



Customer Messaging for Transit Open Payments

December 6, 2022



VISION:

The U.S. Payments Forum enables cross-industry stakeholders to openly exchange expertise and information to solve problems and help realize innovations that make payments more efficient, simple, and secure.

Forum Activities



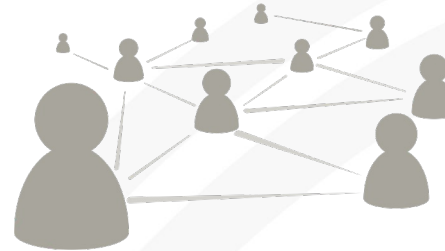
Collaboration



Education



Communications



Networking



Introduction: Today's Speakers



Lawrence Sutton
CONSULT HYPERION



Rory Wilson
DISCOVER GLOBAL NETWORK



Sophia Maletz
TriMet



Jason Bohrer
U.S. PAYMENTS FORUM



Dave Whipple
TriMet



History of EMV and Milestones in Transit Payments

Lawrence Sutton, Consult Hyperion

History of EMV

Technology history

1996 – first version of EMV standards is published

2007 – first EMV contactless transaction with RBS Streamline (now Worldpay) terminal at McDonalds in Canary Wharf

2015 – US implementation of EMV prompts thousands of merchants to start using contactless payment terminals



Milestones in Transit Payments

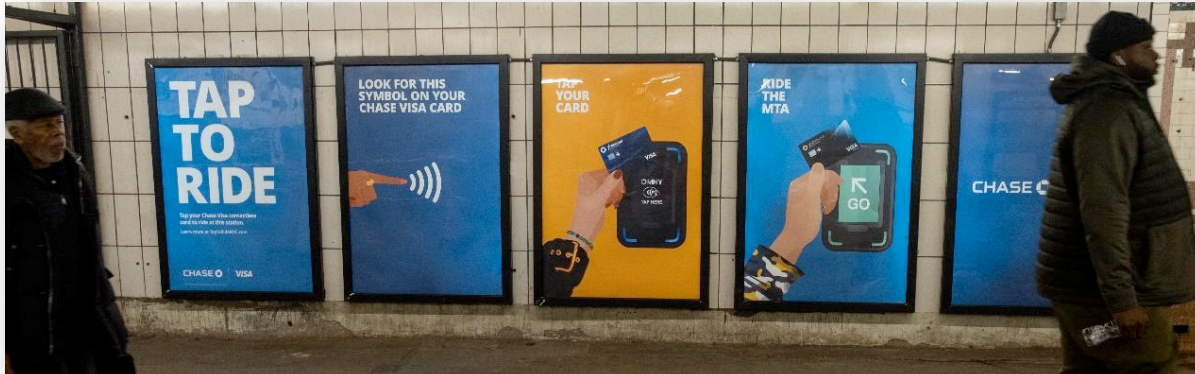
1995 – World’s first transit Contactless Payment Card– UPass – is launched by the Seoul Bus Transport Association in South Korea

2009 – UTA (Salt Lake City) accepted Open Payments using MSD

2012 – TfL (London) starts accepting open loop EMV contactless payments

2017 – TriMet starts accepting open loop EMV contactless payments

2019 – MTA (NY) starts accepting open loop EMV contactless payments





Open Loop Payments Background

Rory Wilson, Discover Global Network

Evolution of Transit Marketing

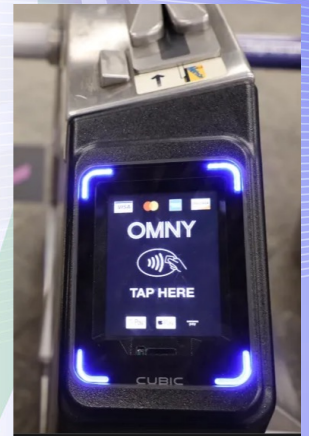
London 2012-15

- EMV Chip to Dual Interface (Contactless) Chip
- Open Loop payments on Transport for London
- Changing habits and economics
- Global Adoption of Contactless Open Loop



MTA NYC 2018-19

- TFL lessons learned, Open Loop Launch
- Fast adoption and scale
- Covid accelerated awareness and preference



Contactless as a gateway to card loyalty

- Everyday spend categories are important for contactless adoption – high volume, low dollar transactions in merchant categories like:
 - Transit
 - Grocery
 - Pharmacy
 - Dining / QSR / Fast Food



1. Breakthrough – visual engagement with riders & basic messages

- Placement
 - » Point of Sale
 - » Point of entry
- Card issuers – promote to customers via digital channels
- Digital Channels
 - » Advertising
 - » Transit Agency Mobile App
 - » Email
 - » Digital Wallets / Payment Apps
 - » Map Apps (Apple Maps, Waze, etc.)
- Discounts / offers
 - » Forming Habits – stack the benefits
- Audio streaming ads geotagged to service area
 - » Spotify / Apple Music / Etc.



