on your computer/laptop configuration, you may need to install the driver that is normally packaged together with the smartcard reader at the point of purchase.

6. *Is this smartcard reader compatible with the current computers and laptops available?*

Depending on the configuration of your computer/laptop, you will be prompted when you attach the smartcard reader to your computer/laptop.

7. *Can I share this smartcard reader with someone else, i.e., borrow my friend's smartcard reader or vice versa?*

As long as the smartcard reader is PCSC compliant, you should be able to use it. There is no security issue with sharing smartcard reader.

8. *Currently, I own a smartcard reader and I am using the eWallet applications, can I continue to use this smartcard reader?*

No, the current smartcard reader for your eWallet is a serial port reader but the PCSC smartcard reader required for the CashCard Online Payment Service is a PCSC compliant reader.