Overview

• Objective of this presentation: Document consumer communication best practices on availability of contactless bank card (physical & virtual) acceptance in transit at points of entry for accessing modes of transportation

• Topics discussed:
  – Transit agency communication planning and engagements at different project phases
  – Communications examples from transit agencies, payment networks, mobile wallets

• Note: Contactless bank card acceptance at points of entry is commonly referred to as open payments in transit.
Communications by Implementation Phases

Phase 1: Initiation
- Quiet
- Position stated but not promoted
- Engaging with regional issuers, digital wallets providers & major brands on planned launch

Phase 2: Development
- Quiet
- Position stated but not promoted
- Defining multiyear marketing agreement framework with primary issuers, digital wallet providers, and card brands

Phase 3: Implementation (Pilot/Soft Launch)
- Occasional marketing
- Active future positioning

Phase 4: Rollout
- Occasional marketing
- Active future positioning
- Sustained promotion

Phase 5: In Market/Ongoing
- Active future positioning
- Sustained promotion
Communications by Media Channel

**Phase 3: Implementation (Pilot/Soft Launch)**

- **In Station**
  - Permanent signage
  - Advertising
  - Signage on vending machines
- **On Vehicle**
  - Permanent signage
  - Advertising
- **Digital**
  - Social media posts
  - Public website (beta)
  - Customer account website

**Phase 4: Rollout**

- **In Station**
  - Permanent signage
  - Advertising
  - Signage on vending machines
  - Public announcement
- **On Vehicle**
  - Permanent signage
  - Advertising
- **Print**
  - Out of agency paid advertising
  - Direct mail/email
- **Digital**
  - Social media posts/paid ads
  - Public website (beta)
  - Customer account website
  - Organic search
  - Paid search
  - Marketing via popular podcasts
  - Radio announcements

**Phase 5: In Market/Ongoing**

- **In Station**
  - Permanent signage
  - Advertising
  - Signage on vending machines
  - Public announcement
- **On Vehicle**
  - Permanent signage
  - Advertising
- **Digital**
  - Social media posts/paid ads
  - Public website (beta)
  - Customer account website
  - Marketing via popular podcasts
  - Radio announcements
Customer Messaging and Prompts

Communicate with customers before, during and after launch. Frequent communication keeps things top of mind.

**FARE VENDING**

Machines and Ticket Offices:
- Insert card / tap contactless card or smart device to pay
- Tap your card, not your physical wallet
- Contactless symbol and payment network logos

**VALIDATORS**

On Vehicle and Platforms:
- Tap here
- Tap to ride
- Tap and go
- Green check – Accepted
- Red X – Not accepted
- Brand-specific sonic audio – Accepted
- Contactless symbol and payment network logos

**DIGITAL MEDIA**

Agency’s Website and Mobile App:
- FAQs
- How to use
- Fare information / capping
- Express transit pay enablement for primary digital wallets
Transit Contactless Payments
– Communications Examples
Transit Agencies – Contactless Payments FAQs

Chicago Transit Authority- Ventra
https://www.ventrachicago.com/how-to/contactless-bankcards/
https://www.ventrachicago.com/how-to/mobile-wallet-apps/

Miami-Dade County Department of Transportation & Public Works – EASY
https://www.miamidade.gov/global/service.page?Mduid_service=ser1565197498854306

New York MTA - OMNY
https://omny.info/

Vancouver TransLink – Compass
https://www.translink.ca/Fares-and-Passes/Tap-to-Pay.aspx
Transit Agencies – Contactless Fare Capping

Miami-Dade County Department of Transportation & Public Works

Transport for London (TfL)

Transport for NSW (TfNSW)
https://transportnsw.info/tickets-opal/opal/fares-payments/adult-fares
“Chase and Visa Provide an Easier Way to Get Around New York City with a Tap”
https://usa.visa.com/about-visa/newsroom/press-releases.releaseId.16376.html

“Introducing a new way to get around NYC”
https://globalpage.visa.com/chase-taptoridenyc.html

“Mastercard Brings Fareback Fridays And Priceless Surprises To New York City Commuters”

“American Express Says to NYC Subway Riders: Don’t Tap and Pay Without It”

DISCOVER “Significantly improve your customer experience and keep your lines moving with Transit”
Mobile Wallets

Apple Pay
https://support.apple.com/en-us/HT207958

Google Pay
https://www.blog.google/products/google-pay/easier-commute-google-pay-assistant/

Samsung Pay

Garmin Pay

Fitbit Pay

“MTA will soon begin testing new swipe-free payment system” https://nypost.com/2019/05/29/mta-will-soon-begin-testing-new-swipe-free-payment-system/

“Bye, MetroCard! The subway’s new contactless payment system is now here” https://www.timeout.com/newyork/news/bye-metrocard-the-subways-new-contactless-payment-system-is-now-here-053119


“Bye, MetroCard! The subway’s new contactless payment system is now here” https://techcrunch.com/2019/05/31/nycs-contactless-subway-turnstile-open-today-with-apple-google-samsung-and-fitbit-pay-support/
American Express – OMNY Marketing

Advertising:

Experiential:

Card Member Communications:

PR & Social:
Mastercard – OMNY Marketing

- Station Domination
- Digital Liveboards
- Fareback Friday™
- Priceless Surprises™
- Tap & Go™ as consistent call to action
VISA – OMNY Marketing
DISCOVER – OMNY Marketing

Keep your customers moving

Contact Us
Sample Transit Agency
Communication Screenshots
Chicago CTA – How to Use?

