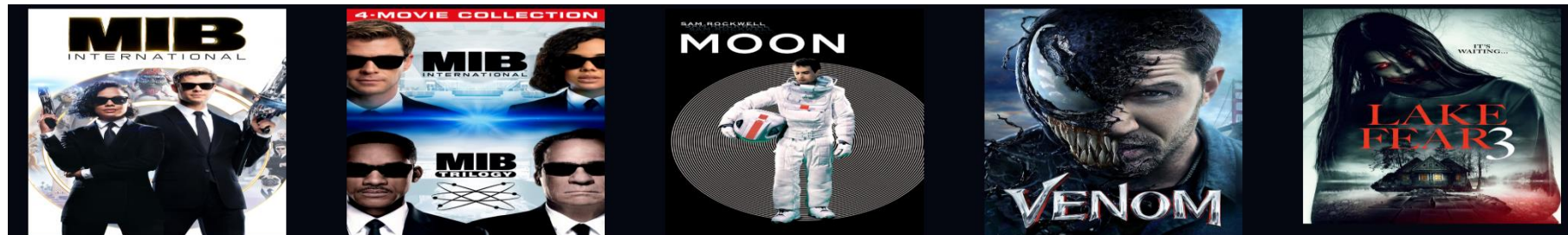


Worldline



SONY
make.believe

make.believe "symbolizes the spirit of our brand. It stands for the power of our creativity, our ability to turn ideas into reality, and the belief that anything we can imagine, we can make real."