2. Tailor to your market:

- Understand the unique aspects of each transit system's riders, media, and economics
- Look for key partners to help tell the story
 - » Payment networks
 - » Creating unique ad packages with local merchants - offset the costs of promotion and awareness -
- Interrupting the customer with new **messaging at point of sale** is critical to changing behaviors
- **Breakthrough and placement** are key points to consider for out of home ads
- Reinforcing the message train / bus ad placements builds familiarity and acceptance





Open Loop Payments in Public Transportation

Sophia Maletz and Dave Whipple, TriMet

TriMet + Hop Fastpass®

TriMet

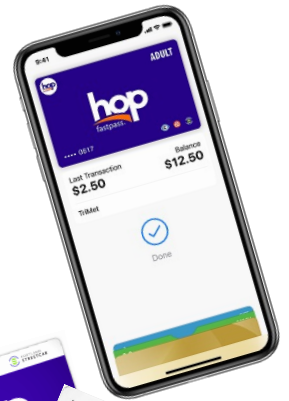
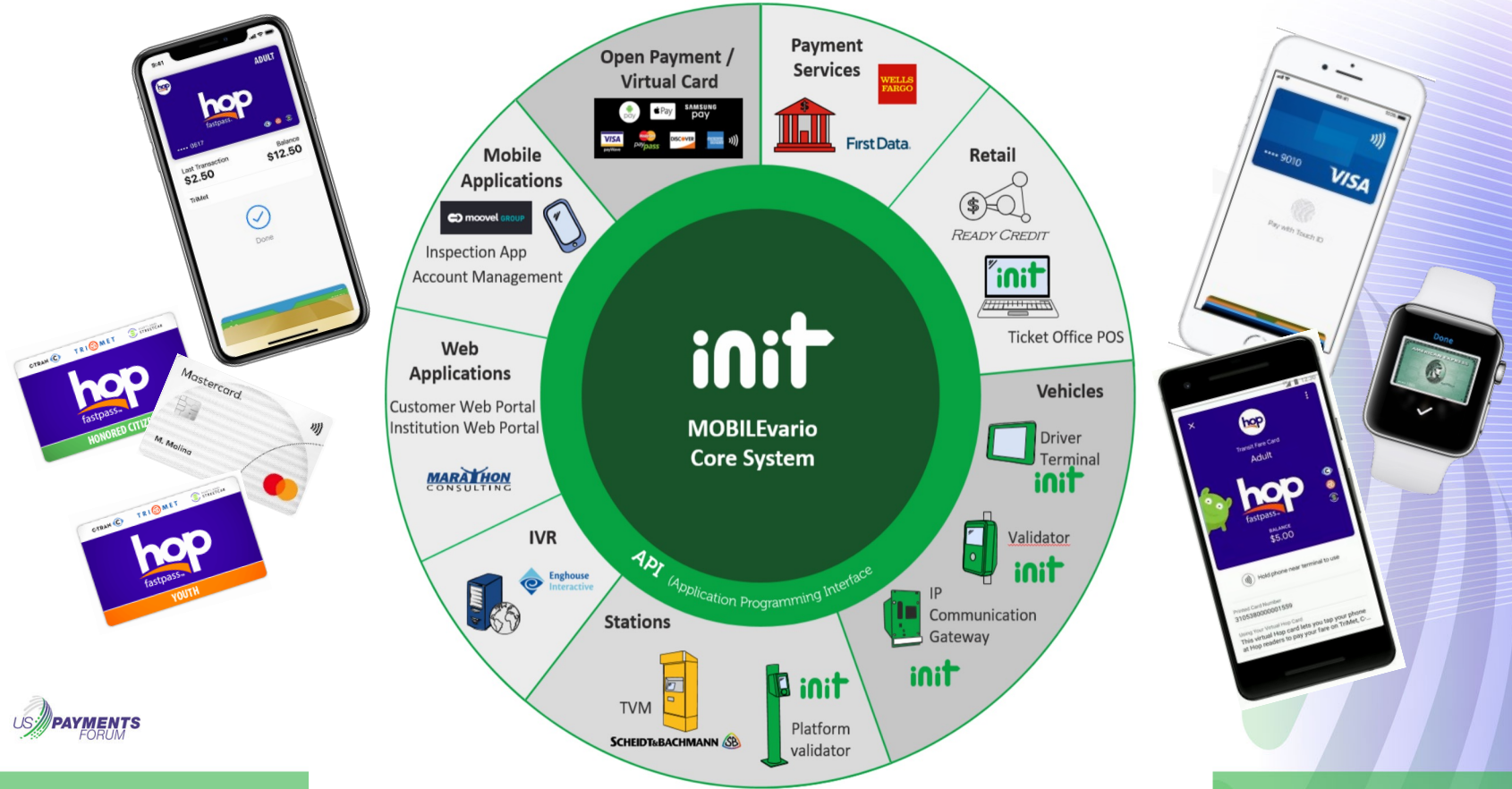
- Light rail, commuter rail, bus, bus rapid transit, streetcar, paratransit
- 150,000 weekday boardings

