



Open-loop payment in public transport

XXI Jornada Técnica

Observatorio de la movilidad metropolitana

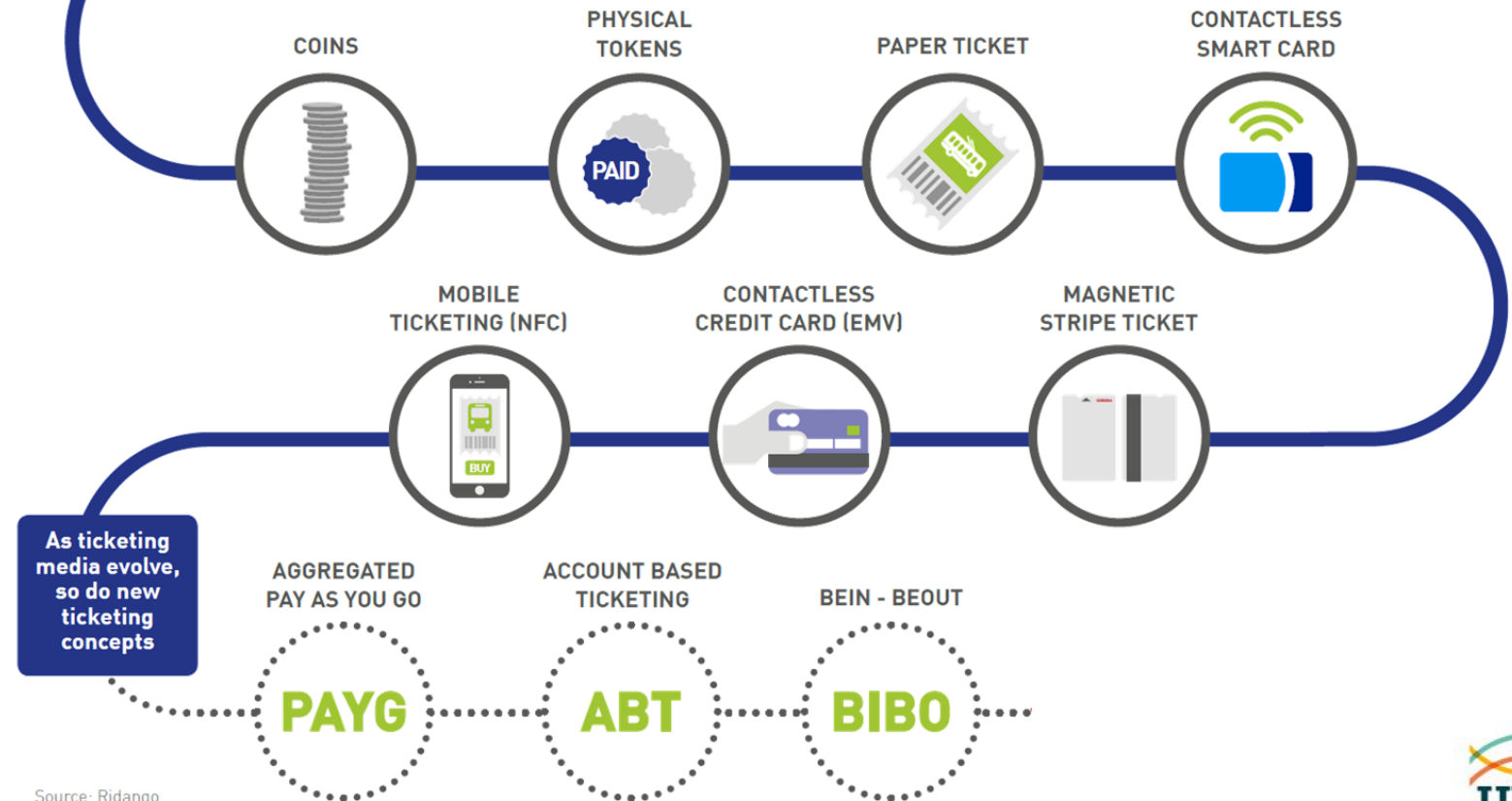
Tarragona, 11 October 2024

Andrea Soehnchen, UITP



100 YEARS OF TICKETING

Ticketing system has evolved over the period of time. The challenge has shifted from choosing a **tariff scheme** to to understanding the **potential of technology...**



Source: Ridango



➤ ...CONTACTLESS

- Charge ticket via internet, app, etc.
- Validate without inserting fare media into reader.

