

Debit Card and Credit Card

Description	How does it work?
Apply for a debit or credit card	You can travel on Dutch public transport using a contactless, plastic or digital debit or credit card. You do not need to register anywhere in advance, unless you are a child (aged 4 to 11) or a senior citizen (aged 65+) wishing to claim an age-related discount. You can apply for a debit or credit card from a bank or credit card company. On the OVpay.nl website, you will find a list of the banks and credit card companies that participate in OVpay. Public transport accepts the payment services Maestro, Mastercard, VPAY and VISA.
My OVpay account	Go to OVpay.nl or download the OVpay app and create an account. Then add your debit or credit card. There are three ways to do this: • Using the reference number (NL OV code) and the amount shown on your bank statement after a public transport journey. • Using the unique card number (PAN) and the expiry date of your debit or credit card. Then make a public transport journey within 60 days • Using the account number (IBAN) and card number of your debit card. Make a public transport journey within 60 days. Do you travel using different cards? If so, add each one. OVpay treats a physical and a digital card as two separate cards, even if they are linked to the same bank account. You can add up to 10 cards. With an account, you can, among other things: • View your travel and payment history with all public transport operators and ticket sellers in the Netherlands; • Create an expense report; • See whether, and if so, which travel products have been added; • Add an age-related discount; • Turn on notifications; • Update or remove your debit or credit card; • Request a refund after a missed check-in or check-out.
Turn on notifications	With an account, you can set it up so that you receive notifications when you check in and check out.
Age-related discount	If you are a child (aged 4 to 11) or a senior citizen (aged 65+), you can travel on buses, trams and the metro with a 34% age-based discount. Go to your OVpay account in the OVpay app or via OVpay.nl and add your name, date of birth and passport photo. Do you travel using different passes? If so, please add this personal information to each pass separately.

Paying for travel credit	The amounts for all your journeys and trips from a single day are added together at 3.05 am to give a daily total. This daily total is debited from your current account or charged to your credit card limit in a single transaction. Has your journey not yet ended by 3.05 am? In that case, the relevant fare will be calculated later and debited from your bank account or charged to your credit card limit the following day. The daily total is tracked throughout the day of travel. If, during the day, it transpires that you have already travelled on public transport for an amount of €20 (= threshold amount) or more, a payment transaction will be initiated immediately. After a successful payment, the journeys you make thereafter will be charged as described above, unless the threshold amount is reached again in the meantime. Some banks apply a threshold amount of €0.
You need sufficient funds and spending allowance	You pay for all your public transport journeys at the end of the day, or during the day if you have already spent €20 on travel. If you are using a debit card, please ensure there are sufficient funds in your current account to cover all your public transport journeys for the day. If you are using a credit card, please ensure you have sufficient credit available before you travel.
Buying a travel product	You can purchase a travel product, such as a season ticket, from a public transport operator or other product seller. You can add a travel product to your debit or credit card. Some travel products are personalised. For these, you need to add your name, date of birth and passport photo to your debit or credit card. You can do this in your 'My Account' section with the product seller up to 2 months before purchasing your travel product or during the purchase process. On the RET website, you can see which travel products and season tickets are available from RET in combination with a debit or credit card.
Check in and out using a debit or credit card	You can travel on public transport using a contactless debit or credit card, including on your mobile phone or smartwatch. Please note: not all smartwatches work properly. If you're using a plastic card, make sure the 'contactless payment' function is enabled and working properly. If you are using a mobile device, it is important that the debit or credit card is activated on your mobile device and that the mobile device's battery is sufficiently charged throughout the journey. You cannot use a single debit or credit card with multiple people at the same time. Each passenger must use their own debit or credit card. Always use the same debit or credit card when checking in and out. If you are travelling by metro, hold your debit or credit card in front of the card reader at a gate or on a post near lifts and station entrances and exits. On buses and trams, you will find card readers by the doors. Hold your debit or credit card in front of the sticker or image with the 'contactless payment' logo. Always check in and out, even when changing services. If you don't check in, you won't have a valid ticket and you risk being fined.

