

Singapore's Public Transport

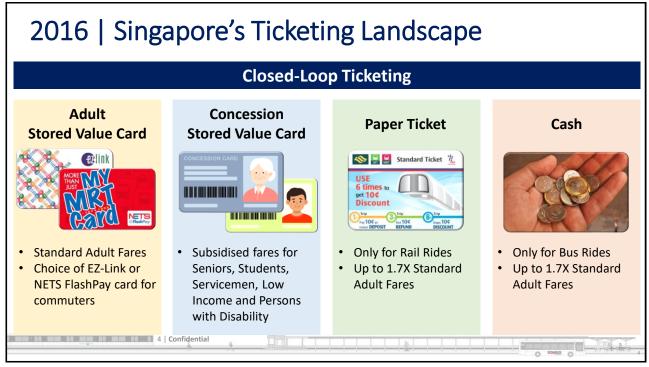
Distance-Based Fare Structure across bus and rail

6 MRT lines
3 LRT lines
> 200 stations

* 6,000 buses
> 5,000 bus stops
> 300 bus services

> 6 million
Daily Ridership





2016 | Top-Up Channels for Stored Value Cards **In-Transit** Outside Transit (Service provided by Card Managers) **Ticketing Ticket Offices** Mobile app **Passenger** Convenience **Machines** Service **Stores** · Across all Rail At selected · Across all Rail Convenience · Leverage on NFC to Stations and **Rail Stations** Stations fees charged perform top ups selected Bus and Bus Accept Cash Accept Cash / · Link payment cards ePayment Interchanges Interchanges only for automatic top Accept Cash / Accept Cash ups **ePayment** ePayment only only · Application of auto top-up 5 | Confidential

2016 | High Volume of Cash Transactions

Use of in-transit top-up channels : 8 mil transactions/month

Use of Cash vs ePayment in-Transit : 69% cash

Use of Manned vs Unmanned Channels In-Transit : 31% Manned

Embarking on a journey... Ticketing Options that are more Convenient, Cost efficient and Reliable Convenient **Cost efficient** Reliable Payment modes that Payment modes that Lower operating costs while ensuring are prevalent, secure do not require that needs of all and trusted by commuters to carry an additional card commuters are still commuters just for transit met payments 7 | Confidential

Our Goals Improve Commuter Experience **Operational Improvements Reduce Costs** No queue to Convenience of using Reduced reliance on Encourage self-help ticketing services top-up bank cards / mobile ticketing machines through use of ticketing machine and payment and counters lead to online/mobile services VISA G Pay lower number of through roadshows and SG Digital Office assets/resources samsung pay Pay NETS □)) Access ticketing services Good for tourism anytime and anywhere

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Overview: Key ePayment Measures implemented over 2017-2023 Reduction in Extended SimplyGo to Ceased Top-Ups at Ticketing EZ-Link Stored Value Card all Passenger Machines offering SimplyGo, @ezlink Service Centres cash top-ups 2019 2022 2021 2023 Expanded SimplyGo to SimplyGo Concession Launch of SimplyGo. Concession cardholders VISA NETS ()) Ceased Single Trip Tickets

2017 | Cessation of Top-Ups at Passenger Service Centres (PSC)

- 6-phase cessation over a 8-month period
- Ambassadors were deployed to guide commuters on how to perform top ups at Ticketing Machines

Impact

- √ Top-ups at manned channels
- √ Cash top-ups
- ✓ No impact to queue length at Ticketing Machines
- ✓ Allow PTO staff to focus on core duties

Elderly commuters learn to

use machines as 11 MRT stations stop cash top-ups

at counters

Transit Link has employed 150 service agents - of which a quarter are also senior citizens - to help with the transition. PHOTO: T KUMAR

