



POSB Everyday Card

6 Shenton Way,
DBS Building
Singapore 068809

Frequently Asked Questions

MASTERCARD® PAYPASS™

1. What is MasterCard® Paypass™?

MasterCard® Paypass™ is a contactless payment method that does not require your signature authorisation for payments.

2. Will I need to activate MasterCard® Paypass™ when I receive the Card?

No. You are not required to activate MasterCard® Paypass™.

3. How do I use MasterCard® Paypass™ for my purchases?

After the cashier presents your bill, simply tap your new POSB Everyday Card on the contactless reader. No signature is required.

4. Where can I use my card for MasterCard® Paypass™ transactions?

It can be used at all MasterCard® contactless point-of-sale terminals/ readers/ systems approved by MasterCard® and its issuing banks.

5. What is my credit limit for MasterCard® Paypass™ transactions?

Your MasterCard® Paypass™ transactions and other signature-based or internet transactions draw from the same credit limit.

ez-link PURSE

6. What is CEPAS?

CEPAS stands for the Singapore Standard for Contactless e-Purse Applications. The CEPAS standard allows you to use your ez-link purse in your POSB Everyday Card for payment at EZ-Link merchants as well for MRT and bus rides.

7. Will I need to activate the ez-link purse when I receive my new POSB Everyday Card?

You can start using the ez-link purse in your new POSB Everyday Card by topping-up at any DBS /POSB ATMs, AXS D-Pay Stations, General Ticketing Machine (GTM), Add Value Machine (AVM), and Transitlink Ticket Offices found at MRT stations and bus interchanges, or at any ez-Link top-up machines at all Community Clubs and P.A. Water Venture outlets.

8. Why do I receive an error message when I tap my wallet that holds both an ez-link card and the new POSB Everyday Card at a bus, train or retail card reader?

An error message will appear when you have more than one ez-link or CEPAS card or purse in your wallet. Hence if you have an ordinary adult anonymous ez-link card and your new POSB Everyday Card (that comes embedded with an ez-link purse), in the same wallet when you tap the wallet at a bus, train or retail CEPAS card reader, an error message will appear. In fact, you may see the same error message as long as you have another contactless smart card in your wallet. Please remove the card you want to use (for that transaction) from your wallet and tap it at the reader. However, do note your new POSB Everyday Card comes with an ez-link purse so there is no need to carry another card for ez-Link merchant and public transport payments.

9. What is EZ-Reload?

EZ-Reload is a service by ez-Link that allows the ez-link purse in your new POSB Everyday Card to be automatically topped-up to a pre-set amount whenever there is insufficient funds in your ez-link purse when it is tapped for ez-link payments. With each auto top-up, your new POSB Everyday Card account will be debited with your designated preset top-up amount, together with a convenience fee of S\$0.25 charged by ez-link.

10. How do I activate the EZ-Reload facility when I receive the Card?

You will need to log on to www.ezlink.com.sg to apply for the EZ-Reload facility by keying in your POSB Everyday Card details, followed by the ez-link purse CAN number found at the bottom of the reverse side of your POSB Everyday Card and choosing the pre-set amount preferred for each auto top-up. An email will be sent to you within 24 hours upon submission of your on-line application. Within the subsequent 5 working days, you will be notified by email on the status of your application. Upon a successful application, you will be given a collection slip number via email and mail. The collection slip number (consists of 12 digits) allows you to activate the facility at any General Ticketing Machine (GTM) or Transitlink Ticket Office. The collection slip number is unique for each application for each POSB Everyday Card.

11. Can I change the EZ-Reload top-up amount on my Card?

Yes. If the EZ-Reload facility is activated, you will need to present your POSB Everyday Card at any Transitlink Ticket Office to terminate the existing EZ-Reload facility. After 7 working days, you may re-apply with your preferred top-up amount at ez-link's website www.ezlink.com.sg. If the EZ-Reload facility is not activated, you may call EZ-Link's Hotline at 6496 8300 to terminate the existing approval. After 7 working days, you can log on to EZ-Link's website to re-apply for the facility with the preferred top-up amount.

12. Is DBS able to block the ez-link purse on my Card in case of theft or loss?

No, DBS only has access to the credit card component. If your Card is already activated with EZ-Reload, you may call the ez-link Hotline to block the ez-link purse in your Card, ez-link will block the ez-link purse on your new POSB Everyday Card and terminate the EZ-Reload facility within 48 hours. Following which the remaining value of your ez-link purse will be refunded back to your credit card account (within 1 month).

13. What happens to the store value in my Card's ez-link purse in case of theft or loss?

For Cards with the EZ-Reload facility activated on the ez-link purse, the ez-link purse will be blocked within 48 hours and the remaining stored value in the purse will be refunded to your new POSB Everyday Card account (within 1 month). For Cards without EZ-Reload activated, but used to make ez-link payments, ez-link will not be able to block the cards.

Neighbours first, bankers second.



14. If my card is damaged and I need a refund on my ez-link purse, what do I do?

For a refund on the ez-link purse to be processed, your new POSB Everyday Card will be cut-up in front of you. It will also be retained by the Transitlink Officer. Please call the Bank to ensure that the credit card function is already terminated and for a new card to be issued.

For Cards that have the EZ-Reload facility activated, you may visit any Transitlink Ticket Office and file for a deferred refund to your new POSB Everyday Card account (within 1 month). For Cards without the EZ-Reload facility activated, an immediate refund in cash can be sought at any Transitlink Ticket Office for ez-link purse with amounts below S\$80. You will need to personally present your I.C./passport and the damaged card for the refund to be processed. If the card cannot be read due to extensive damage, a deferred refund will be processed and a case reference number will be generated. You may collect your cash from any Transitlink Ticket office 10 working days later, with your deferred refund collection receipt.