Taylor Swift



The Beatles



Ed Sheeran



Drake



Carole King

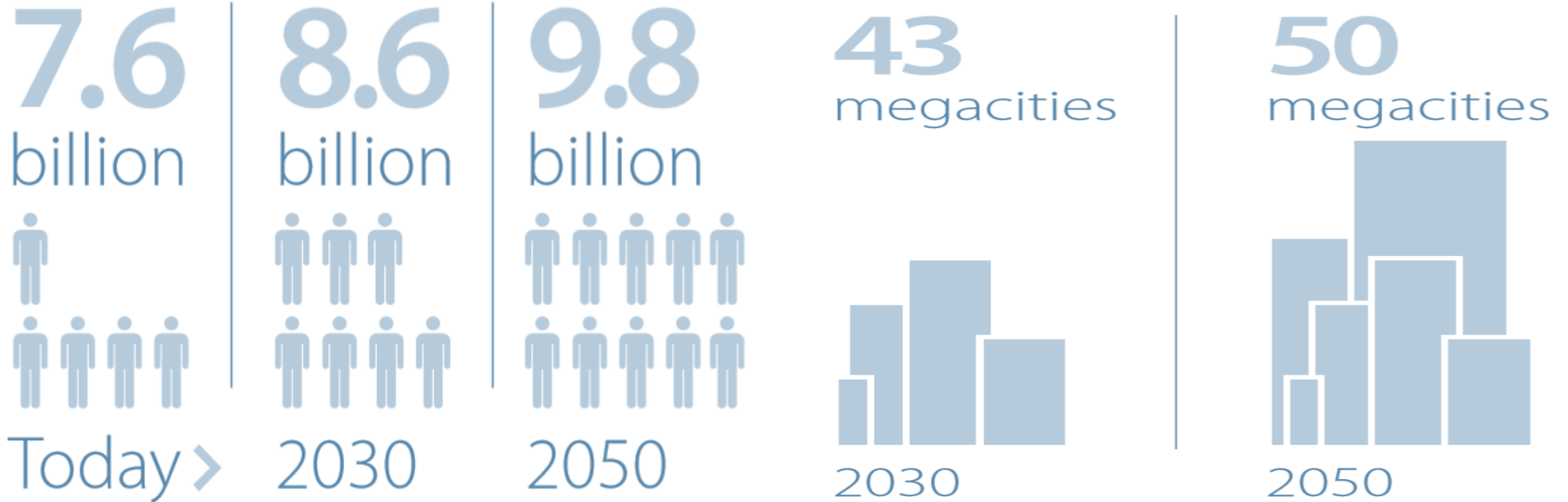


Stevie Wonder

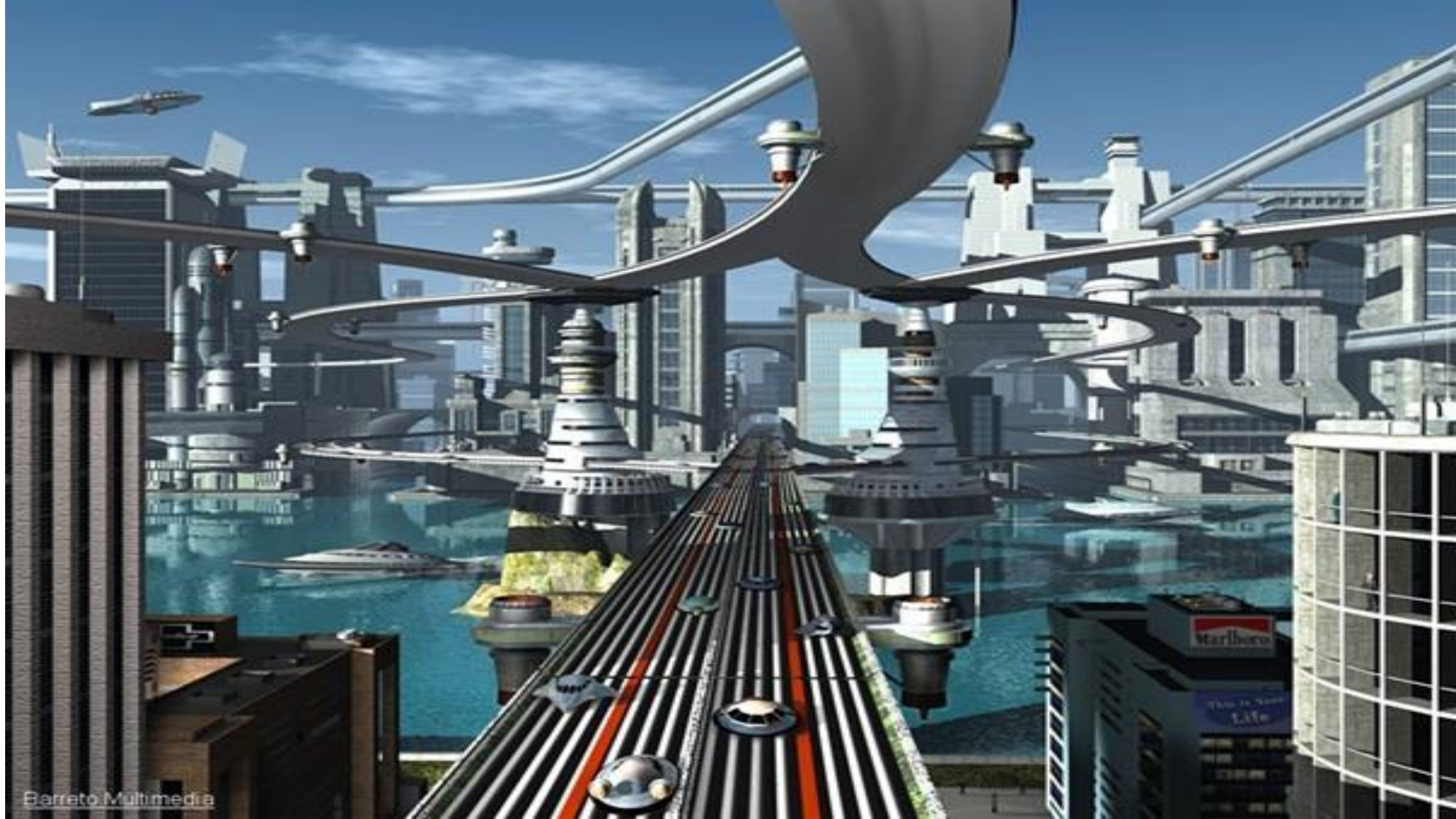


SONY

The Big Wide World



- **55% of people live in urban areas this is forecast to rise to 68% by 2050**
- **44% of urban residents use public transport to travel to work rising to 54% for personal travel**



