



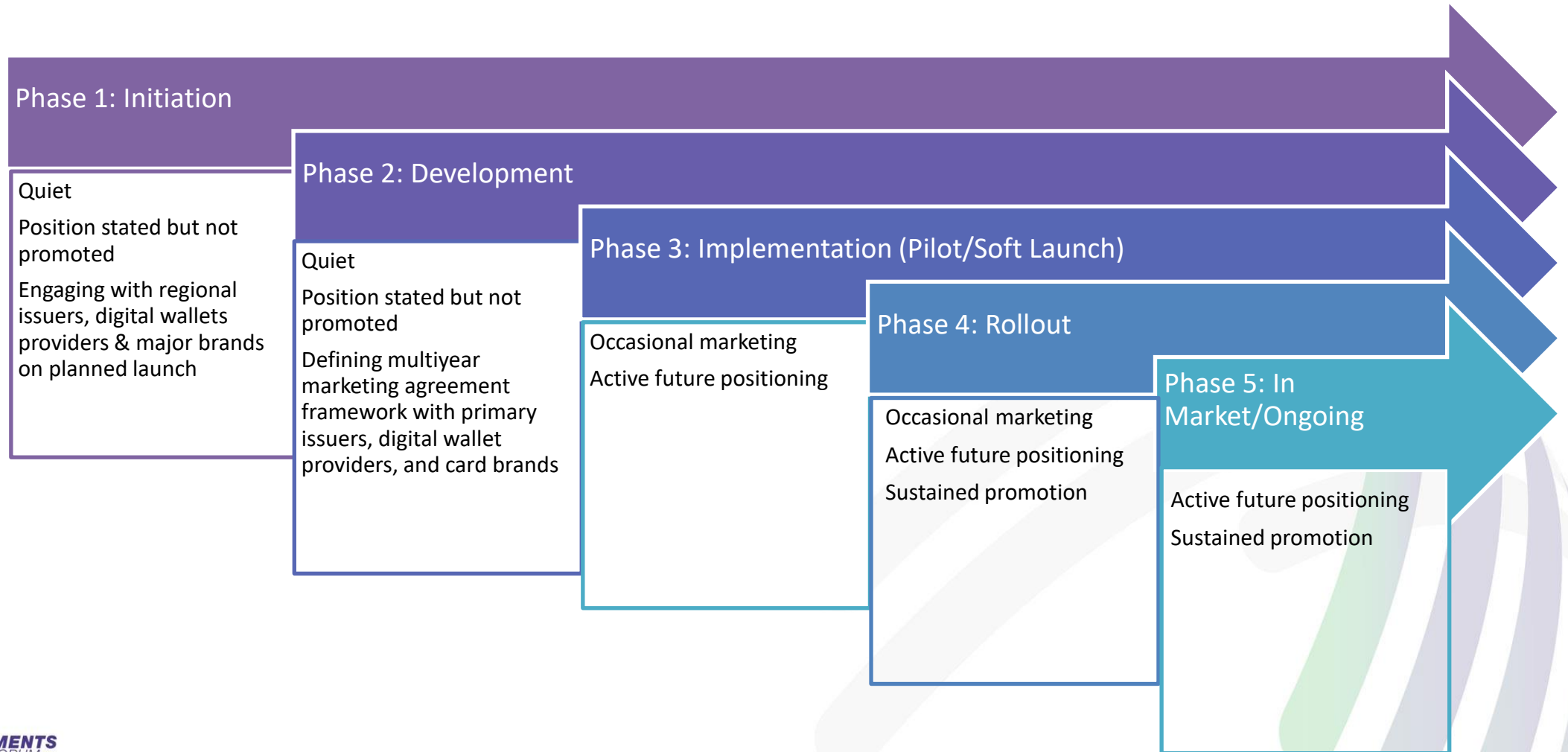
Best Practices – Customer Messaging for Transit Open Payments

October 2020

Overview

- Objective of this presentation: Document consumer communication best practices on availability of contactless bank card (physical & virtual) acceptance in transit at points of entry for accessing modes of transportation
- Topics discussed:
 - Transit agency communication planning and engagements at different project phases
 - Communications examples from transit agencies, payment networks, mobile wallets
- Note: Contactless bank card acceptance at points of entry is commonly referred to as open payments in transit.

