ATM & SIA: The Digital «R»Evolution

EMV transit ticketing as a way to foster innovation

TRANSPORT
TICKETING
GLOBAL

Public Transport Digitalisation challenge through an integrated MaaS

London, 28-29 January 2020
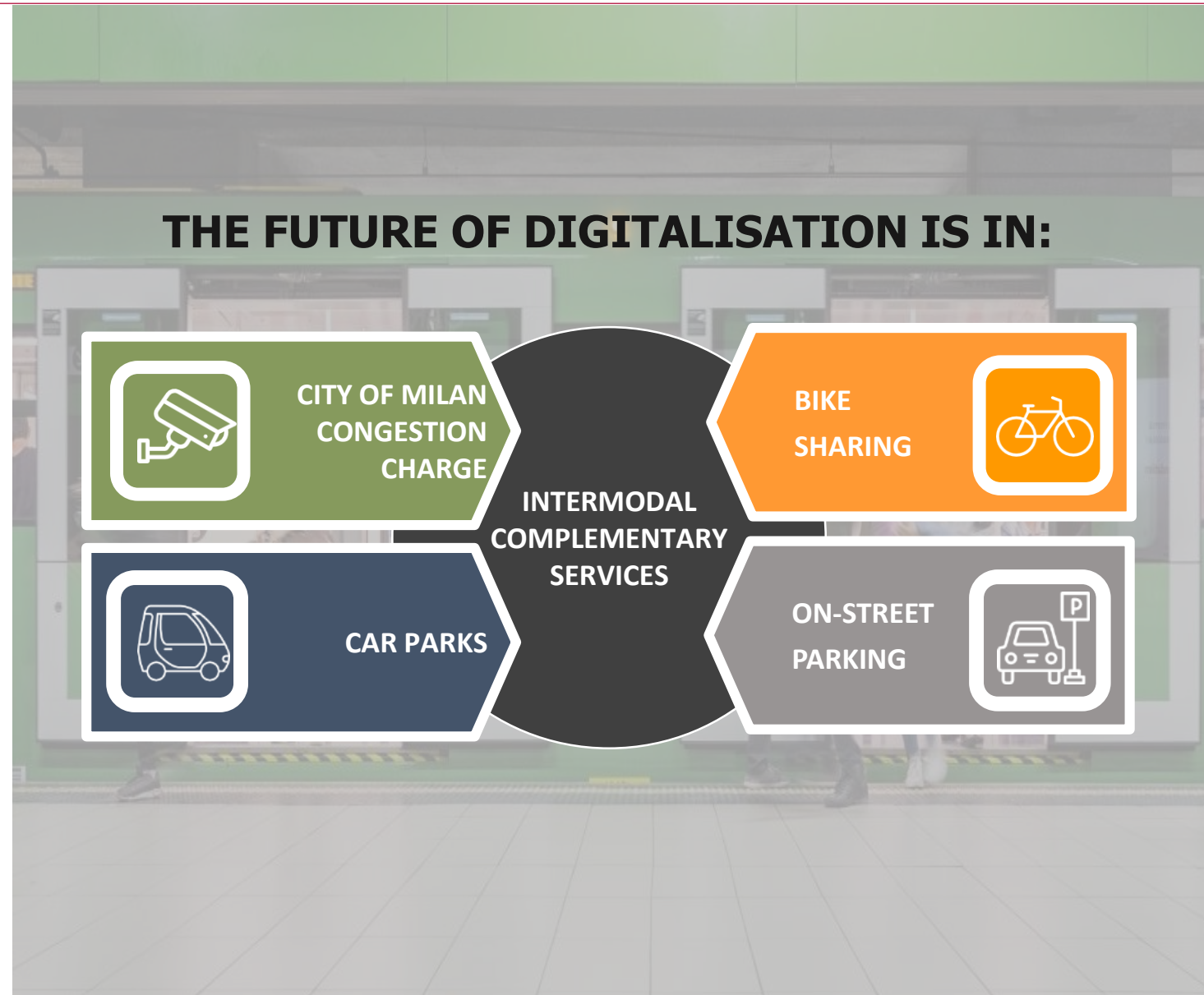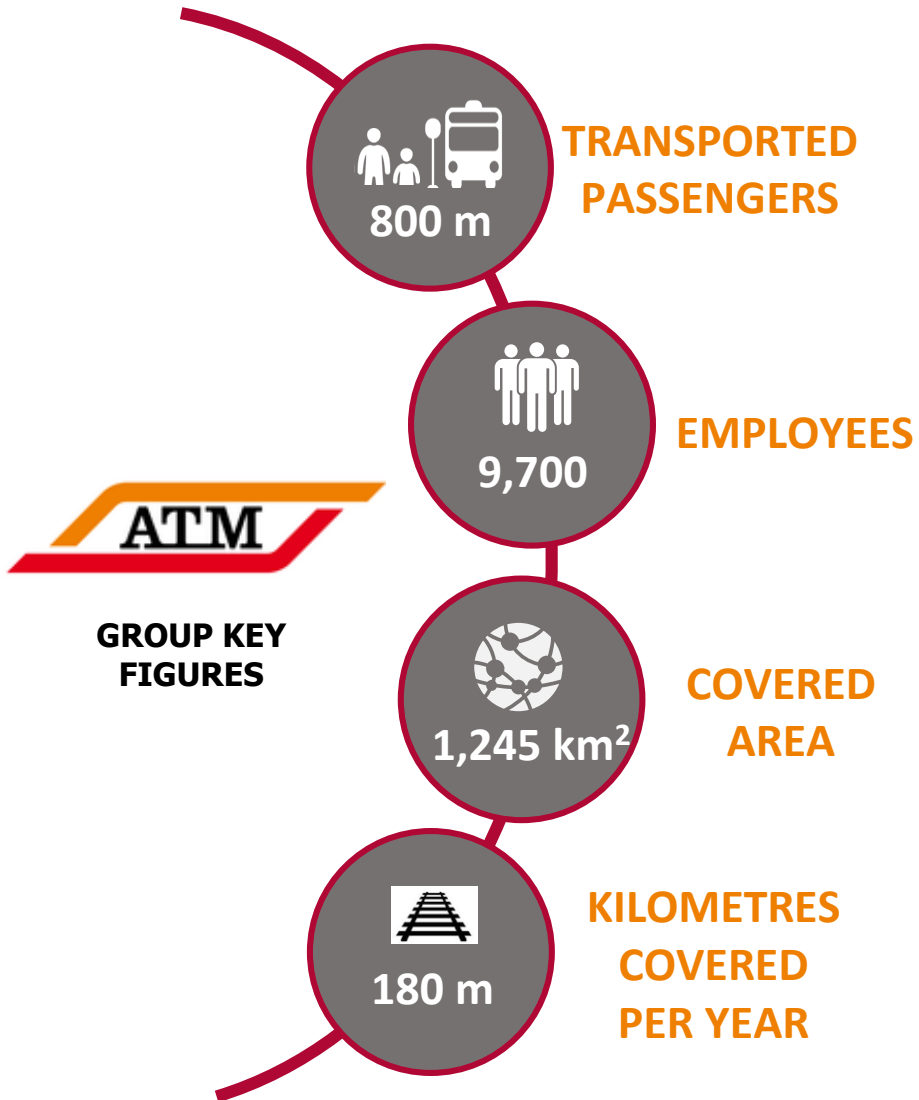
ATM Group: Key Data