QR Codes



Smart cards RFID



NFC



➤ ... FARE MEDIA

Digitalisation allows a variety of tokens, devices and media to be used

Smart cards



Mobiles



Wearables



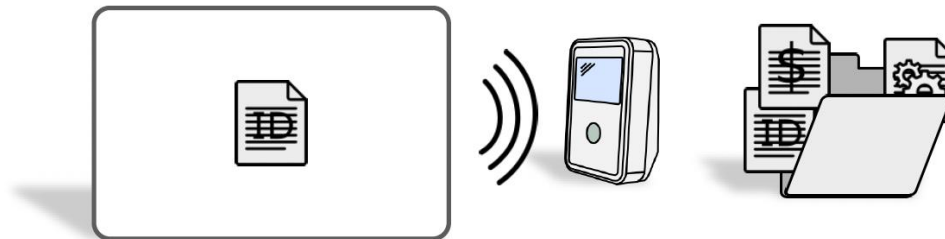
➤ ...ACCOUNT BASED

From travel rights stored on the card to using the fare media as identifier for a customer account

Card Based / Card Centric: Fare stored physically on the card



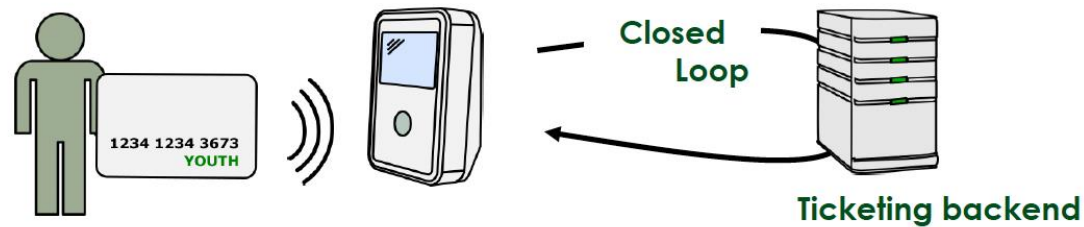
ID / Account Based: Fare stored on an account



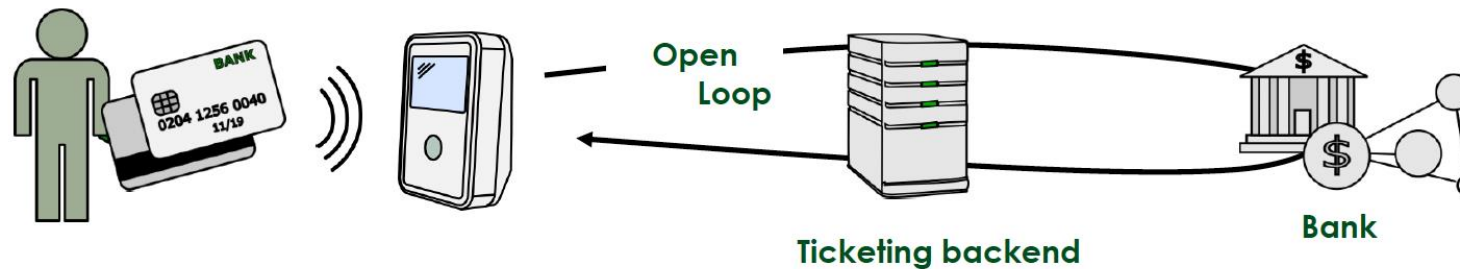
➤ CLOSED/ OPEN LOOP

From separate processing of payment and ticket validation to directly accepting payment cards