Communications by Implementation Phases



Communications by Media Channel

Phase 3: Implementation (Pilot/Soft Launch)

- **In Station**
 - Permanent signage
 - Advertising
 - Signage on vending machines
- **On Vehicle**
 - Permanent signage
 - Advertising
- **Digital**
 - Social media posts
 - Public website (beta)
 - Customer account website

Phase 4: Rollout

- **In Station**
 - Permanent signage
 - Advertising
 - Signage on vending machines
 - Public announcement
- **On Vehicle**
 - Permanent signage
 - Advertising
- **Print**
 - Out of agency paid advertising
 - Direct mail/email
- **Digital**
 - Social media posts/paid ads
 - Public website (beta)
 - Customer account website
 - Organic search
 - Paid search
 - Marketing via popular podcasts
 - Radio announcements

Phase 5: In Market/Ongoing

- **In Station**
 - Permanent signage
 - Advertising
 - Signage on vending machines
 - Public announcement
- **On Vehicle**
 - Permanent signage
 - Advertising
- **Digital**
 - Social media posts/paid ads
 - Public website (beta)
 - Customer account website
 - Marketing via popular podcasts
 - Radio announcements

Customer Messaging and Prompts

*Communicate with customers before, during and after launch.
Frequent communication keeps things top of mind.*

FARE VENDING Machines and Ticket Offices:

Insert card / tap contactless card or smart device to pay

Tap your card, not your physical wallet

Contactless symbol and payment network logos

VALIDATORS On Vehicle and Platforms:

Tap here

Tap to ride

Tap and go

Green check – Accepted

Red X – Not accepted

Brand-specific sonic audio – Accepted

Contactless symbol and payment network logos

DIGITAL MEDIA Agency's Website and Mobile App:

FAQs

How to use

Fare information / capping

Express transit pay enablement for primary digital wallets

Transit Contactless Payments – Communications Examples



Transit Agencies – Contactless Payments FAQs

Chicago Transit Authority- Ventra

<https://www.ventrachicago.com/how-to/contactless-bankcards/>

<https://www.ventrachicago.com/how-to/mobile-wallet-apps/>

Miami-Dade County Department of Transportation & Public Works – EASY

https://www.miamidade.gov/global/service.page?Mduid_service=ser1565197498854306

New York MTA - OMNY

<https://omny.info/>

Vancouver TransLink – Compass

<https://www.translink.ca/Fares-and-Passes/Tap-to-Pay.aspx>

Transit Agencies – Contactless Fare Capping

Miami-Dade County Department of Transportation & Public Works

https://www.miamidade.gov/global/news-item.page?Mduid_news=news1563223075280894

Transport for London (TfL)

<https://tfl.gov.uk/fares/find-fares/tube-and-rail-fares/pay-as-you-go-caps#:~:text=Automatic%20refunds-,%20What%20is%20a%20cap%3F,Always%20touch%20in%20and%20out.>

Transport for NSW (TfNSW)

<https://transportnsw.info/tickets-opal/opal/fares-payments/adult-fares>

Payment Networks and Issuers

“Chase and Visa Provide an Easier Way to Get Around New York City with a Tap”

<https://usa.visa.com/about-visa/newsroom/press-releases.releaseId.16376.html>

“Introducing a new way to get around NYC”

<https://globalpage.visa.com/chase-taptoridenyc.html>

“Mastercard Brings Fareback Fridays And Priceless Surprises To New York City Commuters”

