ingenico GROUP | ENTERPRISE RETAIL

FROM ACCEPTANCE TO PAYMENT GATEWAY AND ACQUIRING, DISCOVER HOW OP2GO SOLUTIONS FACILITATE TIME TO MARKET FOR TRANSPORT INTEGRATORS / OPERATORS

JANUARY 2020

OPEN PAYMENT SOLUTION LAUNCH

INGENICO
OP2GO

TRANSPORT
TICKETING
GLOBAL

LONDON – JANUARY 29/30TH, 2019

OP2GO OFFER

INGENICO OP2GO

1: Open Readers
Close-loop and Open-loop acceptance, tokenization & P2PE encryption

Validators / Gates

2: Payment Gateway
Transit rules management, bank settlement, debt recovery in coordination with the acquiring provider

Payment Gateway

- Risk Management
- Settlement
- Debt Recovery
- Tap Management
- Fare engine
- Data Intelligence

3: mPOS
Mobile terminals for inspection and payment

Control

Acquiring

Traveler Portal

Operator Portal

Operator IT System

Ingenico | Partner(s)

4: Additional services
Project management, technical support, hardware services, estate management, training…

NOT ONE OPEN PAYMENT BUT SEVERAL OPEN PAYMENT SOLUTIONS

- **Kiev** metro
- **Milan** Express train & metro
- **Świebodzice & Rybnik** buses
- **Bratislava** buses & trams
- **Madrid** buses
- **Rio de Janeiro** metro
- **Taiwan** metro
- **Rome** metro

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2019

OBJECTS IN MIRROR ARE
CLOSER THAN THEY APPEAR

EMT MADRID

Empresa Municipal de Transportes de Madrid and Ingenico to launch the first open payment project in Spain

SCOPE / CHALLENGES

First open payment project in Spain for more than **2000 bus and other urban mobility services** in **early 2019.**

Contactless payment for **all services operated by the company** municipal in the capital (buses, BiciMAD, parking and Cable Car).

SOLUTION

Project carried out with the collaboration of **Santander & IECISA.**

Ingenico acts as the PSP / Payment Gateway provider

Transit Scheme acceptance: **Visa, Mastercard, Maestro and American Express.**

BENEFITS

This first open payment project in Spain has been described by Inés Sabanés, delegate of Environment and Mobility, as **"one of the most important strategic decisions for EMT and Madrid".**

METRO RIO

Empresa Municipal de Transportes de Madrid and Ingenico to launch the first open payment project in Spain

SCOPE / CHALLENGES

First open payment project in Brazil with **Ingenico terminals installed in 41 metro stations** to accept payment & transit cards.

300 million travelers per year using metro in Rio de Janeiro

SOLUTION

Project **carried out in May 2019**

Collaboration of **Visa, Banco do Brasil, Bradesco, Planeta Informatica, Digicon and Cielo,** Brazil's largest card payment processor.

BENEFITS

Nick Mackie, Vice President of Global Urban Mobility Solutions, Visa Inc, "Moving people quickly and efficiently in our increasingly crowded cities is one of the biggest challenges of our time. Ingenico and Visa are helping the world's leading cities make it easier than ever for people to use public transportation and adopt an open, connected, greener way to travel."

KAOHSIUNG METRO - TAIWAN

KRTC and Ingenico committed to "Innovation" and "Service" with Open Payment

高雄捷運股份有限公司
KAOHSIUNG RAPID TRANSIT CORP.

SCOPE / CHALLENGES

First city in North Asia to launch contactless card payments on its transit system.

Facing challenges such as traffic congestion and pollution

Wants to change commuters into loyal customers

SOLUTION

Project **carried out in just 5 months in 2019**

Collaboration of **Union Bank of Taiwan** (Acquiring Bank), **Mastercard and ZhongGuan Technology**

750 Ingenico terminals in 37 stations to accept payment & transit cards.

BENEFITS

Reduce the cost of fare collection by 30%!

Mastercard Executive Vice President, Hany Fam: *"as the world becomes increasingly urban, accessible and efficient transit links are a key to unlocking economic opportunity, for individuals and for cities."*

TAOYUAN METRO - TAIWAN

Taoyuan International Airport line increases fare payment methods to include contactless credit cards with Ingenico.

SCOPE / CHALLENGES

Taoyuan Metro (Airport line) wants to include **global payment acceptance** in addition to their **closed-loop tokens** and **QR code** payments.