GROUP KEY FIGURES

- **800 m** — TRANSPORTED PASSENGERS
- **9,700** — EMPLOYEES
- **1,245 km²** — COVERED AREA
- **180 m** — KILOMETRES COVERED PER YEAR

THE FUTURE OF DIGITALISATION IS IN:

- CITY OF MILAN CONGESTION CHARGE
- BIKE SHARING
- INTERMODAL COMPLEMENTARY SERVICES
- CAR PARKS
- ON-STREET PARKING

ATM Group: The context
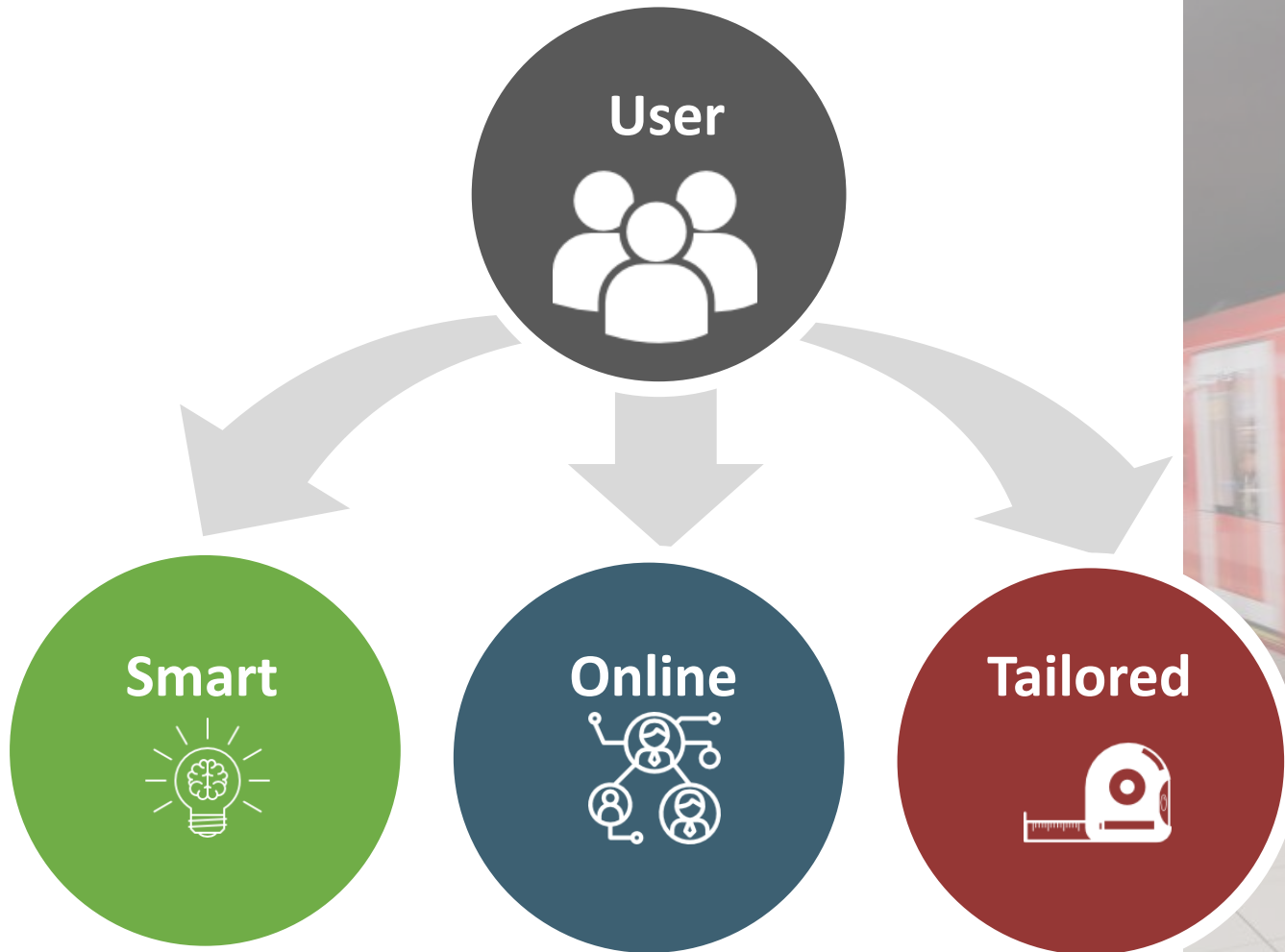
TRAVEL INFORMATION vs FARE COLLECTION

- Bike sharing
- LPT
- Car sharing
- Airport & flight plans
- Taxi
- Street parking
- Trains
- Fair Events/Museum/Accommodation

Building an **Integrated System** to share data among stakeholders to offer the «best» mobility solution to customers

MaaS

IoT sensor

Only **one System to obtain travel information and the journey fare for** all Systems

- Bike sharing
- LPT
- Car sharing
- Airport & flight plans
- Taxi
- Street parking
- Trains
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Integrated Payment solution