<https://newsroom.mastercard.com/press-releases/mastercard-brings-fareback-fridays-and-priceless-surprises-to-new-york-city-commuters/>

“American Express Says to NYC Subway Riders: Don’t Tap and Pay Without It”

<https://about.americanexpress.com/all-news/news-details/2019/American-Express-Says-to-NYC-Subway-Riders-Dont-Tap-and-Pay-Without-It/default.aspx>

DISCOVER “Significantly improve your customer experience and keep your lines moving with Transit”

<https://www.discoverglobalnetwork.com/payments-technology/transit-solutions/>

Mobile Wallets

Apple Pay

<https://support.apple.com/en-us/HT207958>

Google Pay

<https://www.blog.google/products/google-pay/easier-commute-google-pay-assistant/>

Samsung Pay

<https://www.samsung.com/us/samsung-pay/>

Garmin Pay

<https://www.garmin.com/en-US/blog/fitness/use-garmin-pay-for-your-transit/>

Fitbit Pay

https://fitbit.secure.force.com/articles/en_US/Help_article/2236

OMNY Media Coverage

“Subway Swipe? Soon, Tap to Pay” <https://www.nytimes.com/2019/05/28/nyregion/newyorktoday/nyc-news-subway-payment-swipe.html>

“MTA will soon begin testing new swipe-free payment system” <https://nypost.com/2019/05/29/mta-will-soon-begin-testing-new-swipe-free-payment-system/>

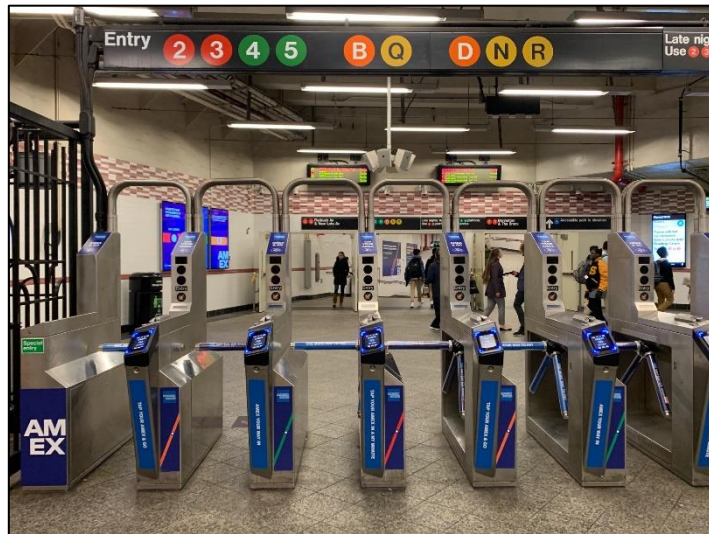
“Bye, MetroCard! The subway’s new contactless payment system is now here”
<https://www.timeout.com/newyork/news/bye-metrocard-the-subways-new-contactless-payment-system-is-now-here-053119>

“NYC Subway’s New Way to Pay Prompts Banks to Update Cards”
<https://www.bloomberg.com/news/articles/2019-05-22/nyc-subway-s-new-way-to-pay-has-banks-in-a-rush-to-update-cards>

“Bye, MetroCard! The subway’s new contactless payment system is now here”
<https://techcrunch.com/2019/05/31/nycs-contactless-subway-turnstiles-open-today-with-apple-google-samsung-and-fitbit-pay-support/>

American Express – OMNY Marketing

Advertising:



Experiential:



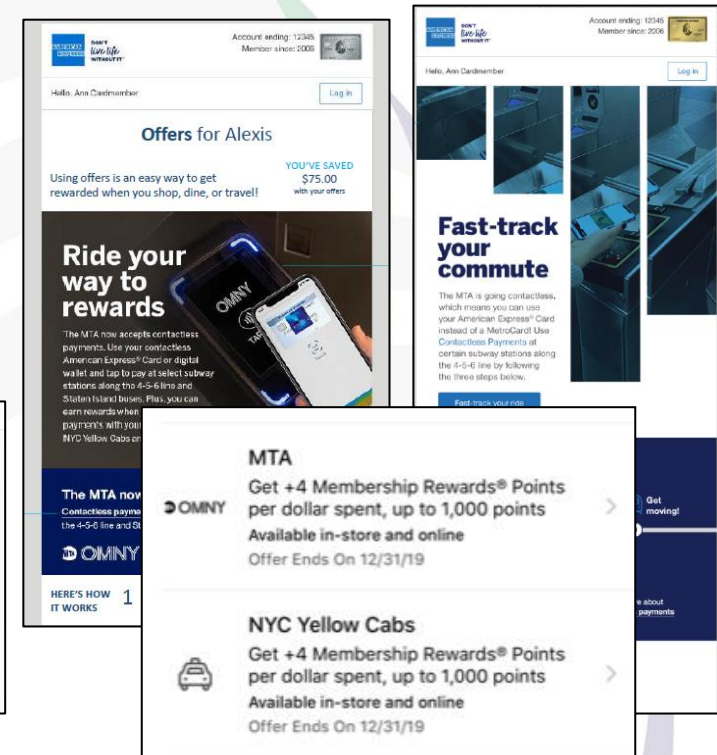
PR & Social:

For American Express, contactless transit payments may pave the way for broader acceptance of the technology

- Earlier this summer, the MTA rolled out contactless payments for its riders in New York City.
- American Express sees this as a harbinger to broad rollout of contactless in the US.

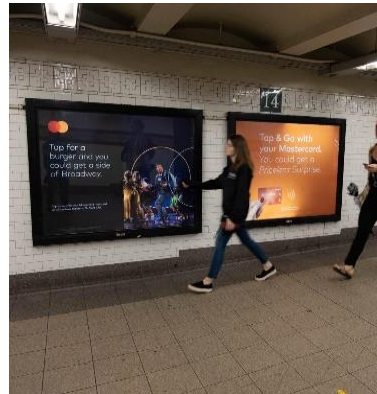
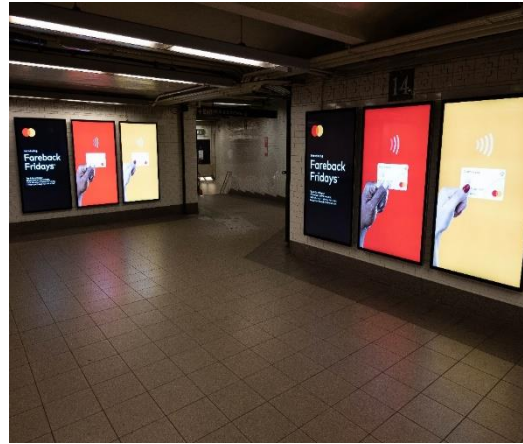


Card Member Communications:



Mastercard – OMNY Marketing

- Station Domination
- Digital Liveboards
- Fareback Friday™
- Priceless Surprises™
- Tap & Go™ as consistent call to action



VISA – OMNY Marketing



DISCOVER – OMNY Marketing



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TRANSIT SOLUTIONS

Keep your customers moving

[Contact Us](#)



Discover Global Network Transit Solution: A Simplified Experience for Riders and Providers

As the demand for public transportation options and expansion increases, transit agencies are re-evaluating their closed-loop payment systems and considering an open-loop approach that allows riders to use their bank-issued, contactless (NFC) cards to quickly pay for and gain access to participating transit systems. The result: many of these agencies are taking a closer look at adopting the Discover® Global Network Transit Solution to modernize and deliver a faster, more convenient rider experience.