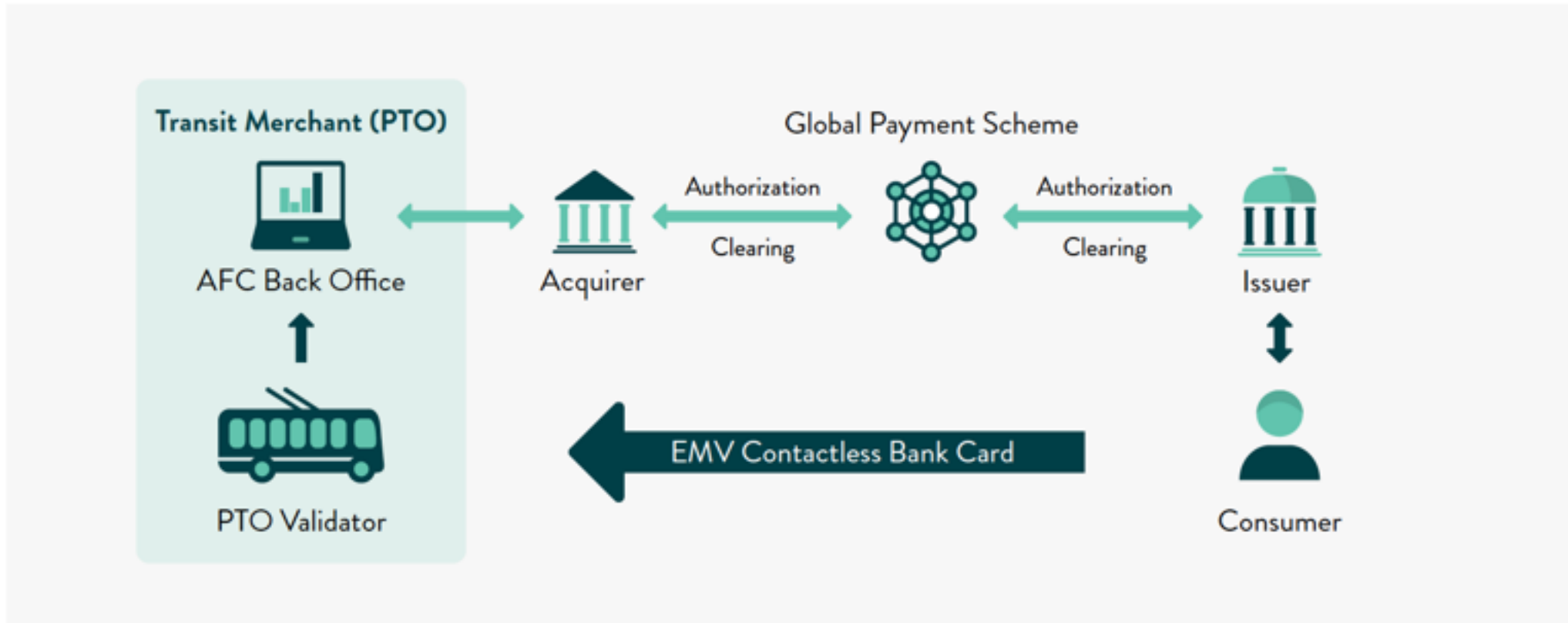
Closed Loop: Money in the fare collection system