Hop Fastpass®

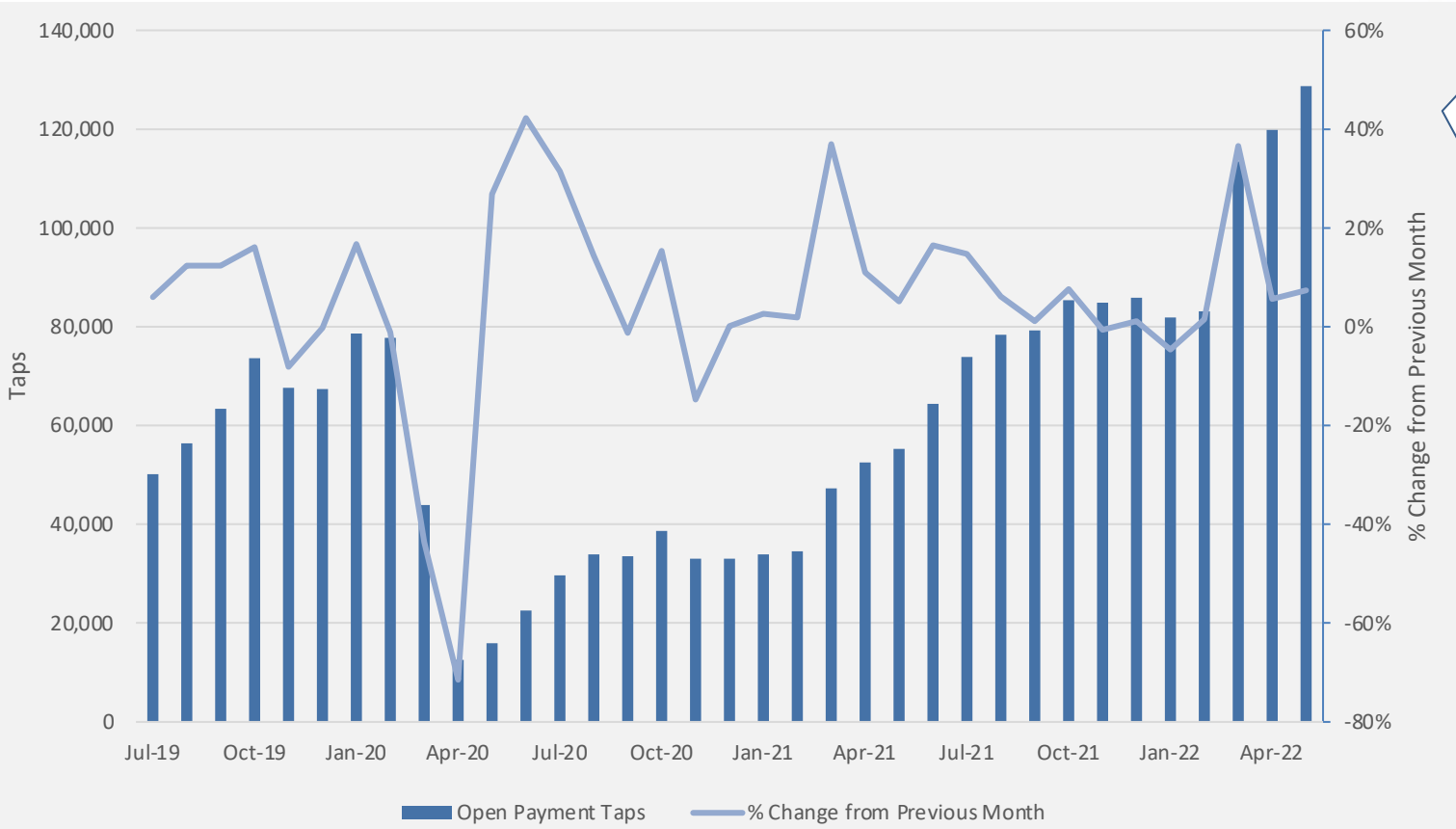
- TriMet + C-TRAN + Portland Streetcar
- \$55 Million in annual revenue



