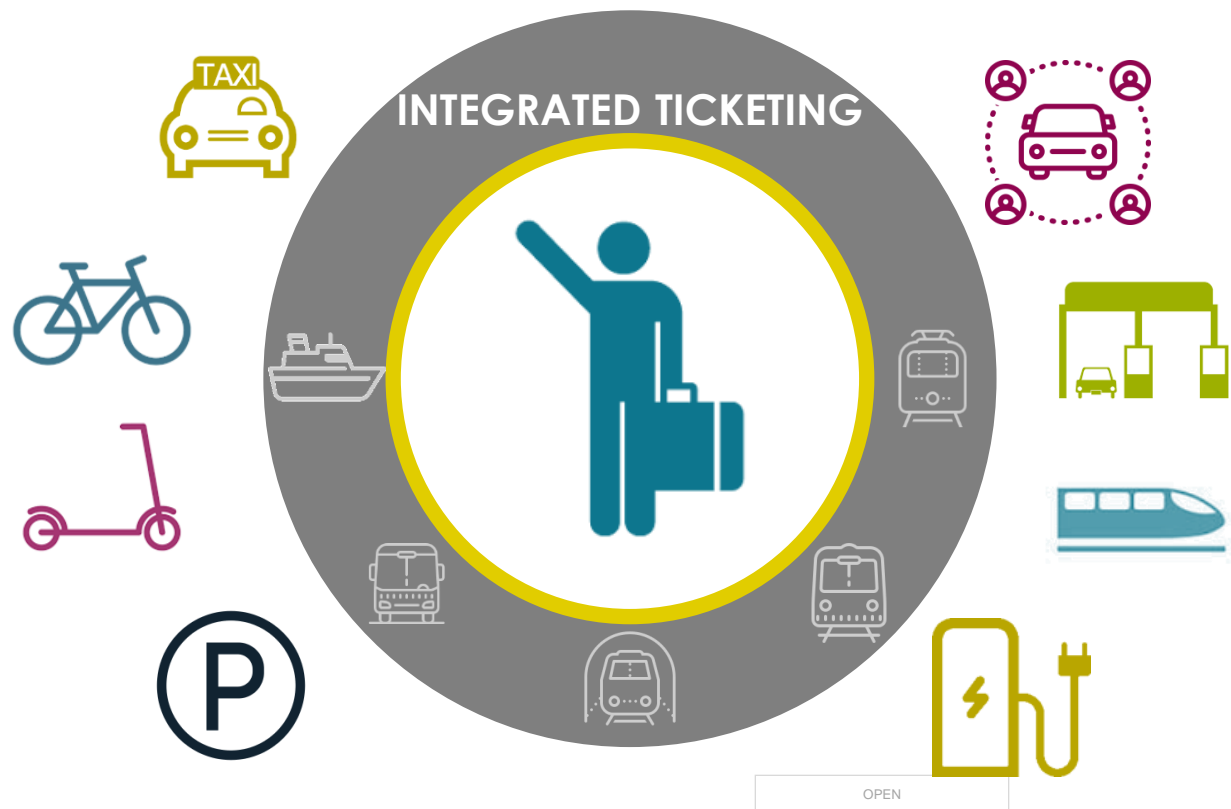


EMV white label

A game changer for
integrated mobility?



Mobility integrated payment, beyond integrated ticketing



INTEGRATED

 **Ticketing**

 **Booking**

 **Payment**

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Popular scheme for integrated mobility payments



SCHEME MANAGER

Central services

Calculate fare

Apportion & settle

Account
provider

Mobility
Service
Provider

Payment
Service
provider

One-fits-all payment option?