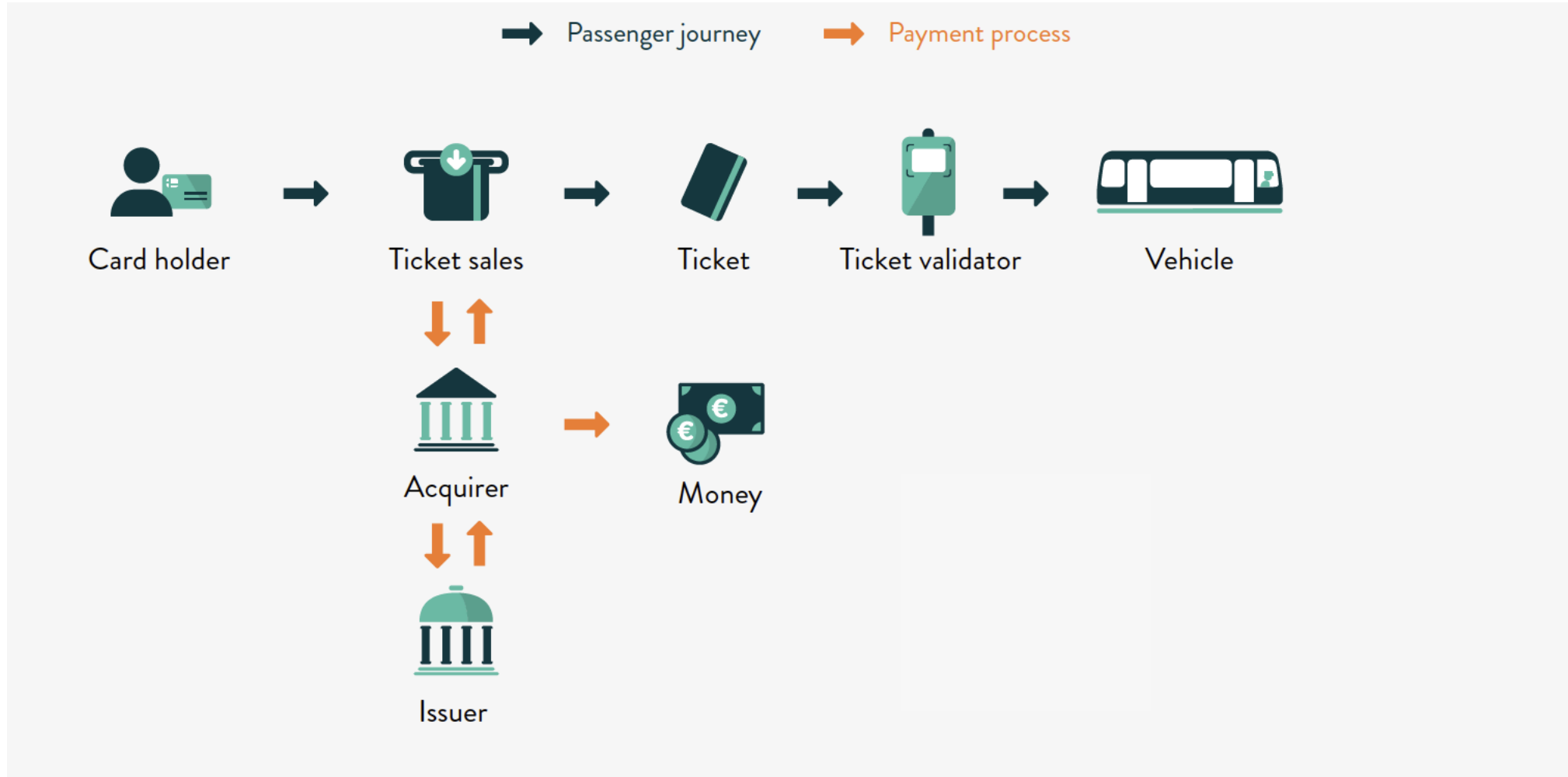
Open Loop / EMV: Money on your bank account



