

Open Payments: “The Good, the Bad and the Unknown”

Transport Ticketing North America

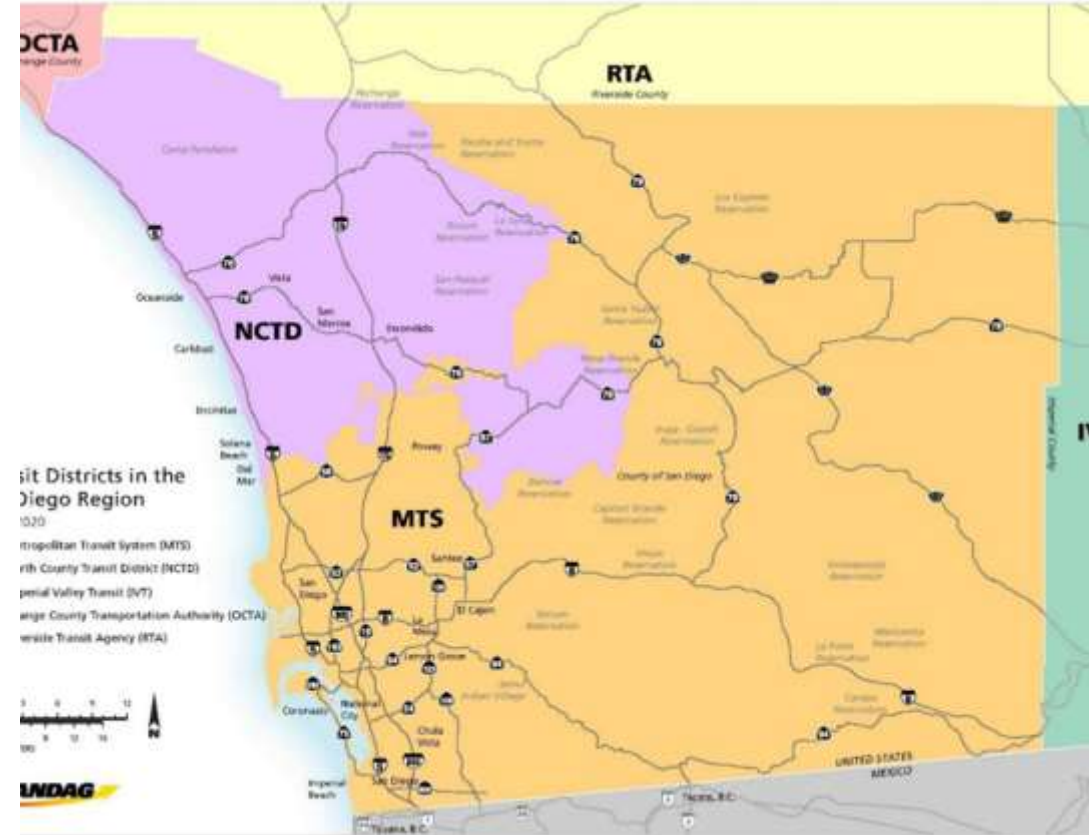
PRONTO Today

- Metropolitan Transit System San Diego
- PRONTO fare system
- The Good
- The Bad
- The Unknown



San Diego Metropolitan Transit System (MTS)

- Operator for the San Diego region
 - Bus
 - Light Rail
 - Combined-over 240K weekday trips for FY24
 - Serves 3 million residents within San Diego County