Fragmented landscape

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mobike



OPEN

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Challenges for integrated mobility



Customer Adoption



Social inclusion



Customer service



Cost saving

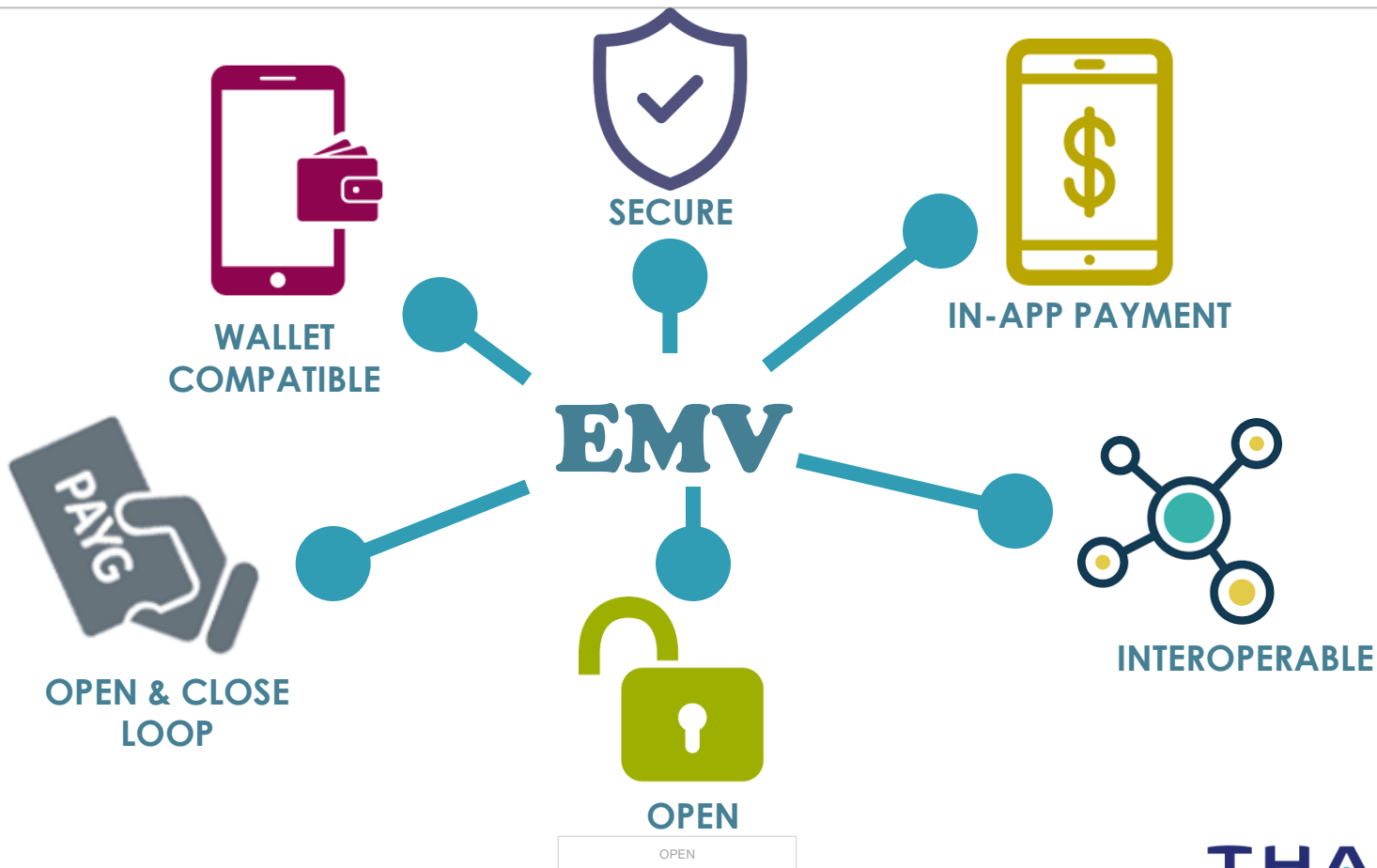


Policy & scheme



**Solutions Integration &
front-end technology**

EMV technology, the X factor for mobility payment?



Attempting to weight various EMV options

More benefits for ...