A Clear Look at the Discover Global Network Transit Solution

Discover Global Network helps simplify and improve the rider experience with the following capabilities that can be deployed as needed to meet specific goals and criteria:

Accepted Payment Methods	White-Label Technology
<ul style="list-style-type: none"> Mobile Payments: Riders can use mobile wallets with their smartphones to pay for transit. Mobile Commerce: Riders can purchase their transit passes on the mobile app. Mobile: Riders can load their passes on their smartphones via QR code. Card-Not-Present: Riders can load their passes on their smartphones via phone. No Contact Payments: Riders can load their passes on their smartphones via phone. 	<ul style="list-style-type: none"> White-Label Technology: Discover Global Network allows you to leverage the full suite of the Network to create a custom-branded experience for your riders. Multi-Year Network: Discover Global Network offers a multi-year agreement to ensure long-term stability and consistent service. Real-time Analytics: Discover Global Network provides real-time analytics to help you understand rider behavior and optimize your transit system.

Revenue Growth
Partners and transit agencies can connect with millions of cardholders, which may create new revenue and revenue streams.

Partner-Ready Foundation
Designed with partner and customer business in mind, the solution delivers an online experience today, while providing an open path to future technologies.

168M passengers use the Network in 175 cities across the United States.

70% growth in monthly transactions (2020 vs. 2019)

87% of all transit passes are loaded on the Network.

Discover Global Network is a registered trademark of Discover U.S. and other countries and/or unregistered trademark. The OMNY trademark is owned by MTA, Inc.



Sample Transit Agency Communication Screenshots


Chicago CTA – How to Use?



How-to: Making contactless payments with Pay apps at Ventra readers

Ventra accepts standard contactless payments for fares right at the turnstile or bus reader, from mobile wallets/Pay apps and contactless bankcards.

If you have a phone, watch or other device with a contactless Pay app set up, you can use it directly for a Pay-as-you-go fare with Ventra instead of needing to get a card or ticket from us first!

Payment methods with the  symbol—where you can make contactless payments at places like retail checkouts and vending machines—work for direct, Pay-as-you-go payments at Ventra readers.

Popular mobile wallet/Pay apps we accept include:

- [Apple Pay](#)
- [Google Pay](#)
- [Samsung Pay](#)
- [Fitbit Pay](#)

See also: [Paying with contactless bankcards](#)

Pay-as-you-go (PAYG)

Just touch your device on the center of a fare reader target. The PAYG fare for the service you're riding (see agency fares) will be deducted for your first ride.

i NEW: Transfers are now available when riding with PAYG on CTA and Pace!

If using a Pay app, be sure to have the app present the same funding source every time you tap to make sure you get the best fare.


See fare information from the service you're riding, such as CTA or Pace, for complete rate details and policy.



How-to: Paying with Contactless Bankcards

Ventra accepts standard contactless payments for fares right at the turnstile or bus reader, from contactless bankcards.

If you have a contactless card from your bank, you can use it directly for a Pay-as-you-go fare with Ventra instead of needing to get a card or ticket from us first!

Payment methods with the  symbol—where you can make contactless payments at places like retail checkouts and vending machines—work for direct, Pay-as-you-go payments at Ventra readers.

See also: [Paying with mobile wallet apps such as Apple Pay, Google Pay and others](#)

Pay-as-you-go (PAYG)

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Be sure to touch the same card every time you tap to make sure you get the best fare, including transfers.

See fare information from the service you're riding, such as CTA or Pace, for complete rate details and policy.



NY MTA & Vancouver TransLink – How to Use?

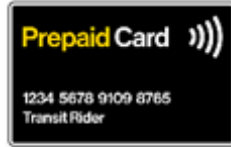
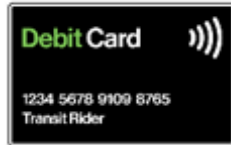
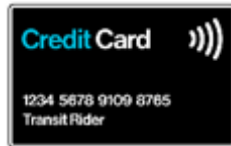
① System rollout update

We are continuing the rollout to all subway stations, bus routes, and Staten Island Railway locations. [Learn more about the rollout.](#)

Modernizing the way you travel with OMNY



Just tap and go with your preferred payment method:



Tap your contactless card

Tap your contactless credit, debit, or reloadable prepaid card at an OMNY reader and be on your way.

