

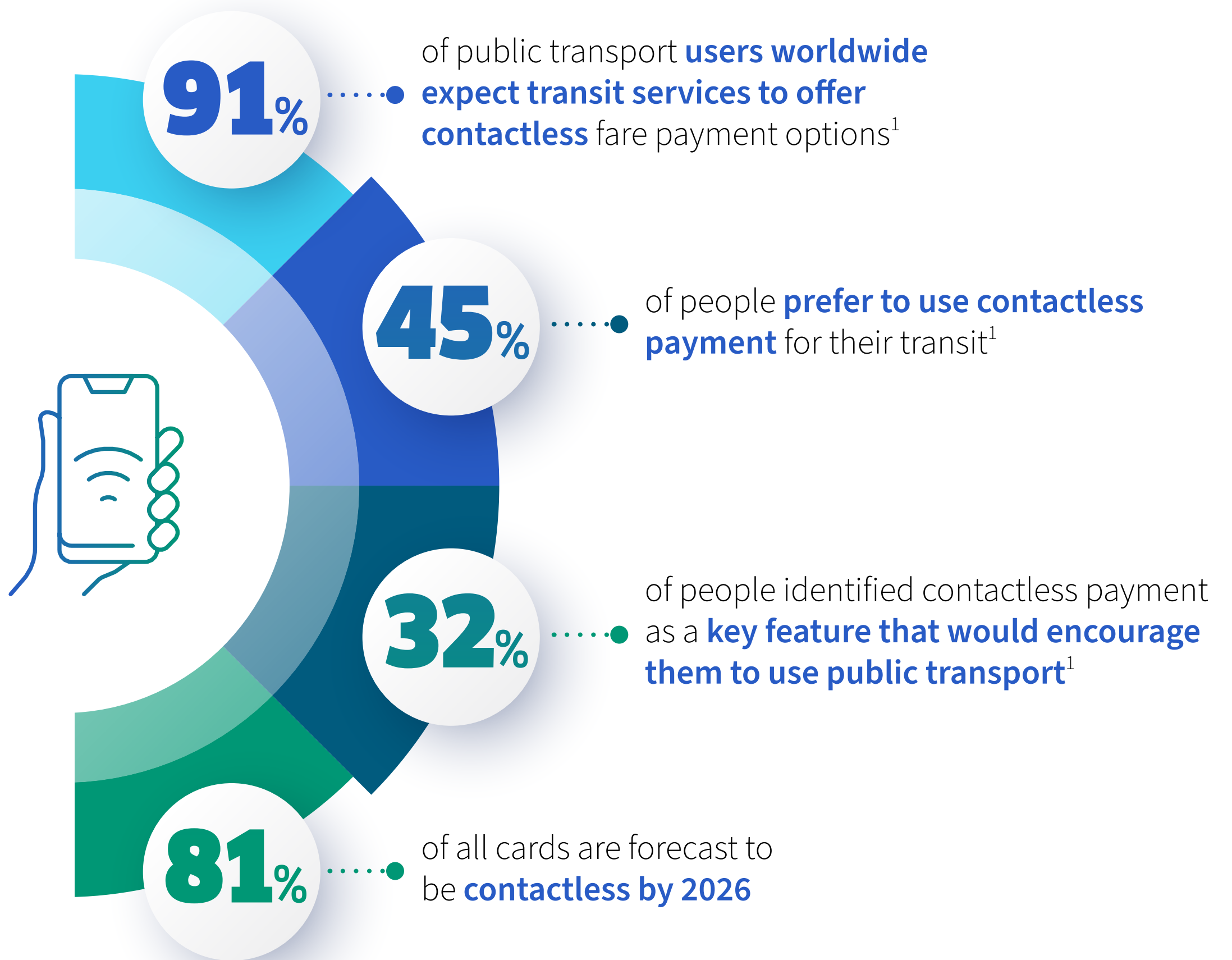
GROUND TRANSPORTATION

CONTACTLESS PAYMENTS FOR TRANSIT

Contactless payments allow transit passengers to purchase their travel instantly as they board and use a wide variety of payment methods like **Europay, MasterCard, and Visa (EMV)**. This creates a frictionless payment experience for your customers where they are enabled to pay their preferred way.