Payment Gateway Clearing

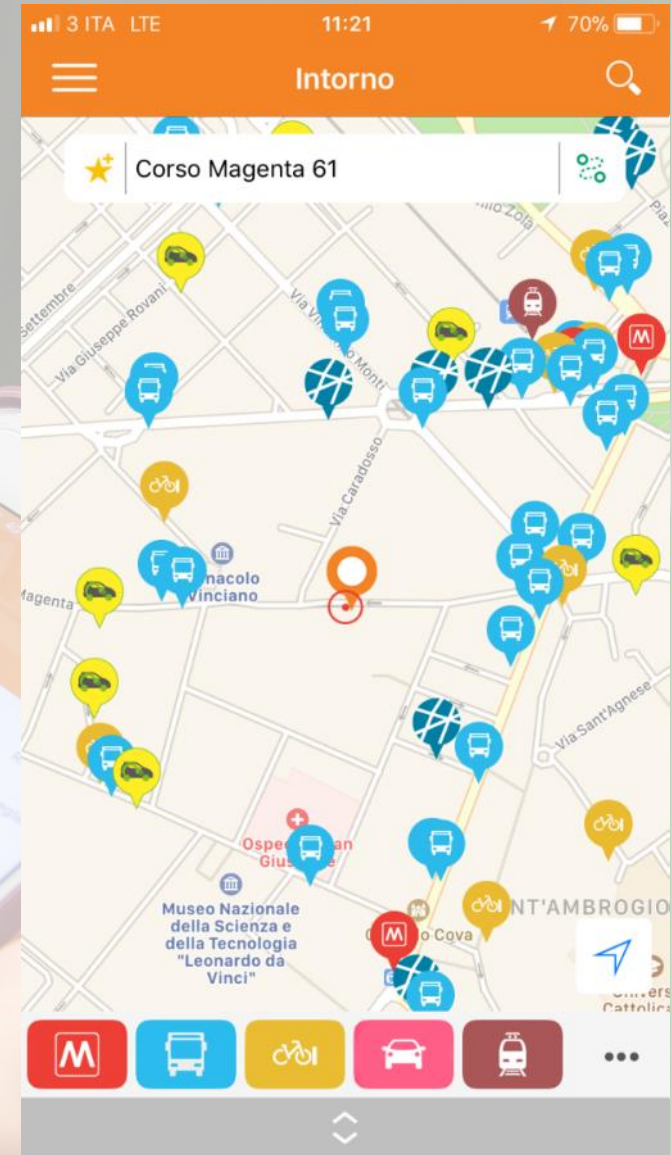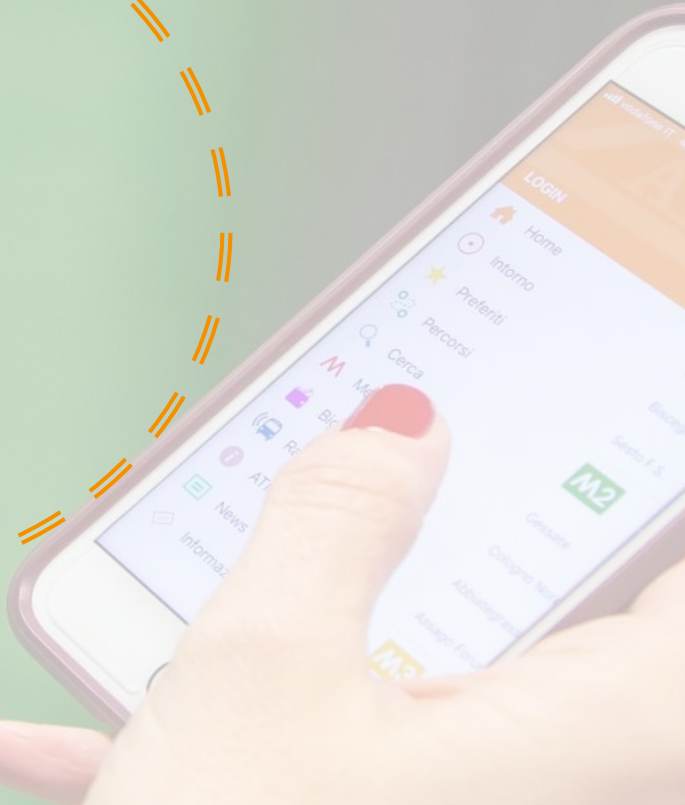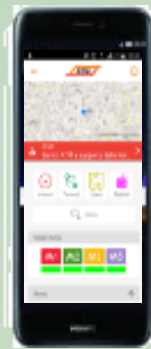Public Transport is not only «passenger transport» but also «transport of information to passengers»

ATM: the new APP - Mobility as a Service

+ 4 million downloads

Digital Payment: increasingly connected with App & Contactless

Target: improve passenger accessibility, in line with their expectations and the evolution of Milan as a Smart City.

ATM App: it is increasingly becoming an integrated mobility platform. Ability to purchase travel tickets, check the status of the service and calculate the best route. Over 4 million downloads.

Contactless Payment: through the MaaS system it has been possible, thanks to technological integration with the Payment Gateway, to allow the use of contactless in the metro.

Your Card is your Ticket – in the MaaS Ecosystem

Starting from June 2018 **travelling by Metro** in Milan has become **easier, faster and safer** thanks to a new **EMV contactless card payment system** (Mastercard, Visa, Amex, Maestro and V PAY networks)

SOMETIMES SPEED IS EVERYTHING!

CONTACTLESS DEVICES

Milan was one of the pioneers in subway contactless payments, launching in July 2018. On average over 70,000 contactless taps per day continuously growing (peaks at 100,000)

The «MaaS» meets the «PaaS»

SIA: leading provider of mission-critical payments services across Europe

€ 614.8 million (+8.4%) IN REVENUES

~3,500 EMPLOYEES

2,200+ CLIENTS IN **50+** COUNTRIES

24 OFFICES

FRANKFURT
LONDON
BRUXELLES
UTRECHT
NÜRNBERG
MÜNCHEN
PRAGUE
WIEN
BRATISLAVA
WARSAW
BUDAPEST
MILAN
ROME
ZAGREB
ATHENS
PRETORIA
BELGRADE
BUCHAREST