More convenient payment methods for the **46 million travelers** who use this airport every year.

SOLUTION

Project live **in September 2019**

Expected traffic volume of **2.4 million passengers in a month**.

Additional payment methods of contactless cards from **Mastercard, Visa and JCB.**

BENEFITS

C.S. Hao, Chairman of Kaohsiung Rapid Transit Corp (KRTC): "We expect to open the door of convenience to both domestic and international travelers by offering seamless travel experiences for Mastercard cardholders supported by cutting-edge multiple payment options!"

ATAC - ROME

Atac and Ingenico improve public transport in Rome with Tap&Go.

atac ROMA

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SCOPE / CHALLENGES

Rome Introduces Contactless Payment For Metro with Ingenico

A further significant step towards digital transformation in public transport, following the first Italian implementation done in Milan!

SOLUTION

Project has been carried out with **SIA** (digital platform), **Intesa Sanpaolo/PostePay** (acquiring) and **Mastercard**.

Half of the city's metro turnstiles are equipped with **800 Ingenico terminals**.

ATAC schedules to install **all metro stations by the end of 2020**.

BENEFITS

The Tap&Go system has been hailed by **Rome's mayor Virginia Raggi** as *"a real revolution for public transport that will make life easier for those who use the metro every day."*

NORTH AMERICA

Ingenico to shake up public transport with a unique terminal to accept both close and open loop

SCOPE / CHALLENGES

Large city in North America to implement **close-loop and open-loop acceptance with one single reader.**

SOLUTION

Pilot initiated in **November 2019**

Project in **2 phases : Transit acceptance** first and then **EMV acceptance**

Pilot done with **4,500 validators and kiosks**

BENEFITS

New solution to replace existing "traditional" large ticketing platform

OPEN PAYMENT : A COMPLEX MARKET

An area which requires payment skills
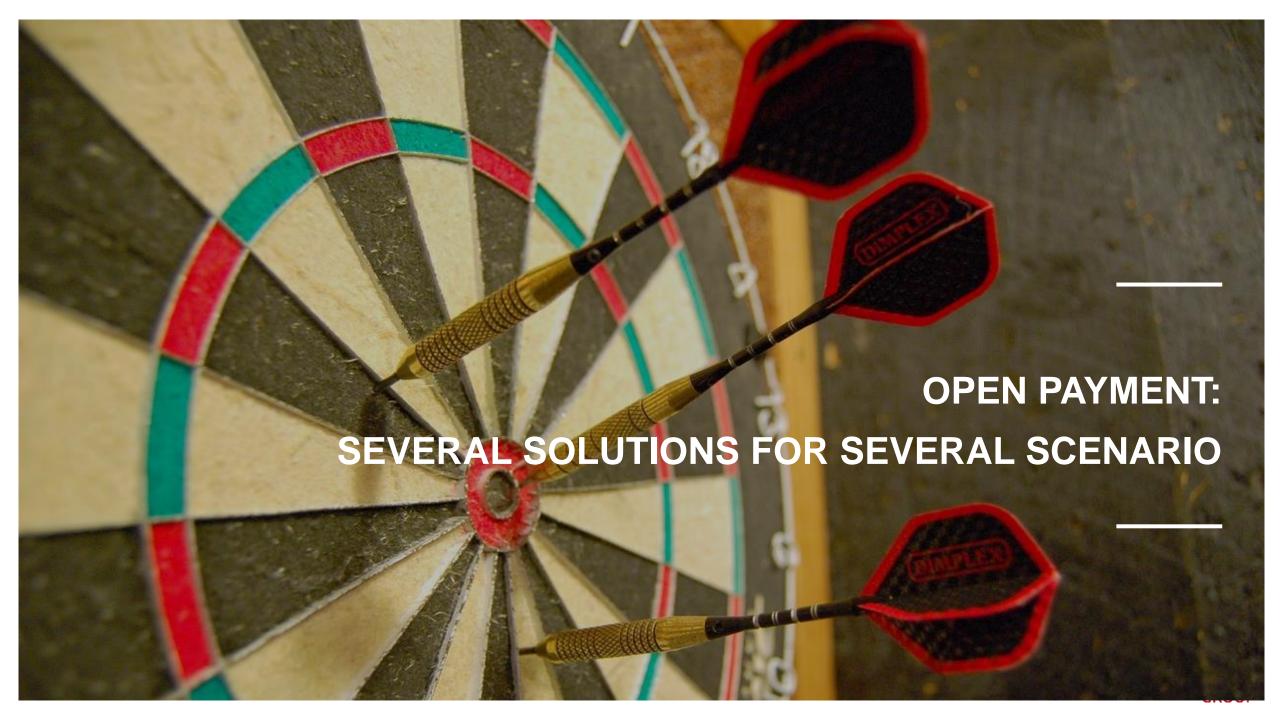
Several payment schemes rules to follow: Visa, Mastercard, China Union Pay, JCB, Discover, Amex, GIE CB, Apple, Google, Samsung…