How-to: Making contactless payments with Pay apps at Ventra readers
Ventra accepts standard contactless payments for fares right at the turnstile or bus reader, from mobile wallets/Pay apps and contactless bankcards.

If you have a phone, watch or other device with a contactless Pay app set up, you can use it directly for a Pay-as-you-go fare with Ventra instead of needing to get a card or ticket from us first!

Payment methods with the icon—where you can make contactless payments at places like retail checkout and vending machines—work for direct, Pay-as-you-go payments at Ventra readers.

Popular mobile wallet/Pay apps we accept include:
- Apple Pay
- Google Pay
- Samsung Pay
- Fitbit Pay

See also: Paying with contactless bankcards

Pay-as-you-go (PAYG)
Just touch your device on the center of a fare reader target. The PAYG fare for the service you’re riding (see agency fares) will be deducted for your first ride.

NEW: Transfers are now available when riding with PAYG on CTA and Pace!
If using a Pay app, be sure to have the app present the same funding source every time you tap to make sure you get the best fare.

See fare information from the service you’re riding, such as CTA or Pace, for complete rate details and policy.

How-to: Paying with Contactless Bankcards
Ventra accepts standard contactless payments for fares right at the turnstile or bus reader, from contactless bankcards.

If you have a contactless card from your bank, you can use it directly for a Pay-as-you-go fare with Ventra instead of needing to get a card or ticket from us first!

Payment methods with the icon—where you can make contactless payments at places like retail checkout and vending machines—work for direct, Pay-as-you-go payments at Ventra readers.

See also: Paying with mobile wallet apps such as Apple Pay, Google Pay and others

Pay-as-you-go (PAYG)
Just touch your contactless card on the center of a fare reader target. The PAYG fare for the service you’re riding (see agency fares) will be deducted for your first ride.

NEW: Transfers are now available when riding with PAYG on CTA and Pace!
Be sure to touch the same card every time you tap to make sure you get the best fare, including transfers.

See fare information from the service you’re riding, such as CTA or Pace, for complete rate details and policy.
NY MTA & Vancouver TransLink – How to Use?

Modernizing the way you travel with OMNY

Just tap and go with your preferred payment method:

- **Credit Card**
  - 1234 5678 9012 3456
  - Travel Rider

- **Debit Card**
  - 1234 5678 9012 3456
  - Travel Rider

- **Prepaid Card**
  - 1234 5678 9012 3456
  - Travel Rider

**Tap your contactless card**
Tap your contactless credit, debit, or reloadable prepaid card at an OMNY reader and be on your way.

**Tap your smart device**
Tap and go with the digital wallet on your smart phone, watch, and other wearable devices.

**System rollout update**
We are continuing the rollout to all subway stations, bus routes, and Staten Island Railway locations. Learn more about the rollout.

We have a new site! Updated design, easier to navigate, new Trip Planner and more.

**Tap to Pay**
Our card readers accept contactless American Express, Mastercard, and Visa credit cards and Apple Pay, Google Pay, and Samsung Pay. For customers without Compass Cards, this new feature means no more ticket line-ups, digging for exact change, or worrying about pre-calculating zones. You can tap your applicable card to pay your adult, cash fare. Note: card readers will not accept debit cards.

**How to use Tap to Pay**
Tap your contactless American Express, Mastercard, or Visa credit card or mobile device (linked to an American Express, Mastercard or Visa credit card) on a card reader to start your journey. Tap your card or mobile device when transferring or exiting, with the exception of buses, which are tap in only.

Please note that only one card can be used per person per account. Customers must also carry their proof of payment (credit card) with them during their journey.

Pay with a credit card or mobile device allows you to transfer seamlessly across the system. You'll have 90 minutes to make your final transfer on bus, SkyTrain, and SeaBus, and 120 minutes on West Coast Express.

**Watch out for card clash**
Card clash occurs when multiple payment methods are tapped on a card reader at the same time. To avoid card clash, please remove your contactless credit card from your wallet or phone case before tapping it on a card reader. If paying with a mobile device, please ensure there are no contactless cards in your phone case when you tap on card readers.
Miami Dade Transit & TfNSW – Fare Capping

Benefits of Contactless Payment

1. It’s easy to use! There’s no need to figure out what type of fare product to buy or register for an account. Simply tap and go on Metrorail or Metromover.
2. It saves time! There’s no need to stand in line at a ticket vending machine to buy a ticket.
3. It’s flexible! Choose how you want to pay. Use your contactless-enabled bank card or your digital wallet.
4. It’s a great value! You’ll receive the great benefit of fare-capping while maintaining the flexibility to pay as you ride on Metrorail or Metromover.

Tips for using Contactless Payment

Find out more about how Opal fares are calculated. You can use the Trip Planner or Opal Travel app to plan your trip and estimate the Opal fares.

Daily, Weekly and Weekend Caps

With an Adult Opal card you can travel as much as you want on metro, train, bus, ferry and light rail services within the Opal network and you never pay more than $16.10 a day, $50 a week or $8.05 on Saturdays, Sundays and public holidays.

Please note that:

- The Opal week runs from Monday to Sunday.
- The Sydney Airport station access fee isn’t included in the Daily, Weekly or Weekend Travel Caps, however there is a separate weekly cap on the station access fee.
- Opal Daily, Weekly and Weekend Caps are also applied to contactless payments.
Summary

Effective, comprehensive, and robust customer communication on availability and use of contactless bank card acceptance at transit points of entry is vital for widespread adoption of the capability by commuters; resulting in operational savings, delivery of enhanced travel experience, and potential increase in ridership by simplifying fare payment process.