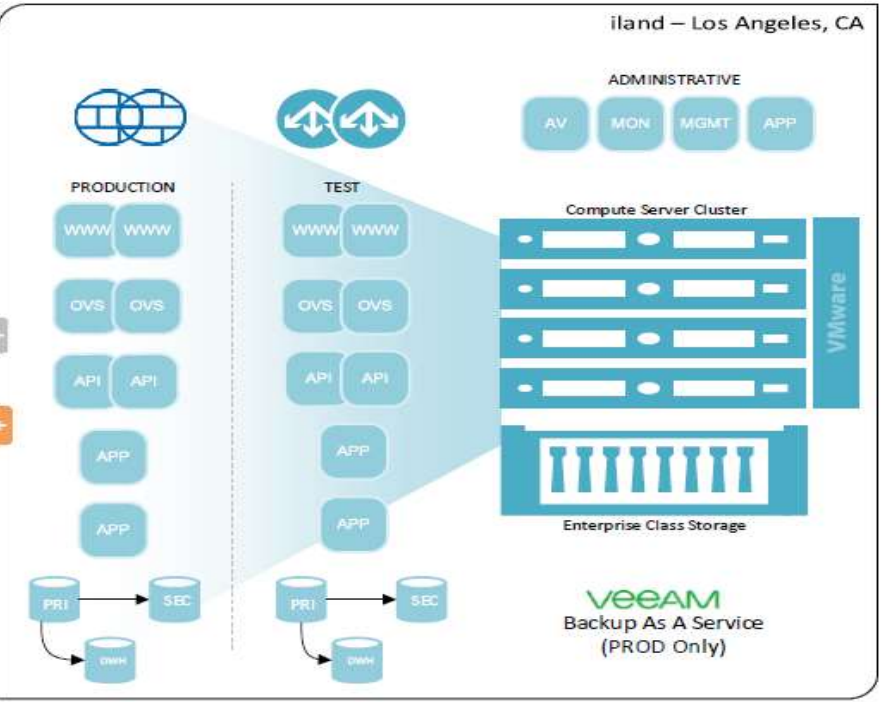
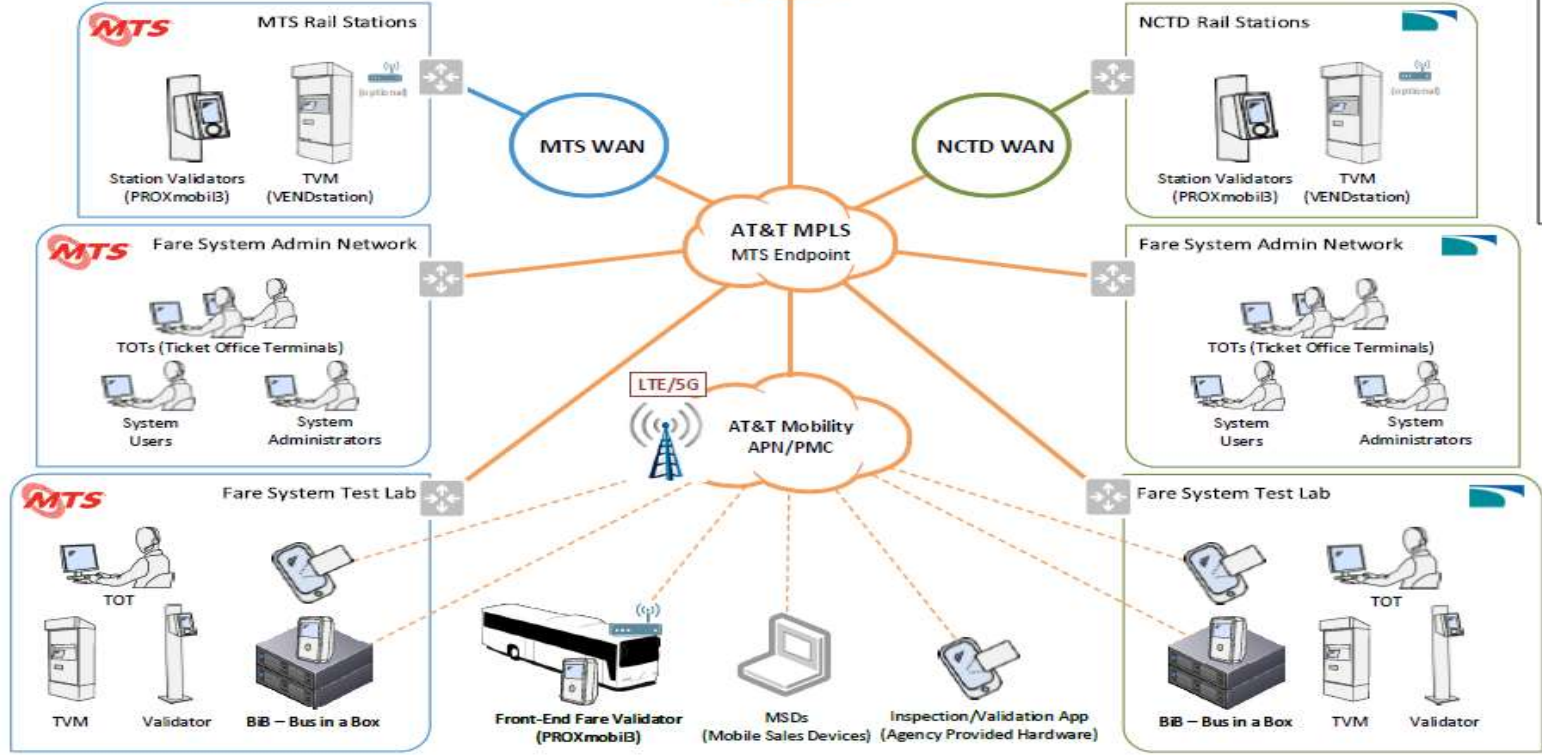




NCTD Inspection/Validation App

AT&T MPLS SAN JOSE

AT&T CoreSite Router



Open Payments: The Good

- Customer Experience

- Fast and Easy
- No Kiosk needed
- No agency app needed
- No need to reload
- Help bridge gap with unbanked communities



Open Payments: The Bad

- Lack of standards for the administrative modules
- Murky fare inspection solution for open payments
- Leads to challenges in administering reduced fares and open payment
- Big Factor: bespoke fare systems and varying approach by agencies
- Factors create apprehension in adoption



Open Payments: The Unknown

- What will the rate of open payment adoption be over the next 5 years in public transit?
- Will there be a more standardized polished solution for administering reduced fares?
- How will the interchange fees change over the next 5 years?
- What technological advancements may help disrupt this space?



Questions?