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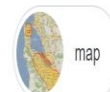
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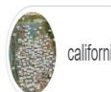
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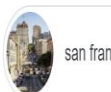
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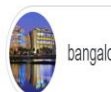
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apple



san francisco



bangalore



google headquarters



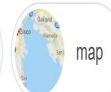
tech



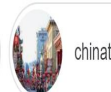
san jose



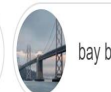
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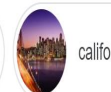
map



chinatown



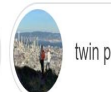
bay bridge



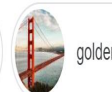
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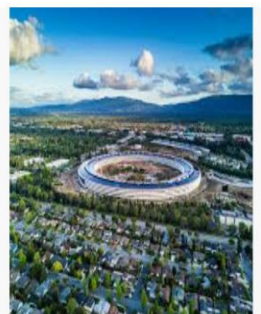
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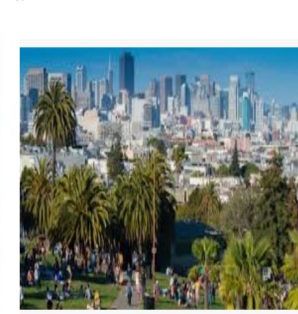
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Cities





City	Population	Homeless	Homeless %	AHP M2
SAN FRANCISCO	884,363	8,035	0.91%	£ 9,992
BUENOS ARIES	2,890,000	7,000	0.24%	£ 1,696
PARIS	2,141,000	3,641	0.17%	£ 9,598
EDINBURGH	482,005	722	0.15%	£ 3,620
LONDON	8,900,000	9,000	0.10%	£ 13,069
LAS VEGAS	641,676	300	0.05%	£ 1,658
MUNICH	1,456,000	550	0.04%	£ 8,810
BARCELONA	5,515,000	1,026	0.02%	£ 3,712
DUBLIN	1,361,000	156	0.01%	£ 4,665
BIRMINGHAM	1,086,000	57	0.01%	£ 3,620

Social Mobility - The Issue


Only
 **6%** of doctors
 **12%** of journalists
 **12%** of chief executives
 today are from working-class origins.

'State of the Nation 2017: Social Mobility in Great Britain,'
 Social Mobility Commission (2017).




 A low ability child from a high-income family is
35%
 more likely to be a high earner than a high ability child from a low-income family.


'Downward mobility, opportunity hoarding and the glass floor,'
 Social Mobility Commission (2015).

8 top schools
 and colleges in the UK send as many pupils to Oxbridge as 2,900 others put together.



'Access to Advantage: The influence of schools and place of admissions to top universities,' Sutton Trust (2018).


 A person is
24 times more likely
 to become a doctor if they have a parent who is a doctor,
17 times more likely
 to become a lawyer if they have a parent who is a lawyer
8 times more likely
 to become an architect if a parent is an architect and
2 times more likely
 to become an accountant if a parent is an accountant.

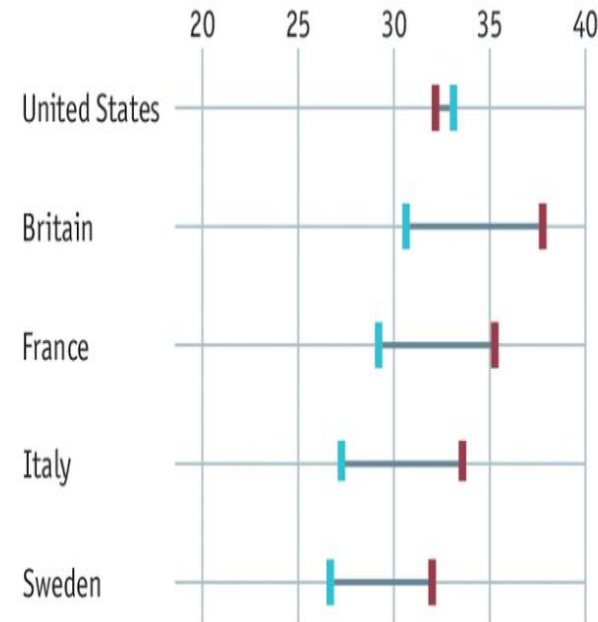


'The Class Ceiling: Why it Pays to be Privileged,'
 Sam Friedman and Daniel Laurison (2019).

