



Switchio

Budapest Public Transit Network Continues Digital Transformation with Trial of Pay&Go Technology

In co-operation with Mastercard and K&H, the public transport operator in Budapest, BKK, has commenced a pilot scheme for an innovative contactless fare payment platform powered by Switchio.

As of 20 June 2023, passengers on the 100E airport shuttle bus are the first commuters in the country to enjoy the unmatched speed and convenience of cEMV payments in public transportation.

The trial follows a successful pilot phase and marks a major step in the ongoing digital transformation of public transit in the Hungarian capital. The data obtained in the trial will help refine the solution prior to widescale deployment.

How Does Budapest Pay&Go Work?

Switchio's innovative cEMV payment technology lets riders on the 100E airport shuttle bus use their bank card, smartphone or smart wearable to pay their fare. The system requires no prior steps, such as registration

or download of a special app. Passengers simply climb on board, place their bank card or smart device over the digital terminal, and away they go. The technology turns their bank card, virtual or physical, into their ticket.

Whereas other systems require passengers to first purchase a ticket online and then validate it in separate operations, Pay&Go does it all in one lightning-fast step. Moreover, in the event of an inspection, passengers simply present their bank card the way they would a paper ticket under the old system.

The project is part of BKK's continued efforts to provide its passengers with an improved user experience while advancing eco-friendly public transportation with paperless digital solutions.

Digital Ticketing: Far More Than an Easy Way to Ride

The digitalisation of payments in public transit is driven by technological advancements, evolving customer

				1,200 buses
1.7 million inhabitants & 30 million visitors annually	16 million passengers at international airport	4.2 million boardings at 5,600 stops throughout the city every day	1.5 billion people use the city's public transportation network each year	320 trams
				110 trolleybuses
				75 metro trainsets



preferences and a desire to make transportation more convenient, efficient and accessible.

Here are but a few of the ways digitalisation is transforming public transit:

Account-based ticketing: In account-based ticketing systems (ABT), the passenger’s bank card serves only as an identifier, while all relevant data, such as travel rights, journey records and fare policies, are managed in the back office. This gives operators an abundance of passenger monitoring data to use in improving planning and scheduling, and passengers can access an overview of their journey history, spending and receipts.

Multimodal integration: Digital payment systems increasingly facilitate multimodal transportation, allowing passengers to seamlessly switch between buses, trains, shared bikes, e-scooters and more, all within a single payment transaction.

Open-loop payments: OL payments let passengers use their credit/debit cards or mobile wallets directly without purchasing specific transit cards or tickets. These systems eliminate barriers to access and offer greater convenience for occasional riders and tourists.

Seamless integration: Integration of different payment options into a single platform means passengers can use contactless cards, mobile wallets, QR codes and other payment methods interchangeably without the need for multiple apps or accounts.

Mobility as a Service (MaaS): MaaS provides a smooth end-to-end travel experience by integrating various modes of transportation into a single platform, giving travellers a single interface in which to plan, book and pay for their entire journey.

Better data insights: Digital payments provide transportation agencies with detailed data on travel patterns, passenger behaviours and ridership trends. This data can be leveraged to optimise routes, improve services and enhance urban planning decisions.

Sustainability initiatives: As environmental concerns continue to grow, digital payment systems can play an important role in advancing eco-friendly transportation options, such as by offering incentives and/or rewards for using public transit over private vehicles.



Digital Solutions

switchio



Your bankcard is your ticket to the city

One step to open-loop EMV fare collection in public transport



Contactless EMV payments



Bankcards



Smart phones



Smart watches

Open-loop innovation lets users **enjoy the freedom of diversity** anywhere in the world with a simple tap of their bankcard.