- ★ Cost saving
- ★ Adoption of mobility scheme
- ★ Social inclusion
- ★ Solution integration
- ★ Customer service



VS

VS

VS



Digital

Wallet

EMV bank card

OPEN

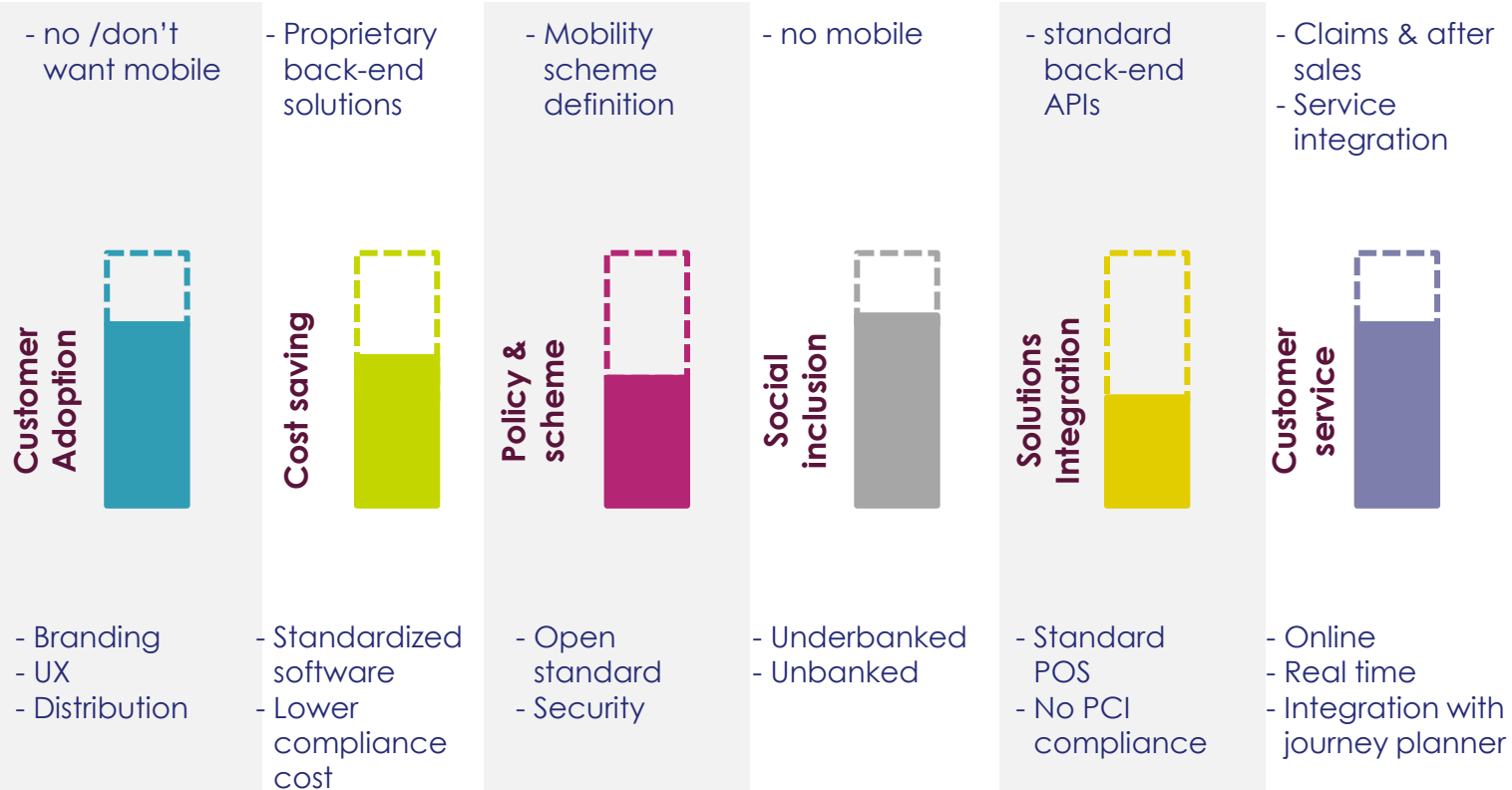
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m-wallet mobility card & integrated mobility

Value proposition

GAPS

BENEFITS



OPEN

■ A case –by-case journey

■ Strategies can be combined

■ Customers' obsession





Thank you

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