[Learn more about contactless cards](#)



Tap your smart device

Tap and go with the digital wallet on your smart phone, smart watch, and other wearable devices.

[Learn more about digital wallets](#)

We have a new site! Updated design, easier to navigate, new Trip Planner and more.

[Visit the new site](#) | X



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Customer Service, Careers

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- [Fare Pricing](#)
- [West Coast Express Fares](#)
- [U-Pass BC](#)
- [Fare Zone Map](#)
- [Paying Your Fare](#)
- [Tap to Pay](#)
- [Where to Buy](#)
- [Refund Policy](#)
- [Group Travel](#)
- [Canada Line YVR AddFare](#)
- [Transferring](#)
- [Fare Infractions](#)

Tap to Pay

Our card readers accept contactless American Express, Mastercard, and Visa credit cards and Apple Pay, Google Pay, and Samsung Pay. For customers without Compass Cards, this new feature means no more ticket line-ups, digging for exact change, or worrying about pre-calculating zones. You can tap your applicable card to pay your **adult, cash fare**. Note: card readers will not accept debit cards.

How to use Tap to Pay

Tap your contactless American Express, Mastercard or Visa credit card or mobile device (linked to an American Express, Mastercard or Visa credit card) on a card reader to start your journey. Tap your credit card or mobile device when transferring or exiting, with the exception of buses, which are tap in only.

Please note that only one card can be used per person per account. Customers must also carry their proof of payment (credit card) with them during their journey.

Paying with a credit card or mobile device allows you to transfer seamlessly across the system. You'll have 90 minutes to make your final transfer on bus, SkyTrain, and SeaBus, and 120 minutes on West Coast Express.

Watch out for card clash!

Card clash occurs when multiple payment methods are tapped on a card reader at the same time. To avoid card clash, please remove your contactless credit card from your wallet or phone case before tapping it on a card reader. If paying with a mobile device, please ensure there are no contactless cards in your phone case when you tap on card readers.

Tap your card, not your wallet.



Miami Dade Transit & TfNSW – Fare Capping

For more information, visit [Frequently Asked Questions](#).

Benefits of Contactless Payment

- ▶ It's easy to use! There's no need to figure out what type of fare product to buy or register for an account. Simply tap and go on Metrorail or Metrobus.
- ▶ It saves time! There's no need to stand in line at a ticket vending machine to buy a ticket.
- ▶ It's flexible! Choose how you want to pay. Use your contactless-enabled bank card or your digital wallet.
- ▶ It's a great value! You'll receive the great benefit of fare-capping while maintaining the flexibility to pay as you ride on Metrorail or Metrobus.

Tips for using Contactless Payment



Find out more about [how Opal fares are calculated](#). You can use the [Trip Planner](#) or [Opal Travel app](#) to plan your trip and estimate the Opal fares.

Daily, Weekly and Weekend Caps

With an Adult Opal card you can travel as much as you want on metro, train, bus, ferry and light rail services within the Opal network and you never pay more than \$16.10 a day, \$50 a week or \$8.05 on Saturdays, Sundays and public holidays.

Please note that:

- The Opal week runs from Monday to Sunday.
- The [Sydney Airport station access fee](#) isn't included in the [Daily, Weekly or Weekend Travel Caps](#) however there is a [separate weekly cap](#) on the station access fee.
- Opal Daily, Weekly and Weekend Caps are also applied to [contactless payments](#).

Summary

Effective, comprehensive, and robust customer communication on availability and use of contactless bank card acceptance at transit points of entry is vital for widespread adoption of the capability by commuters; resulting in operational savings, delivery of enhanced travel experience, and potential increase in ridership by simplifying fare payment process.