Open Payment solutions must be able to be **interfaced with the acquiring systems of any local/international bank**
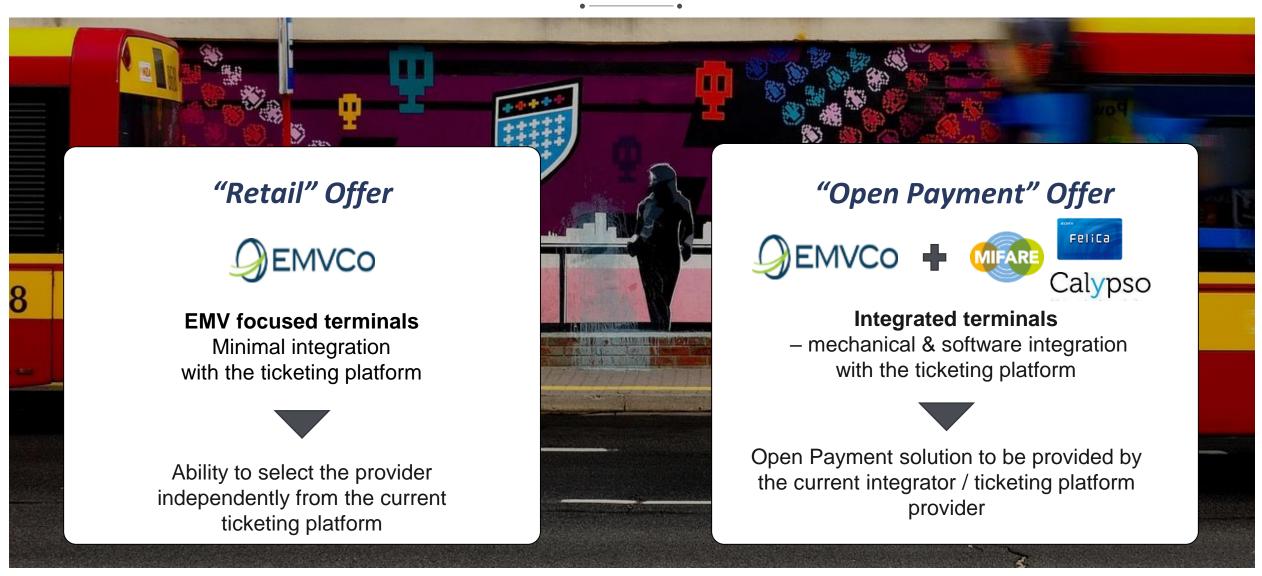
Payment certifications must be **renewed periodically**.

Solutions to be **secured** with **a long-term approach**

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OPEN PAYMENT:

SEVERAL SOLUTIONS FOR SEVERAL SCENARIO

2 SCENARIO FOR ONE OFFER

"Retail" Offer

EMVCo

EMV focused terminals
Minimal integration
with the ticketing platform

▼

Ability to select the provider
independently from the current
ticketing platform

"Open Payment" Offer

EMVCo + MIFARE / Felica / Calypso

Integrated terminals
– mechanical & software integration
with the ticketing platform

▼

Open Payment solution to be provided by
the current integrator / ticketing platform
provider

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OPEN PAYMENT & SECURITY: THE PCI ENVIRONMENT

Payment Gateway

Risk Management

Settlement

Debt Recovery

Ticketing Platform

Tap Management

Fare Engine

Incident List

Validator / Reader

Tokenization

CERTIFICATION COMPLEXITY

PCI DSS CERTIFIED

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OPEN PAYMENT & SECURITY: THE PCI ENVIRONMENT

Payment Gateway

- Risk Management
- Settlement
- Debt Recovery

Ticketing Platform

- Tap Management
- Fare Engine
- Incident List

Validator / Reader

- Tokenization
- P2PE Encryption

PCi DSS CERTIFIED

PCi PTS CERTIFIED

CERTIFICATION COMPLEXITY

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THANK YOU !

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