TriMet's Hop Fastpass® Transit Payments + Open Architecture



Hop Fastpass® Open Payment Taps + % Change Month-to-Month



Open Payment taps are up **172%** since July '19 and **927%** since April '20



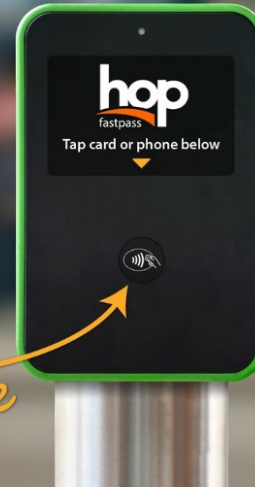
Communicating Open Payments at TriMet



Ways to pay

To pay, tap the green Hop reader at the MAX/WES station or inside the bus every time you board. You can tap with your phone or contactless credit card to pay the \$2.50 Adult fare. Or, tap with a Hop card, virtual Hop card or Hop ticket.

tap here



Communicating Open Payments at TriMet



Phone (Credit/Debit)

● ADULT FARE ONLY

Tap your phone to pay with a credit/debit card in your mobile wallet using Apple Pay, Google Pay or Samsung Pay. You'll never pay more than a Day Pass (\$5) in a day, no matter how many times you tap.




How to pay with your phone using a credit/debit card

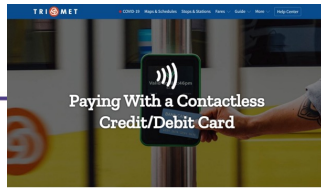


Contactless Credit/Debit Card

● ADULT FARE ONLY

Tap with any credit/debit bankcard showing the contactless symbol . You'll never pay more than a Day Pass (\$5) in a day, no matter how many times you tap.

How to pay with a contactless credit/debit card



We accept any bankcard (Visa, Mastercard, Discover or American Express) showing the contactless symbol. Tap your card on the Hop reader as you board to instantly pay the \$2.50 Adult fare.



How it works



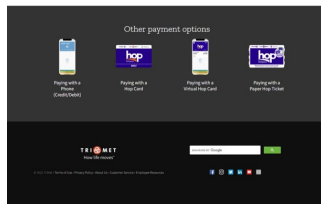
Tap to board Just tap your card on the Hop reader as you board to instantly pay the \$2.50 Adult fare. The screen will show a confirmation that you paid your fare and you will hear an audible chime. You're good to go!

Good for 2½ hours Your fare is valid for 2½ hours, during which time you can board any combination of buses, MAX trains or Portland Streetcar to complete your trip.

Day Pass You'll automatically earn a Day Pass after paying for two trips in a day (\$5) with the same card, which means you can ride as much as you want until the end of the service day (3 a.m.).

Tap every time Remember to tap the Hop reader every time you board a bus or train (including when you transfer). You won't necessarily be charged every time you tap, but your tap is your proof of payment. You'll never pay more than \$5 in a day, no matter how many times you tap.

You could save money with a Hop card If you need an alternative form of payment, you can use a Hop card with a debit/credit card and you'll qualify based on income. If you like Hop, you can also use a Hop card to pay for your fare. For more information, visit trimet.org/fares/hopcard.



How it works



Tap to board Just tap your card on the Hop reader as you board to instantly pay the \$2.50 Adult fare. The screen will show a confirmation that you paid your fare and you will hear an audible chime. You're good to go!

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Tapping a
Contactless
Credit Card



- Many “ways to pay”
- Convenience and speed
- For both regular and occasional riders

Q&A



www.uspaymentsforum.org



Customer Messaging for Open Payments – Concluding Remarks

Transit Contactless Open Payments Working Committee

The Transit Contactless Open Payments Working Committee was formed in March 2017 as part of the expanded U.S. Payments Forum charter. The Working Committee goal is for interested stakeholders to work collaboratively to identify possible solutions that address the challenges associated with the implementation of contactless acceptance devices at customer points of entry (POE) within the unique retail environment of the U.S. public transit market. This includes acceptance of all open loop payment devices (e.g., cards, mobile, wearables) and all payment methods (e.g., credit, debit, prepaid, gift).



2023 Forum Meeting Schedule



Payments Summit
Forum Spring Member
Meeting
February 27th – March 2nd, 2023
Salt Lake City, UT



Forum
Summer Member Meeting
July 18th-19th, 2023
Virtual



Forum
Fall Member Meeting
November 6th - 7th, 2023
Charlotte, NC

Thank You!



www.uspaymentsforum.org

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