- **#1 card processor** in **Central South and East Europe**

- **Over 84m** credit, debit & prepaid **cards** with **over 7bn transactions**

- **18,000+ ATMs** & **850,000+ POSs** in **Europe**

- **40% EU payment** processing for **4,800+ banks** through **EBA Clearing**

- **20 leading central banks**, including **Canada, New Zealand and Nordics**

- **London Stock Exchange >50% European** wholesale **fixed income trading**

Note: SIA 2018 Financial Statement

Service model

HUGE BENEFITS

PASSENGERS

- Speed
- User-friendly
- **Best value fare certainty**

TRANSIT AUTHORITIES

- Cost reduction
- **Open Standard**
- Focus on Passenger experience

PUBLIC AUTHORITIES

- **Interoperability**
- Knowledge
- Increase in service
- Payment traceability

BANKS & PAYMENT SCHEMES

- **Contactless cards usage increase**
- War on cash

With a single Tap

1. Purchase
2. Payment
3. Validation
4. Ready to travel

Transaction Flow
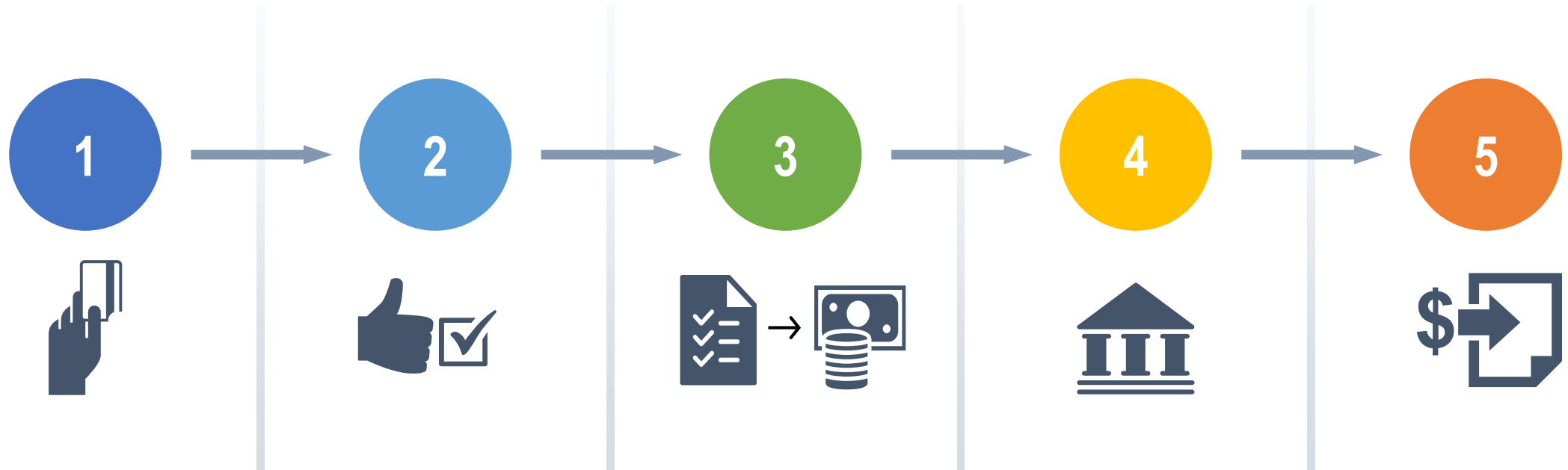
Who does what?

TRANSIT AUTHORITIES

- Gate/validator update

- Fare calculation system update

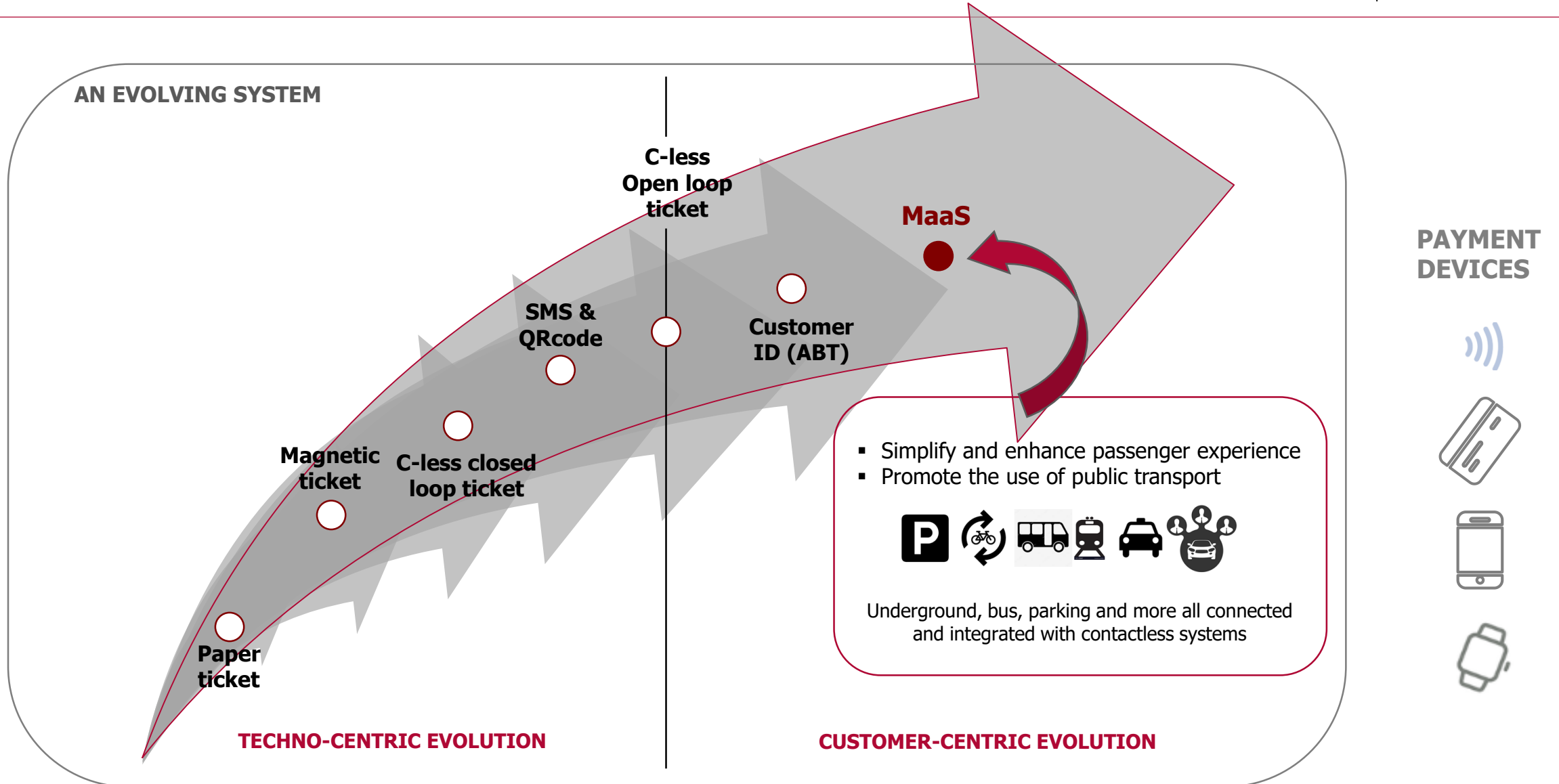- Business Intelligence System implementation

