

ERP 2 payment options: Motoring Card or vCashCard from 1 January

Description

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From 1 January 2027, your old NETS CashCard will no longer work for ERP, carpark payments, checkpoint tolls or retail, and ERP 2 takes over the same day. That makes your ERP 2 payment options the thing to sort out in December: a S$10 NETS Motoring Card, or the vCashCard service that bills your credit or debit card. Here is how the two compare, using NETSâ??s own FAQ.

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Source: NETS

ERP 2 payment options: Motoring Card first

The NETS Motoring Card is a contactless stored-value card that you slot into your vehicleâ??s on-board unit (OBU). It costs S$10, made up of S$5 for the card and S$5 of stored value, and is sold at petrol stations and convenience stores. NETS says it works for ERP, checkpoint tolls and carparks. The NETS FlashPay card is the other card NETS points CashCard users towards.

- Maximum stored value is S$500, and the minimum top-up is S$10.
- At carparks with auto deduction, leave the card in the OBU. Where there is none, tap and hold the card on the carpark reader.
- Top up with the NETS App by holding the card against your NFC-enabled phone.
- Cards run out at some outlets. If yours has none, the NETS Customer Service Centre at 351 Braddell Road, #01-03, opens 8.30am to 5.30pm on weekdays, and NETS says it will always have a card for you.

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Auto Top-up spares you from running dry at a gantry. You choose S$30, S$40, S$50 or S$100, and pay a refundable security deposit of S$50 or S$100. NETS waives the S$0.50 convenience fee for DBS/POSB and UOB cards, but charges it on other eligible banks.

The vCashCard route for ERP

vCashCard is a service run jointly by LTA and NETS that lets you pay ERP charges with a credit or debit card, for your own registered vehicles. You register through the NETS App and charges are deducted from a NETS Wallet that tops itself up from your card. NETS lists no monthly subscription and no per-transaction fee.



Source: NETS

- You can register up to 3 vehicles, and the first top-up of S$50 is charged when you sign up.
- Allow up to 3 working days for the service to start, and keep using your Motoring Card until NETS confirms by SMS and email.
- Auto top-ups cost S$0.50 each, except on DBS/POSB, OCBC and UOB cards.
- Only locally issued Mastercard, Visa or American Express cards are accepted.

There is a catch for carparks. NETS says vCashCard payment is currently available only at OCBC Centre on Chulia Street, so drivers who park a lot will still want a physical card. ERP charges are the same whichever method you use.

What to do with your old CashCard balance

The balance cannot be moved onto a new card. You can keep spending it at retail merchants that still accept CashCard until the cut-off, or ask for a refund. Within 2 years of the cardâ??s expiry date you get the full stored value back. For the next 2 years NETS deducts S$1 a month, and lost or stolen cards are not refunded.

Reports of the bank refund windows say OCBC and UOB ATMs and branches accept CashCards until 31 March 2027, while DBS/POSB ATMs stopped on 15 November. Check with your bank before you queue, as I could not confirm this on an official page. The cut-off also featured in our ERP rate review, and foreign drivers face their own changes in our guide to the VEP fee from 1 January.

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A simple plan before 1 January

Most drivers are best off with both. Keep a Motoring Card topped up in the OBU for carparks and tolls, and register vCashCard as a backstop for ERP. Do the registration this week, since the 3-working-day wait will eat into the festive period.

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