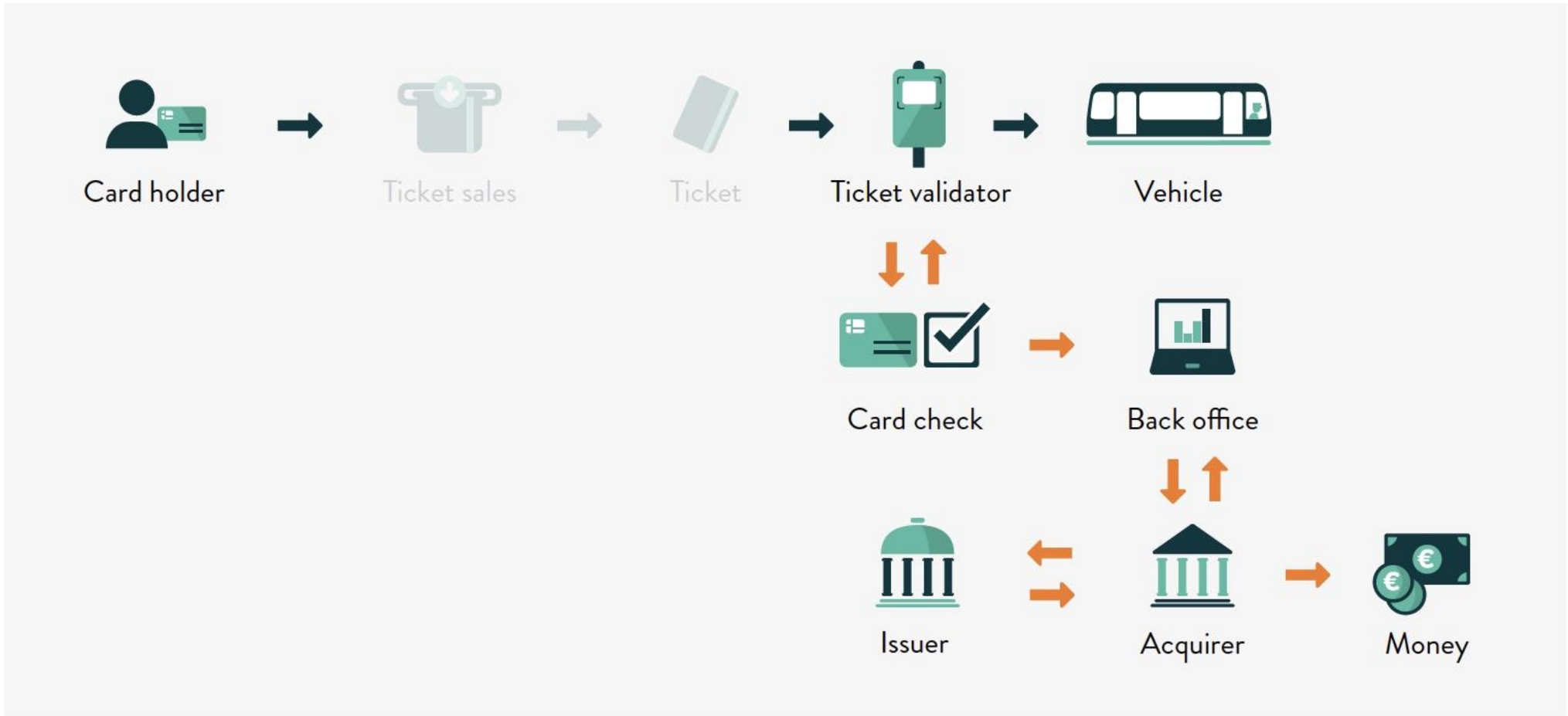
➤ STAKEHOLDERS AND GOVERNANCE



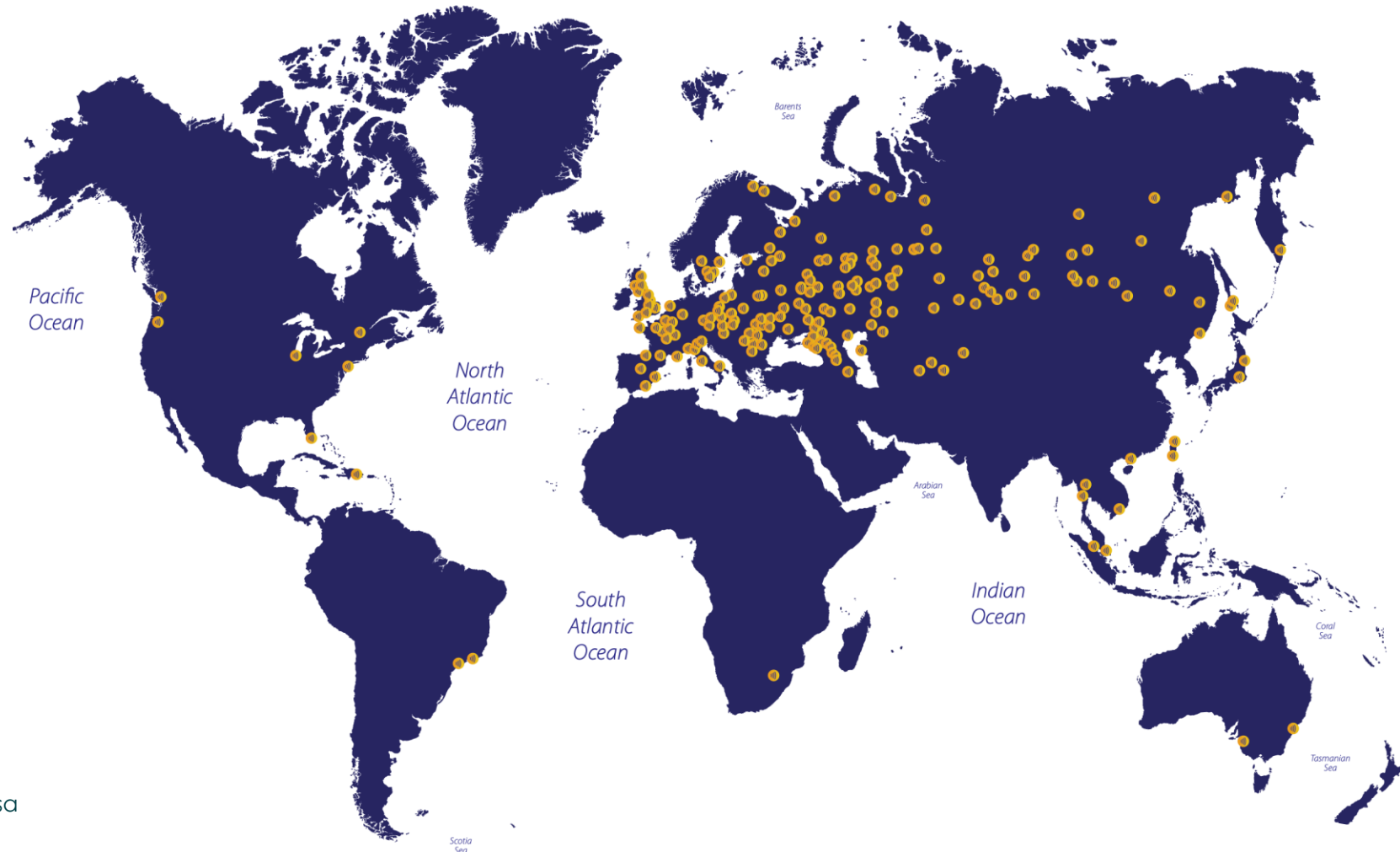
➤ TRADITIONAL TICKETING



➤ OPEN-LOOP PAYMENT



➤ IS OPEN-LOOP PAYMENT EXOTIC?



Source: Visa





Urban Mobility Open Payments Forum



UMOPF PARTNERSHIP

UMOPF is a sponsored initiative of UITP members



Premium partners	VISA
Partners	American Express, Discover, Master Card
Supporting Partners	Scheidt & Bachmann, Thales, Flowbird, Indra, Cubic
Associates	Google Pay, Switchio, Worldline, Sfey, Consult Hyperion

The UITP [Urban Mobility Open Payments Forum](#) aims to advance adoption of open loop payment systems in public transport across the globe. The Forum will help cities create efficient, inclusive, and sustainable door-to-door travel experiences, enabled by simple, convenient, and secure open loop payments systems. The Forum is an initiative of UITP (the International Association of Public Transport) and includes key industry players from across the public transport ecosystem as partners, including operators, payment schemes and technology providers.



