

Switchio

Secure Contactless EMV Payments in Public Transport



The video above provides an overview of the key advantages of Switchio's ready-made software solution for secure contactless EMV payments in public transport, among which are a substantial reduction in operating costs and increased added value in the eyes of passengers.

All-in-One Digital Fare Management Gateway

As cities around the world continue their digital transformation, there

is increasing demand in crucial sectors for smart technologies that deliver real benefits, and public transport is no exception. Switchio's comprehensive white-label solution for contactless EMV payments

gives operators across a variety of transit platforms a powerful tool for managing passenger fares and tracking line occupancy. The solution is built around a secure open-loop switch that automatically



aggregates payments and routes them to multiple acquirers, resulting in reduced transaction processing fees; operators can easily change acquirers or add new ones as needed. The system also supports different fare models and a wide range of EMV terminal hardware options.

Among the more tangible benefits of digitalisation are the elimination of outdated paper ticketing systems and the expense of servicing and maintaining mechanical vending machines and validators. Cash handling activities and related employee training are reduced to a minimum. Passengers appreciate faster boarding and the convenience of not having to purchase paper tickets ahead of time. Moreover, the contactless EMV payment system does away with conventional flat-fare systems, instead calculating the price of a journey based on actual time in transit. It comes as no surprise, then, that public transport operators transitioning to fully digital payment systems have seen an increase in ridership and overall passenger satisfaction.

The Switchio solution is delivered as a software as a service (SaaS) in a PCI DSS-certified environment, including management of the entire system.

The platform is fully compliant with VISA MTT (Mass Transit Transaction) and Mastercard PAYG (Pay As You Go) rules and can be fully deployed within three months. To date, it has been successfully implemented in Europe, Africa and with additional projects currently under development in the United States.

If you'd like to learn more about how the Switchio platform can help you harness the power of contactless technology, please visit switchio.com.

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