



# Beyond the tap:

What 1000+ open-loop deployments reveal about ROI

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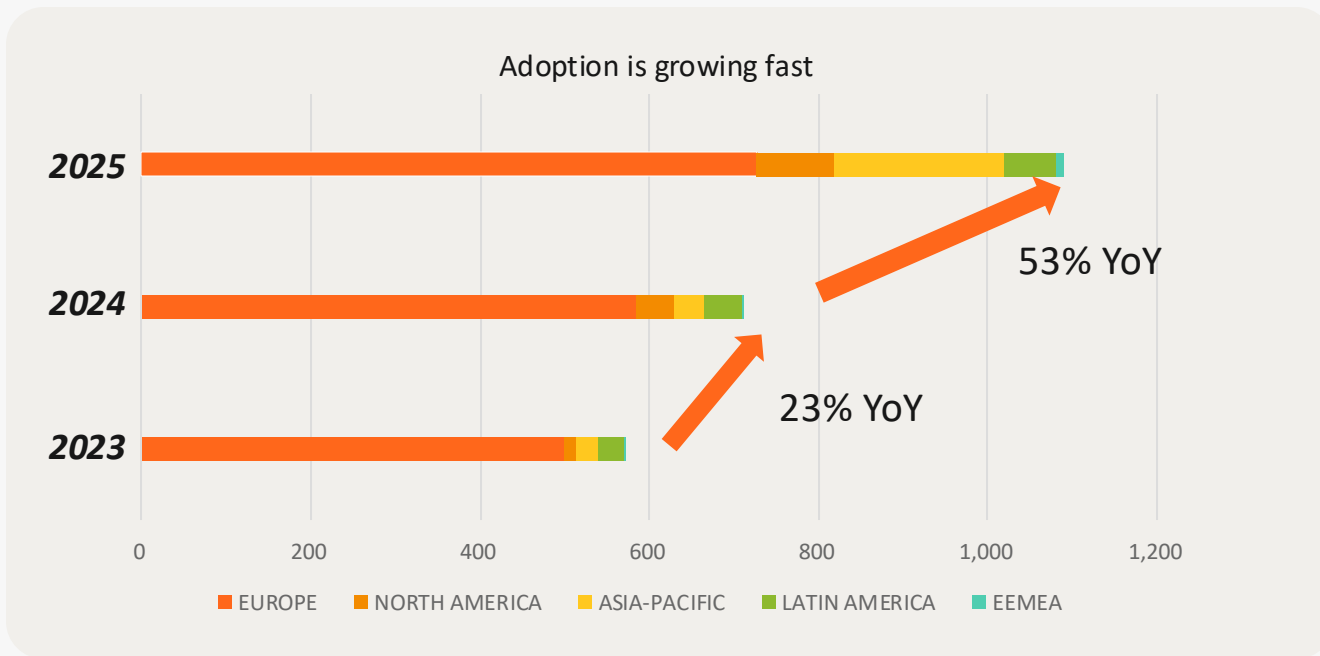
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- The question is no longer: *“Does open payments make sense?”*

The real question is: *“Why do agencies with similar technology have radically different adoption and ROI?”*



## What we have learned: Technology does not drive ROI; execution discipline does

### 4 LEVERS FOR ROI:

1. Procurement strategy
2. Delivery
3. Launch
4. Adoption

Streamlined  
technology  
stack

VS

4 fare collection  
systems in one  
agency

20%

Adoption in  
2 months

VS

-10%

After 5 years

80%

Of riders bring  
their own fare  
media

VS

10%

Of riders bring  
their own fare  
media



## Am I buying the right capability at the right time?

- **Start with outcomes, not features:** Clarity on expected customer experience and operational outcomes is critical.
- **Develop a realistic financial business case:** Revenue and costs impacts of change vary a lot between agencies and regions.
- **Think transformation, not technology:**  
While a need to update technology may drive the procurement, successful projects invest to transform operations and fare policy.
- **Pick an upgrade path suited to your situation:** Procurement strategy and upgrade must reflect your goals, capabilities, and existing investments.



## A fine-tuned launch strategy is critical for a successful rollout

- **Launch with parity, not premiums:** Fare parity and capping build trust fast and accelerate adoption from day one.
- **Skipping the basics leads to stalled adoption:** A European operator launched open loop without capping or clear messaging - uptake stalled and fixes cost more later.
- **Market the moment:** Clear, visible, sustained campaigns turn awareness into taps and skepticism into confidence.
- **Prepare the inside first:** Trained staff, ready support teams, and clean operations make the first tap a success-not a complaint.



## Consider the various levers involved in driving adoption

- **Launch is behavior change:** Sequencing matters - NYC hit 70%+ open-loop adoption by leading with contactless.
- **No marketing, no momentum:** Visible campaigns turn awareness into trust - and trust into taps.
- **Inclusion scales adoption:** Bring in concessions and unbanked riders to unlock system-wide ROI.



## Beyond adult fares – rationalizing the technology stack and addressing new riders

- **Beyond overlays:** Overlays dominate deployments, add cost and complexity.
- **New use-cases:** Fare media standards alignment on EMV and API based architectures opens up new use-cases.
- **Concessions:** Digital identity and account-level concession tagging to streamline entitlement management and extend open payments to many concession use-cases.
- **Rationalizing:** Technology stack using fully account-based architectures – operational and technology savings.



## Ingredients for a strong launch and sustained success

### **BUSINESS CASE SUCCESS STARTS WITH CLEAR OBJECTIVES**

Focus on operational outcomes and customer experience, not technology

### **ADOPTION DEPENDS ON FARE POLICY + COMMUNICATION**

Fare policy and marketing communications critical to adoption

### **ROI IS DRIVEN BY STREAMLING OPERATIONS AND TECHNOLOGY STACKS**

Rationalize fare media, technology stacks and operations

### **CHOOSE YOUR OWN PATH**

Upgrade path, deployment model, and launch strategy depend on your goals, your customers, and your current situation

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Scan the QR code to access the whitepaper: *How 1,000+ open-loop deployments are changing transit and driving ROI for agencies and operators*