UMOPF OBJECTIVES

UMOPF is a UITP initiative to advance, improve and promote open-loop payment in public transport
Established in 2022, it aims to:

- Accelerate the growth of the market for contactless payments systems in public transport including open loop emv
- Decrease the cost of contactless payment systems for public transport operators and authorities, with a focus on open loop emv
- Enable and accelerate innovation in the field

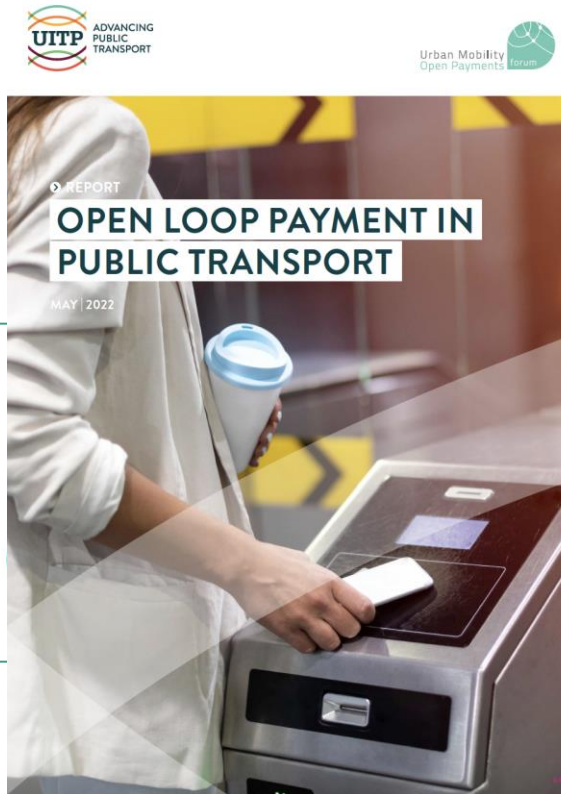
Initial phase has been dedicated to aligning the partners around a concerted approach

Outreach and cooperation with PTA/ PTOs is a priority for this year

- Active input into dedicated Forum activities
- Promotion of case studies, expertise, lessons learned

OPEN LOOP PAYMENT

For more information and insights on open loop payment, check the website of UITP's open payment forum



Links:

<https://openloopmobility.uitp.org>

<https://www.uitp.org/publications/open-loop-payment-in-public-transport/>





QUESTIONS?



Thank you!



[Andrea Soehnchen](#)



<https://transfortis.com>