Why is Contactless EMV Important in Transit?

Consumer trends show transit customer preferences are increasingly turning towards contactless payments. Offering contactless EMV not only **creates a better passenger experience** but also reduces risk and **lowers costs for operators**.

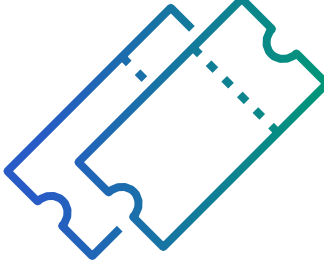


ADVANTAGES OF CONTACTLESS EMV



Cost Savings

Agencies that use contactless payments can reduce their expenditures on fare collection **by more than 30%**. Digital payments provide the opportunity to move sales away from retail channels that incur higher costs, such as ticket vending machines, kiosks, and money collection vehicles.



Operational Efficiency

84% of travelers in major U.S. cities were frustrated by customers ahead of them taking a long time to purchase a ticket and **67% reported missing a train due to long ticket lines**. The implementation of digital payments removes the need for physical payment methods, which helps reduce queues and the time that buses need to spend at stops.

Reduce expenditures on fare collection by more than

30% when using contactless payments³



Increased Ridership / Revenue

Research shows that global ridership on public transport would increase by **27%** if transportation was easier to pay for. By allowing digital payments, operators can improve their customers' payment experiences, leading to an increase in ridership and therefore revenue.



More Liveable Cities

Using contactless payment methods could **cut diesel bus emissions by 20%** by shortening bus dwell time at stops. This substantial drop in carbon emissions and other associated forms of pollution can lead to better air quality, creating a more liveable city.

WHAT CAN WORLDPAY OFFER?

Contactless EMV

We offer contactless EMV transactions for transport ticketing platforms, including card-present and card-not-present open-loop payments via an ISO Integration.

Interchange Savings

Worldpay supports MTT (Mass Transit Transaction) payments as an Emerging Interchange category.

Payrix

Our partner Payrix enables transit platform and solution providers to create their own payment offering – **click here** to learn more about Payrix.

Global Presence

Our global presence in over 146+ different countries allows transport ticketing platforms to expand across the globe, keeping up with contactless EMV demands as it increases in popularity.

WORLDPAY'S VALUE-ADDED SERVICES

Fraud

Minimize fraud and protect the commerce experience with FraudSight: a multi-layered fraud solution that combines data insights, technology, and payment fraud prevention expertise to accurately predict if a transaction is fraudulent.

With data derived from **40bn+ annual transactions**, unparalleled fraud prevention, and easy integration with our gateways, FraudSight is uniquely positioned to mitigate fraud while **increasing your approval rates**.

Pazien

Processing payments for multiple transport agencies across multiple acquirers? Pazien is **connected to all major acquirers** and can provide you with a single view of all processing activity from your acquiring partners.

The platform automatically and securely gathers processor, acquirer, and gateway reports and breaks the data down into actionable insights. It provides a global view of data across providers along with custom reports and actionable insights, providing ways to optimize your payments strategy.

Account Updater

Account Updater is a service that **securely delivers the latest, most accurate payment information** about your customers regardless of their location. It's specially designed for reliable account-on-file or subscription payments.

Transport season tickets are subscription-based and renew periodically; Account Updater reduces failed transactions by having up-to-date card information.



¹Phillips, T. (2022). [NFCW.com](https://www.nfcw.com/2022/07/13/377351/visa-survey-identifies-capped-contactless-fare-payments-as-top-driver-of-more-frequent-public-transportation-usage/)

²RBRLondon. (2022). [RBRLondon.com](https://www.rbri.com/)

³Visa. (2022). [Visa.co.uk](https://www.visa.co.uk/content/dam/VICOM/blogs/visa-global-urban-mobility-whitepaper-the-connection-to-a-higher-tomorrow.pdf)

⁴Mackie, N. (2022). [Uitp.org](https://openloopmobility.uitp.org/vis-blog/contactless-payments-a-great-experience-for-the-customer-and-equally-beneficial-to-the-operator/)