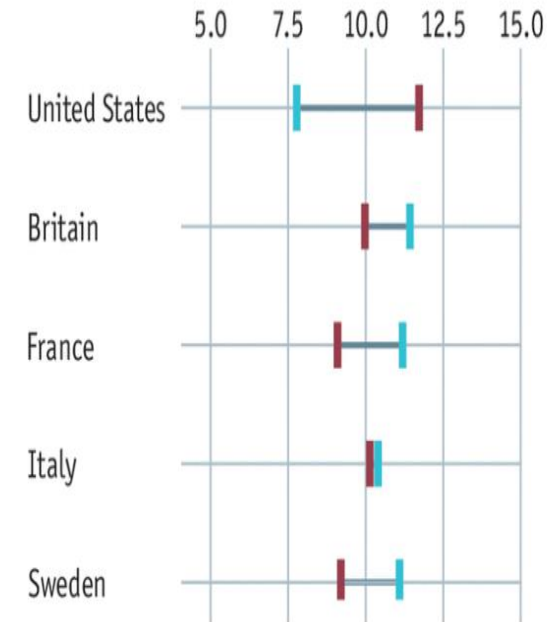
Movin' on up

Actual and perceived social mobility of children, 2016

Probability of remaining in the bottom quintile of earnings, %



Probability of moving from bottom to top quintile of earnings, %



Source: "Intergenerational Mobility and Preferences for Redistribution"
 by A. Alesina, St. Stantcheva and E. Teso

*Surveyed Feb-Oct 2016

We Are Not Alone



*"We believe that using Apple Pay on **transit systems** will **spur more adoption** and get even more people using Apple Pay in the U.S.," - Tim Cook April 2019.*



*"Mass **transit** is a really terrific use case for tap and pay -- people commute 10 times a week," - Al Kelly May 2019*



*"With the transit sector expected to expand with numerous upcoming metro and smart city projects, NCMC **contactless cards** is expected to trigger rapid adoption of digital payments across transit use cases. It will help improve the efficiency and scale of public transit systems in the country." - TR Ramachandran, Visa Group Country Manager, India and South Asia May 2019*



*"From today Rome too can be counted among the most innovative cities in Italy thanks to **SIA's technology** already adopted for contactless payments in the Milan subway system and on board 'vaporetto' boats in Venice." - Eugenio Tornaghi, marketing and sales director September 2019*



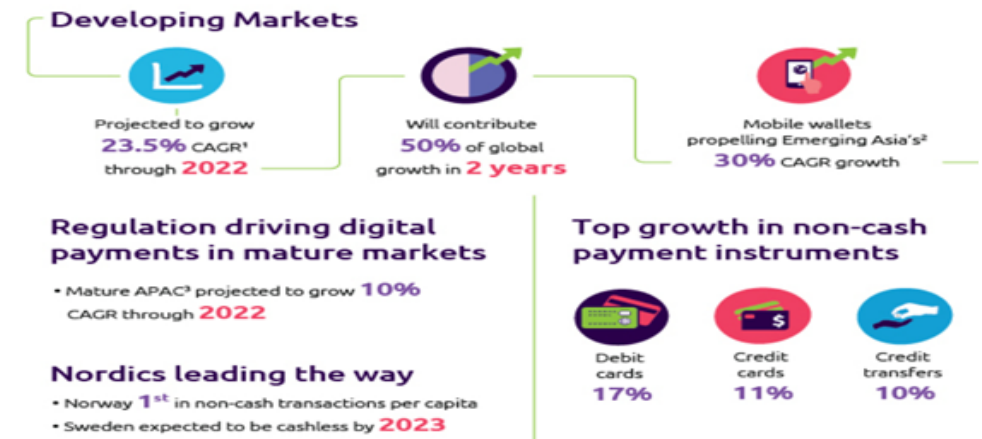
*"As part of their partnership, Visa and Groupe BPCE aspire to offer **Olympic and Paralympic fans a seamless mass transit experience across France**" – BPCE & VISA PR September 2019*



*"It's not an exaggeration to say that mobile has been the mega-trend of the last decade. I believe the **next mega-trend will be mobility**." – Kenichiro Yoshida January 2020*

Money, Money, Money

1. The transit and ground passenger transportation market expected to reach a value of nearly **\$684.68 billion by 2022**, significantly growing at a **CAGR of 10.1%** during the forecast period.
2. *Analysts at Mizuho Securities USA said in a note to clients that Open Payment for **New York Metro** could add **\$40 million in annual revenue for Visa** and **\$27 million for Mastercard** once OMNY is fully implemented, in 2021. VISA and Mastercard could see an additional 2.5 billion transactions from the subway each year after the transition, the analysts estimated. – 22 May 2019*
3. 2019 will be the first year to see contactless travel top the **one billion journeys per annum in London** as the popularity of such payments continues to rise among UK users.
4. **7 of the top 10 countries by mobile phone penetration are European** lead by the UK at +85% of the population
5. The **U.S. is finally embracing contactless payments**, which will likely accelerate the move away from cash in favor of credit, debit and mobile wallets. And it's largely **thanks to hurried commuters**



