

## Frequently Asked Questions

**1. Who can use NETSPay?**

This app is open to UOB customers with UOB ATM card linked to their savings or current accounts.

**2. Can I use NETSPay across all types of mobile devices?**

Yes, it applies to all mobile devices for QR code scanning. Contactless payments can only be supported by NFC-enabled Android phones.

**3. Do I need to enter my ATM PIN when making transactions?**

No ATM PIN is required for transactions \$100 and below.

For transactions above \$100:

Payment via QR Code scanning – ATM PIN entry on smartphone pin pad

Payment via Contactless payment – ATM PIN entry on Payment Terminal

**4. What is NETSPay?**

NETSPay is a new mobile application developed by NETS. It enables the digitisation of NETS ATM bankcards onto your smartphone to perform digital payments. With NETSPay, customers can scan/tap with their smartphone to make fast and secure payments.

**5. What phone/bank/card do I need?**

Any smart phone with the ability to download an app from the App Store (iOS) or Google Play (Android) will be able to download the NETSPay app.

NETSPay app works with iPhone 5s and newer models, with iOS 9 and above. For Android, NFC-enabled phones with Android 5.0 and above are required.

**6. How do I install NETSPay and digitise my bank card?**

Simply go to either the App Store (iOS) or Google Play (Android) and type in “NETSPay”. Proceed to download.

To digitise your ATM card, please refer to the NETSPay User guide found in [www.nets.com.sg](http://www.nets.com.sg).

**7. Where can I use NETSPay?**

NETSPay will be accepted at over 100,000 NETS acceptance points islandwide.

Simply look out for the logos below.



For merchant listing, please visit [www.nets.com.sg](http://www.nets.com.sg)

**8. What is the difference between scanning a Static QR code vs Dynamic QR code?**

*Static QR Code*

After the user scans the NETS QR code, he/she will be prompted to enter the amount payable.

*Dynamic QR Code*

User only needs to scan the NETS QR code to make payment. (No need to enter amount payable)

**9. How do I make payment with NETSPay on an iOS phone?**

Simply open the NETSPay app, select "Scan Code", scan the NETS QR code and payment is done!

**10. How do I make payment with NETSPay on an Android phone?**

You can choose to pay by NETS QR code or Contactless Payment.

**QR Code:**

Simply open the NETSPay app, select "Scan Code", scan the NETS QR code and payment is done!

**Contactless:** (NFC has to be enabled on your Android phone)

If NETSPay is your default payment app:

Simply unlock your phone, tap on the terminal and payment is done!

If NETSPay is not your default payment app:

Simply open the NETSPay app, tap your phone on the terminal and payment is done!

**11. If I have Samsung/Android/Apple Pay installed on my phone, will it affect my NETSPay contactless transaction?**

If you launch your NETSPay app to initiate contactless payment, the transaction will be performed through NETSPay.

If you have selected NETSPay app as the default NFC payment app for your NFC-enabled Android phone, the transaction will be performed through NETSPay.

**12. Can I use NETSPay without wifi/data connection?**

An internet connection is required to use NETSPay.

**13. How many cards can I provision in the NETSPay app?**

A total of 10 cards can be provisioned.

**14. Can I use the app overseas?**

NETSPay is currently only available for local usage.

**15. Can I provision the same card on multiple mobile devices?**

Yes.

**16. Is there a maximum/cap to my spending?**

Spending caps are determined by your existing NETS limit on your UOB ATM Card

**17. Will I be able to see my transactions on NETSPay?**

Yes, you can view your transaction history (last 10 transactions) on the app by hard pressing on your preferred bank card from the home page or by selecting the bank card to view under “My Spendings” in Settings.

**18. Is it secure?**

Yes, transactions are highly secure as it follows our existing NETS security protocols and are protected and verified through strong cryptography and chip security.

What’s more, your smartphone stays with you throughout the whole transaction process, reducing the probability of fraud or the loss of card.

**19. What if I lose my phone?**

Payments cannot be made from your phone without your authorisation via fingerprint or phone PIN.