

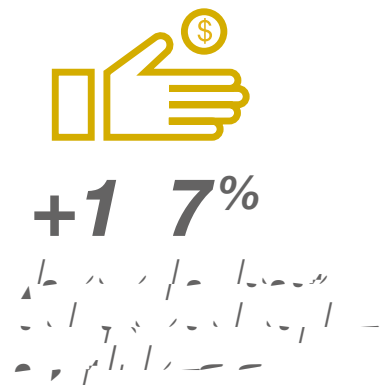
Contactless Payments for Mass Transit

A fast, easy, and secure way to pay for travel

Contactless payments enable cardholders to make purchases without having to swipe or dip a payment card at a reader. To make a payment, the cardholder simply holds their contactless card or mobile phone within a few centimeters of a contactless reader; the reader and card communicate, and if the transaction is below the market CVM limit the payment is typically completed without requiring cardholder verification.

The speed of contactless technology for low value payments makes the technology ideally suited to payments in transit environments where transaction times must be kept short to allow the high volumes of passenger traffic at peak periods.

The existing availability of Contactless technology in retail together with existing contactless ticketing schemes means that many cardholders are already familiar with the use of contactless technology at both retail and transit merchants. Extending Contactless payments to include transit usage will be a natural extension to the customer experience for cardholders.





Create a seamless payment experience

Acceptance of payment cards at transit terminals allows Contactless cardholders to use their cards to travel immediately, without having to understand the details of local fare structures or tickets, and without having to buy a paper ticket or load and use a proprietary contactless card.