EMPOWERING CASHLESS TRANSPORT AND SOCIAL MOBILITY

WHAT COMMUTERS TELL US

40%

of commuters say the complexity of choosing the right fare and ticket constrains their use of public transport.*

27%

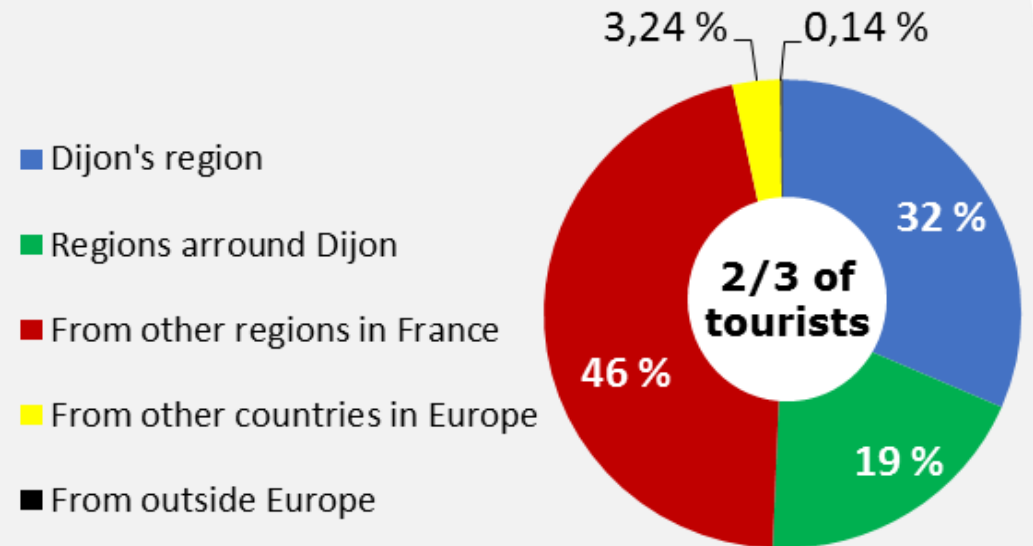
of commuters would use more public transport if it was easier to pay.*

43%

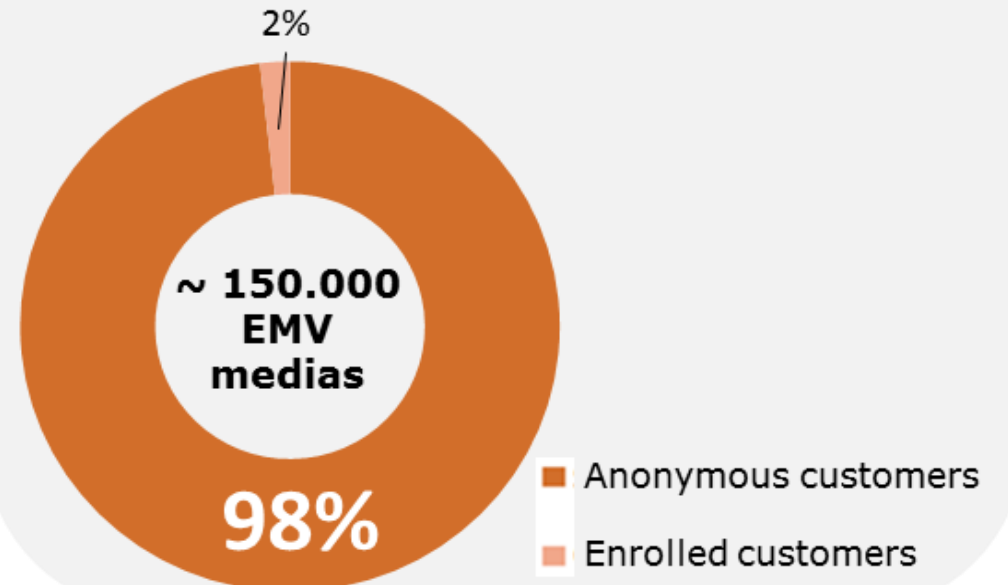
of users have missed a train or bus while waiting to buy a ticket.**

Passengers are looking for a more connected, easier and seamless user experience.

Customers provenance



Enrollment rate





Worldline



Worldline

The Effortless Journey.



Worldline