PAYMENT PROCESSOR

- Connection between the Transit Authority and the Financial Scheme systems

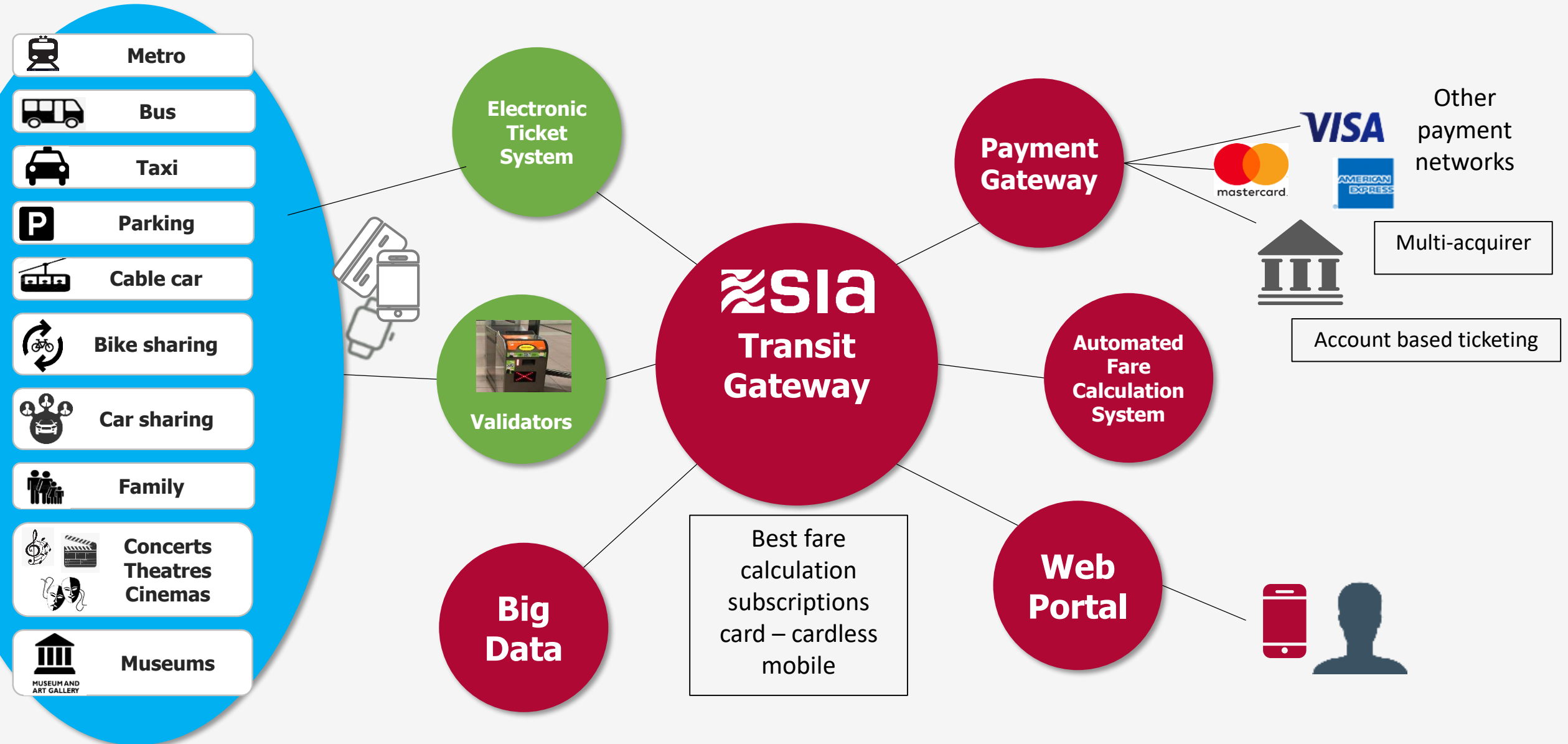- Connection with any Acquirer

- Scheme rule implementation

SIA
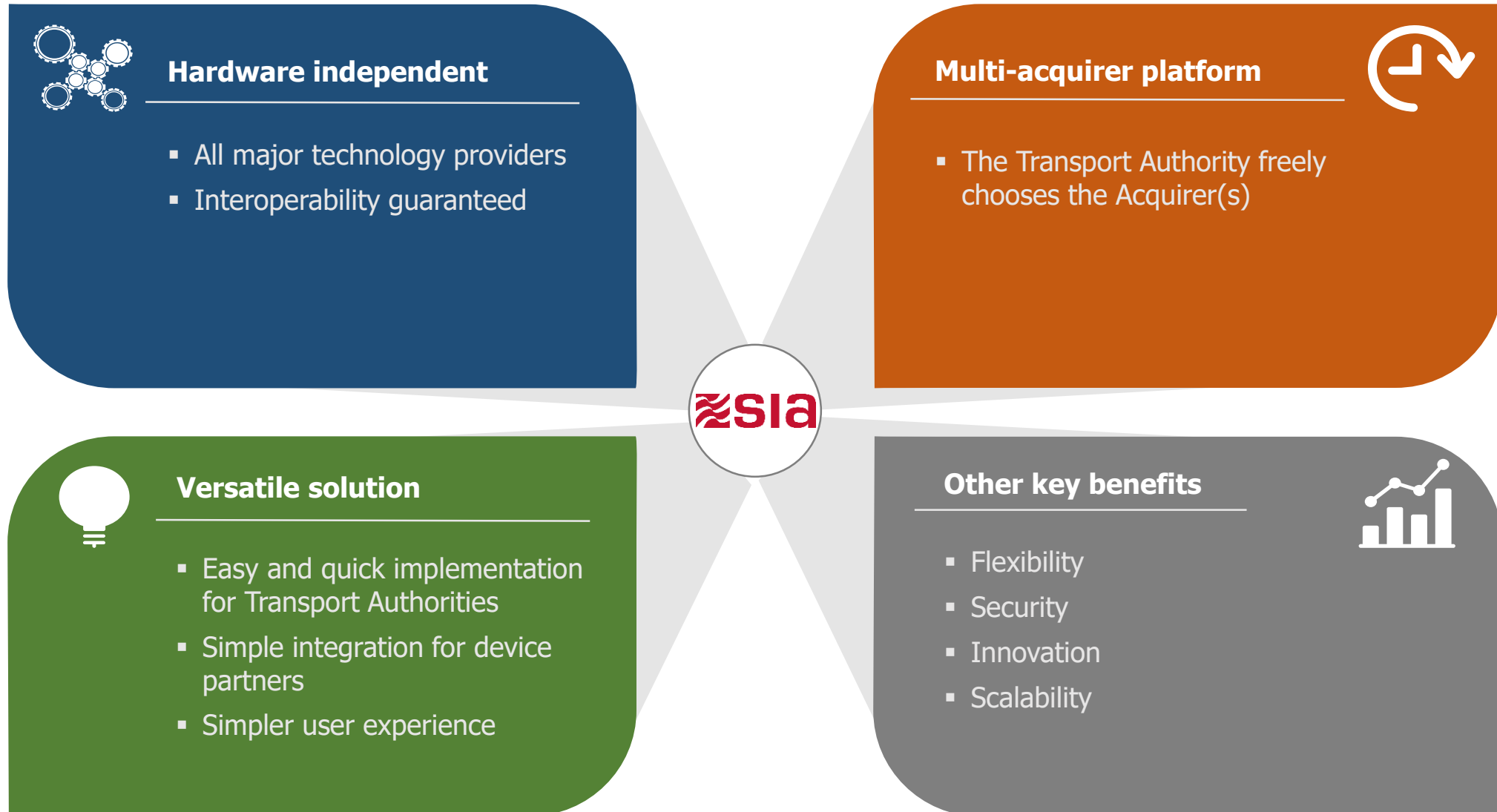
ACQUIRER

- Transit Payments acceptance for Transit Authority

- End-to-End Certification

The road to Smart Mobility

AN EVOLVING SYSTEM

C-less Open loop ticket

MaaS

SMS & QRcode

Customer ID (ABT)