15. If my lost card is recovered/ found, can I have the ez-link purse unblocked to resume use?

No. A blocked ez-link purse in the Card cannot be unblocked or reactivated. You will need re-apply for a new Card (the replacement card issued will also be auto-enrolled for EZ-Reload). The new Card will be issued with a new ez-link card CAN number (found on the bottom, on the reverse of the card).

16. Will my ez-link purse only get topped-up automatically when it is tapped on buses and at MRT stations?

An auto top-up will occur when the stored value in the ez-link purse falls below the required amount for the next transaction and can occur at buses, trains and selected retail merchants.

Please note, that the auto top-up can only occur once every 24 hours. ez-link is the approved holder of the ez-link purse on your new POSB Everyday Card.

17. How will I be eligible to the 2% rebate on EZ-Reload?

2% rebate will be awarded to every successful EZ-Reload transaction.

18. Are there any charges for this EZ-Reload service?

Yes, there is a S\$0.25 convenience fee for every successful EZ-Reload auto top-up.

For further details, any enquiries or terms and conditions related to the ez-link facility, please visit www.ezlink.com.sg or call ez-link's Hotline (6496 8300): 8am to 6pm daily, closed on Public Holidays. Please leave a voice mail during after hours.

HDB Season Parking**19. How do I qualify for the 3% cash rebate on my HDB Season Parking?**

Simply log on to www.hdb.gov.sg and renew your HDB Season Parking ticket and make payment via your new POSB Everyday Card. Upon successful payment of your renewal HDB Season Parking ticket, a 3% cash rebate will be accorded on the total charge amount charged.

The 3% cash rebate will be accorded for eligible purchases in the form of Daily\$, and customers can use the Daily\$ earned to offset their monthly credit card bills by logging into POSB iBanking, or instantly redeem their Daily\$ at participating merchants.

20. If I renew my HDB Season Parking fees at the Town Councils or HDB offices, will I still be eligible to the 3% cash rebate?

No, only transactions made online for renewal of HDB Season Parking tickets via www.hdb.gov.sg will be eligible for the 3% cash rebate.

21. Can I renew the parking fees for two or more vehicles and enjoy 3% rebate on every renewal charge?

Yes, 3% cash rebate will be accorded for every successful renewal charge made to the new POSB Everyday Card.

22. My HDB Season Parking fee is renewed by Giro, can I pay by my new POSB Everyday Card instead?

Yes. However, you will need to notify HDB Branch Office/Service Centre to terminate the GIRO arrangement before charging your renewal HDB Season Parking ticket to your new POSB Everyday Card.

For further details, any enquiries or terms and conditions related to the HDB Season Parking, please visit www.hdb.gov.sg

EMV SMART CHIP**23. What is EMV?**

EMV stands for Europay, MasterCard, Visa which is a joint effort to ensure security and global Interoperability so that MasterCard and Visa cards can continue to be accepted everywhere. With the EMV Smart Chip, your card is protected against fraudulent activities and you can enjoy the highest level of security when transacting on your Card.

24. How does my EMV Chip Card offer enhanced security against fraud?

The microprocessor chip on the EMV Chip Card is protected by cryptographic encryption, which prevents its contents from being replicated. The chip-based card complies with the MAS standards of data security. Magnetic stripe cards, on the other hand, use an older technology making the card vulnerable to cloning.

25. When can I start using my EMV Chip Card?

If you received your EMV Chip Card at a local address, no activation is required and you can start using your EMV Chip Card immediately. If you received your EMV Chip Card at a foreign address, please contact us at +65 6327 2265 to activate your card before usage.

26. Can I use my EMV Chip Card overseas?

Yes, you may use the EMV Chip Card overseas. However, in some countries, EMV Chip Cards are not prevalent and not all terminals accept EMV Chip Cards. In these countries, your transactions can still be processed via the magnetic stripe.

27. I have other main and or supplementary credit card(s) with DBS. Will these cards be replaced with new EMV Chip Cards as well?

Yes, we are progressively sending out EMV Chip Cards to customers.

28. What happens to my current PIN?

Your current PIN remains unchanged and will continue to apply to your new EMV Chip Card.

29. Can I use the EMV Chip Card for online transactions as well as at ATMs?

Yes, you can use your EMV Chip Card for online purchases and perform cash advances at ATMs. You may also perform cash withdrawals at ATMS if you have linked your DBS/POSB Current/Savings account to your Credit/Debit Card.

30. What happens to my GIRO, instalment payment plan as well as recurring payment arrangements on my current card?

Your new EMV Chip Card bears the same 16-digit credit card number as your current Card. Hence, all these arrangements will remain unchanged.

31. What happens to the reward points on my current card?

Your reward points will continue to remain in your account.

32. What should I do if my EMV Chip Card has been misplaced?

Please call us immediately at our 24-hour DBS Customer Service hotline 1800 111 1111 for a replacement EMV Chip Card.

OTHERS**33. How do I top-up the ez-link purse on my POSB Everyday Card if I also have ATM linkage on the same Card?**

You will need to place your new POSB Everyday Card on the card reader and insert another ATM card into the machine to effect the top-up. If your new POSB Everyday Card is your only card that allows access to your Savings/Current Account via ATM, then a top-up will not be possible.