Avoid disruptions during check-in and check-out	If you have several cards or passes, only hold the plastic card or mobile device you wish to use for travel up to the card reader when checking in and out, and ensure that the other cards and passes are kept out of the way. Other debit cards, credit cards, public transport passes and public transport chip cards – including those on your mobile phone – can interfere with each other if you hold them up to the card reader at the same time.
Card readers out of service	If a ticket reader at a gate, on a post, or on a bus or tram isn't working, please go to another ticket reader in the station or on the vehicle. If all card readers are out of service, follow the instructions of the RET staff member. If you are in the paid area of a metro station with gates, use the SOS & Service Kiosk to contact a RET staff member. To request a refund for any overpayment, visit www.ret.nl/teruggave or send an email to klantenservice@ret.nl .
Missed check-in or check-out	If you missed checking in or out and consequently paid too much, you can claim a refund for the overpayment via: - Your OVpay account (OVpay app and OVpay website) - Website www.OVpay.nl/reisoverzicht - OVpay Customer Service: 0900-1433 (standard call charges apply) You can do this from 6 hours after your journey until 60 days later. There may be a limit on the number of times you can correct a missed check-in or check-out within a certain period.
The age-related discount is not applied	First, check that your details for the age-related discount have been correctly added to your debit or credit card. Check whether a ticket inspector has reported that your details are incorrect (see the next section). It may also be the case that your bank has replaced your digital debit or credit card (see two sections further on). If this is not the case, please contact OVpay Customer Service.
Age-related discount suspended	If an audit reveals that you are incorrectly claiming the age-related discount, your date of birth will be flagged in your OVpay account. You can update this yourself via your My OVpay account. If you are unable to do so, please contact OVpay Customer Service.
The age discount is not applied when using a digital pass on a mobile phone	The bank regularly replaces digital payment cards without you realising. It does this to prevent fraud. You will no longer see the transactions made with your new digital payment card in your transaction history. Your age-based discount will also no longer be linked to the card. Please re-add both the payment card and the age-based discount to your account.
Incorrect fare calculated	If you think you have been charged the wrong fare, please contact the transport operator with whom you made the journey in question.

Debit or credit card blocked due to a failed payment	If you don't have enough funds in your current account or your credit limit is insufficient, your debit or credit card will be blocked because the amount cannot be debited. You can then do one of three things: • Pay with iDEAL, VISA or Mastercard via the OVpay app or the OVpay website. • Wait until the amount has been debited. The system will attempt this several times over a few days. • Top up your current account balance yourself or increase your credit limit. Then hold your card up to the card reader. You will see a red cross, after which an attempt will be made to deduct the outstanding amount. Once this has been successful, you can check in again after approximately 15 minutes. If your card has been blocked, you will also be unable to use any travel product that may have been added to it.
It is no longer possible to pay by debit or credit card in shops	If you can no longer use your debit or credit card to pay in shops, you should still be able to use it to travel on public transport. If you make a paid journey on public transport, you can unblock your debit or credit card. If that doesn't work, contact your bank to get a new debit or credit card. Don't forget to transfer your travel products to your new card.
Lost, stolen or damaged debit or credit card	Please contact your bank or credit card company. If you receive a new debit or credit card, please add it to your OVpay account.
Transfer a travel product to another card	You can transfer a travel product to another card straight away via your "My Account" page on the website of the company where you purchased it.
Change card details	You can update your debit or credit card details in the OVpay app or via OVpay.nl. You cannot change the email address associated with your OVpay account. However, you can create a new account using a different email address.
P+R	For the time being, please continue to use an OV-chipkaart if you are making use of the free parking scheme for public transport users at gated, paid P+R car parks. This is because the scheme does not yet work if you pay by debit or credit card.
Customer Service OVpay	For service and support, please contact OVpay Customer Service online or by phone: • www.OVpay.nl service & contact • Telephone number 0900-1433 (standard call charges apply)

Customer Service RET	For suggestions, complaints and enquiries, please contact RET Customer Service via: • Email: klantenservice@ret.nl • WhatsApp: 06 2889 2889 • Facebook: @RETreizen RET Customer Service • Instagram: @retrotterdam • Telephone: 0900 - 500 6010 (standard call charges apply) • Mail: RET, Customer Service Department, PO Box 112, 3000 AC Rotterdam You can also visit an RET Service Point at the Beurs, Rotterdam Centraal, Spijkenisse or Zuidplein metro stations.
----------------------	---

RET, 15 October 2015