Magnetic ticket

C-less closed loop ticket

Paper ticket

PAYMENT DEVICES

- Simplify and enhance passenger experience
- Promote the use of public transport

Underground, bus, parking and more all connected and integrated with contactless systems

TECHNO-CENTRIC EVOLUTION

CUSTOMER-CENTRIC EVOLUTION

Key benefits for the entire ecosystem

Hardware independent

- All major technology providers
- Interoperability guaranteed

Multi-acquirer platform

- The Transport Authority freely chooses the Acquirer(s)

Versatile solution

- Easy and quick implementation for Transport Authorities
- Simple integration for device partners
- Simpler user experience

Other key benefits
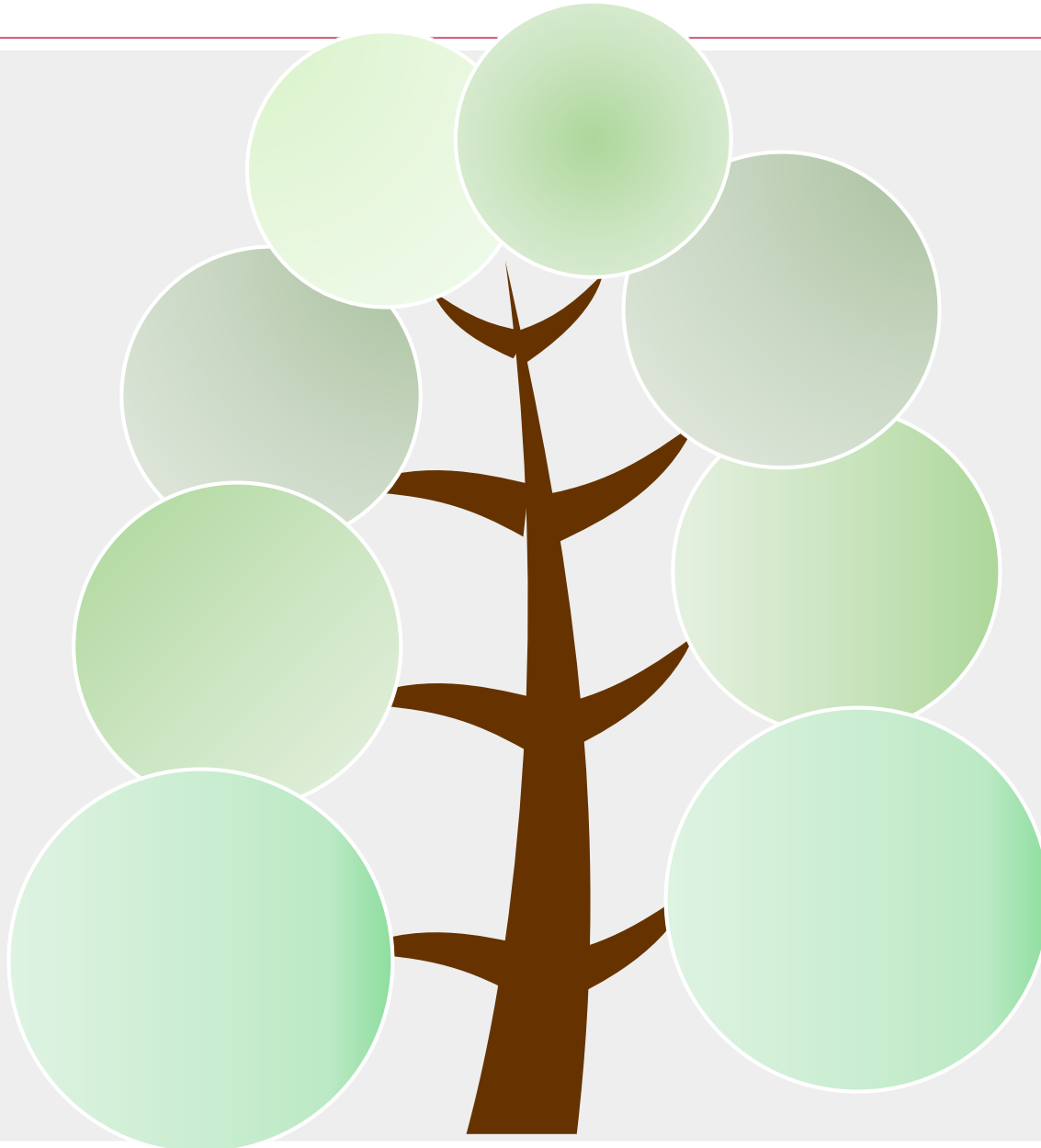
- Flexibility
- Security
- Innovation
- Scalability

OUR GOAL:

A sustainable future for

smart, **green** and

integrated transport

12m paper tickets a year
~ 15t of paper eliminated
EQUAL TO 75 TREES

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