VISION:

The U.S. Payments Forum enables cross-industry stakeholders to openly exchange expertise and information to solve problems and help realize innovations that make payments more efficient, simple, and secure.
Forum Activities

- Collaboration
- Communications
- Education
- Networking
Introduction: Today’s Speakers

Lawrence Sutton
CONSULT HYPERION

Rory Wilson
DISCOVER GLOBAL NETWORK

Sophia Maletz
TriMet

Jason Bohrer
U.S. PAYMENTS FORUM

Dave Whipple
TriMet
History of EMV and Milestones in Transit Payments

Lawrence Sutton, Consult Hyperion
History of EMV

Technology history

1996 – first version of EMV standards is published

2007 – first EMV contactless transaction with RBS Streamline (now Worldpay) terminal at McDonalds in Canary Wharf

2015 – US implementation of EMV prompts thousands of merchants to start using contactless payment terminals
Milestones in Transit Payments

1995 – World’s first transit Contactless Payment Card—UPass— is launched by the Seoul Bus Transport Association in South Korea

2009 – UTA (Salt Lake City) accepted Open Payments using MSD

2012 – TFL (London) starts accepting open loop EMV contactless payments

2017 – TriMet starts accepting open loop EMV contactless payments

2019 – MTA (NY) starts accepting open loop EMV contactless payments
Open Loop Payments Background

Rory Wilson, Discover Global Network
Evolution of Transit Marketing

London 2012-15

• EMV Chip to Dual Interface (Contactless) Chip
• Open Loop payments on Transport for London
• Changing habits and economics
• Global Adoption of Contactless Open Loop

MTA NYC 2018-19

• TFL lessons learned, Open Loop Launch
• Fast adoption and scale
• Covid accelerated awareness and preference
Contactless as a gateway to card loyalty

- Everyday spend categories are important for contactless adoption – high volume, low dollar transactions in merchant categories like:
  - Transit
  - Grocery
  - Pharmacy
  - Dining / QSR / Fast Food
1. Breakthrough – visual engagement with riders & basic messages

- Placement
  - Point of Sale
  - Point of entry
- Card issuers – promote to customers via digital channels
- Digital Channels
  - Advertising
  - Transit Agency Mobile App
  - Email
  - Digital Wallets / Payment Apps
  - Map Apps (Apple Maps, Waze, etc.)
- Discounts / offers
  - Forming Habits – stack the benefits
- Audio streaming ads geotagged to service area
  - Spotify / Apple Music / Etc.
2. Tailor to your market:

- Understand the unique aspects of each transit system’s riders, media, and economics
- Look for key partners to help tell the story
  » Payment networks
  » Creating unique ad packages with local merchants - offset the costs of promotion and awareness -
- Interrupting the customer with new **messaging at point of sale** is critical to changing behaviors
- **Breakthrough and placement** are key points to consider for out of home ads
- Reinforcing the message train / bus ad placements builds familiarity and acceptance
Open Loop Payments in Public Transportation

Sophia Maletz and Dave Whipple, TriMet
TriMet + Hop Fastpass®

TriMet
• Light rail, commuter rail, bus, bus rapid transit, streetcar, paratransit
• 150,000 weekday boardings

Hop Fastpass®
• TriMet + C-TRAN + Portland Streetcar
• $55 Million in annual revenue
TriMet’s Hop Fastpass® Transit Payments + Open Architecture
Hop Fastpass® Open Payment Taps + % Change Month-to-Month

Open Payment taps are up 172% since July ‘19 and 927% since April ‘20
Communicating Open Payments at TriMet

Tap and go
Communicating Open Payments at TriMet

Ways to pay

To pay, tap the green Hop reader at the MAX/WES station or inside the bus every time you board. You can tap with your phone or contactless credit card to pay the $2.50 Adult fare. Or, tap with a Hop card, virtual Hop card or Hop ticket.
Communicating Open Payments at TriMet

**Phone (Credit/Debit)**
- **ADULT FARE ONLY**
- Tap your phone to pay with a credit/debit card in your mobile wallet using Apple Pay, Google Pay or Samsung Pay. You’ll never pay more than a Day Pass ($5) in a day, no matter how many times you tap.

**Contactless Credit/Debit Card**
- **ADULT FARE ONLY**
- Tap with any credit/debit bankcard showing the contactless symbol . You’ll never pay more than a Day Pass ($5) in a day, no matter how many times you tap.
trimet.org/fares/bankcard
Tapping a Contactless Credit Card
Communicating Open Payments at TriMet

• Many “ways to pay”
• Convenience and speed
• For both regular and occasional riders
Transit Contactless Open Payments Working Committee

The Transit Contactless Open Payments Working Committee was formed in March 2017 as part of the expanded U.S. Payments Forum charter. The Working Committee goal is for interested stakeholders to work collaboratively to identify possible solutions that address the challenges associated with the implementation of contactless acceptance devices at customer points of entry (POE) within the unique retail environment of the U.S. public transit market. This includes acceptance of all open loop payment devices (e.g., cards, mobile, wearables) and all payment methods (e.g., credit, debit, prepaid, gift).
2023 Forum Meeting Schedule

Payments Summit
Forum Spring Member Meeting
February 27th – March 2nd, 2023
Salt Lake City, UT

Forum
Summer Member Meeting
July 18th-19th, 2023
Virtual

Forum
Fall Member Meeting
November 6th - 7th, 2023
Charlotte, NC
Thank You!

Resource Contact Information
Lawrence Sutton: lawrence.Sutton@chyp.com
Rory Wilson: rorywilson@discover.com
Sophia Maletz: maletzs@trimet.org
Dave Whipple: whippled@trimet.org