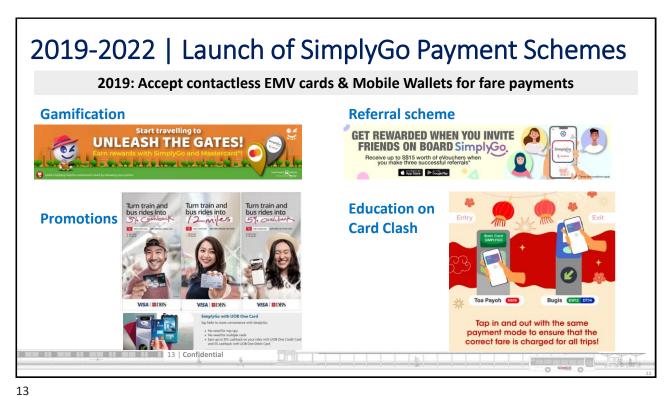
*when completed in Mar 2018

11

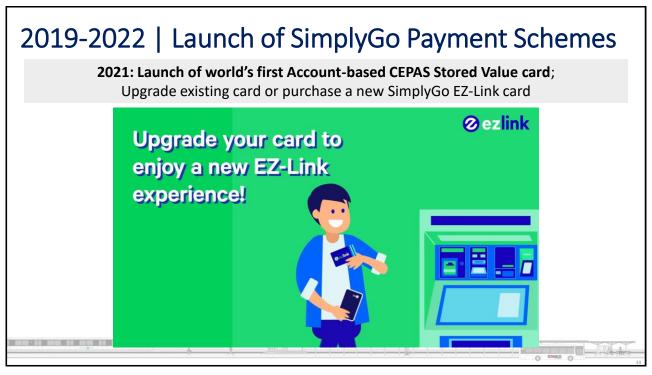
2019-2022 | Launch of SimplyGo Payment Schemes

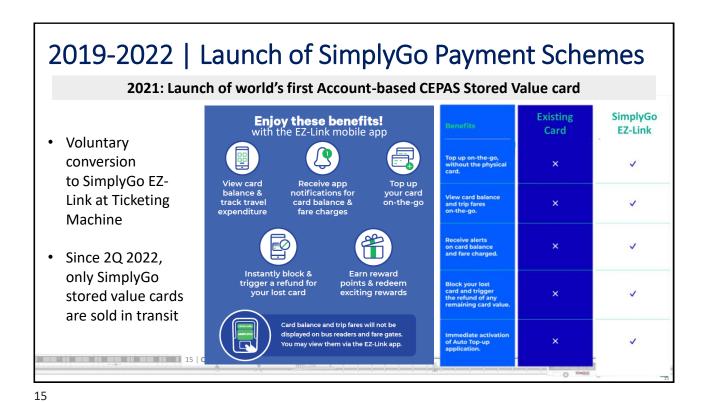
2019: Launch of Open Loop System, branded SimplyGo.Accept contactless EMV cards & Mobile Wallets for fare payments





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2019-2022 | Launch of SimplyGo Payment Schemes

2021: Launch of world's first Account-based CEPAS Stored Value card

Out of Home channels to create awareness and educate

Promotions and Gamifications to drive conversions

Direct engagement via Roadshows

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2019-2022 | Launch of SimplyGo Payment Schemes

2022: Extension of Account-based CEPAS Stored Value card to Concession Schemes

- 2 mil Concession Cardholders, about 50% Seniors
- As digital literacy is necessary for a better user experience with SimplyGo cards, collaborated with the Infocomm Media Development Authority (IMDA)
- IMDA's Digital Ambassadors gave one-on-one guided sessions at Community Centres & Public Libraries; deployed at selected Rail stations and Bus Interchanges for the initial 2 months of launch
- 'Tip sheets' on the benefits of SimplyGo
 Concession and step-by-step guide on using the
 mobile app were produced and translated to
 Chinese, Malay and Tamil



17

2019-2022 | Launch of SimplyGo Payment Schemes 1 in 2 adults use SimplyGo WHERE ARE WE NOW In-transit top ups ↓ 36% Rail paper tickets ↓ 10x* * Decline in tourism caused by Covid-19 also contributed to the significant fall in sale volume

2022 | Cessation of Paper Tickets

Key considerations:

- New payment options (bankcards/mobile wallets) available to commuters
- Low use of less than 1 in 1000 in 2021

How?

- 3-phase cessation over 3 months by lines, with service ambassadors and LTA staff on the ground to provide guidance to commuters
- · Targeted publicity with support from other agencies

Mitigating measures:

- Minimum top-up amount was reduced
- Lower selling price of new stored value card
- Low income groups who require financial assistance were offered a free travel card; alternatively apply for Concession card



19

2022-2023 | Reduction in Ticketing Machines offering cash top-ups

- Average number of Ticketing Machines at Rail Stations reduced from 4 to 3
- Cash facility offered at only 1 machine per station; no coins accepted

Impact:

- ✓ Lower CAPEX and OPEX of Ticketing machines
- ✓ No significant impact to queue length at Ticketing Machines that offer cash top ups



