

# EMV closed-loop?

A new perspective on EMV in transit and the key use cases.

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Transit Ticketing &  
Fare Collection in Europe



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# Speaker



Mobility is at heart of our society and should mirror its evolution. Today's mobility challenge is about finding smart and effective solutions. Thus, there is a continuous need for all stakeholders to explore new options and adopt a different perspective on existing ones.

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Smart mobility Technical Advisory Director  
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# Enabling customers worldwide.

450+

Experts & employees

3

Development centres

9

Fine laboratories

3000+

Customers

18

Locations

40+

Accreditations





# Current trends & developments.

## EMV is in the Top 4



### Mobile ticketing

Enrich the level of services for travelers.

### Account Based Ticketing

Enhance the customer relationship and unlock the fare payment to any type of media.

### Mobility as a Service

Integrate all transport modes for a door-to-door seamless journey.

### EMV open loop in transit

Facilitate the use of the transit for occasional users.



# EMV. Open loop completing or competing with “standard” closed loop?



## Customer & data

Is EMV open loop an opportunity to address new customers or a threat towards data and customer insights?



## ROI

Is EMV open loop an opportunity to save cost or a new expense?



# What are the EMV closed loop alternatives?

## Limited use EMV cards



### Co-branded

Has both transit organization and payment scheme brands.



### Bank issued

Issued by a partner bank.



### Transit network first

Primarily intended to the transit network but could be extended.

## EMV white label



### Mono-branded

Has the transit organization brand only.



### Transit organization issued

Issued by the transit organization or on its behalf.

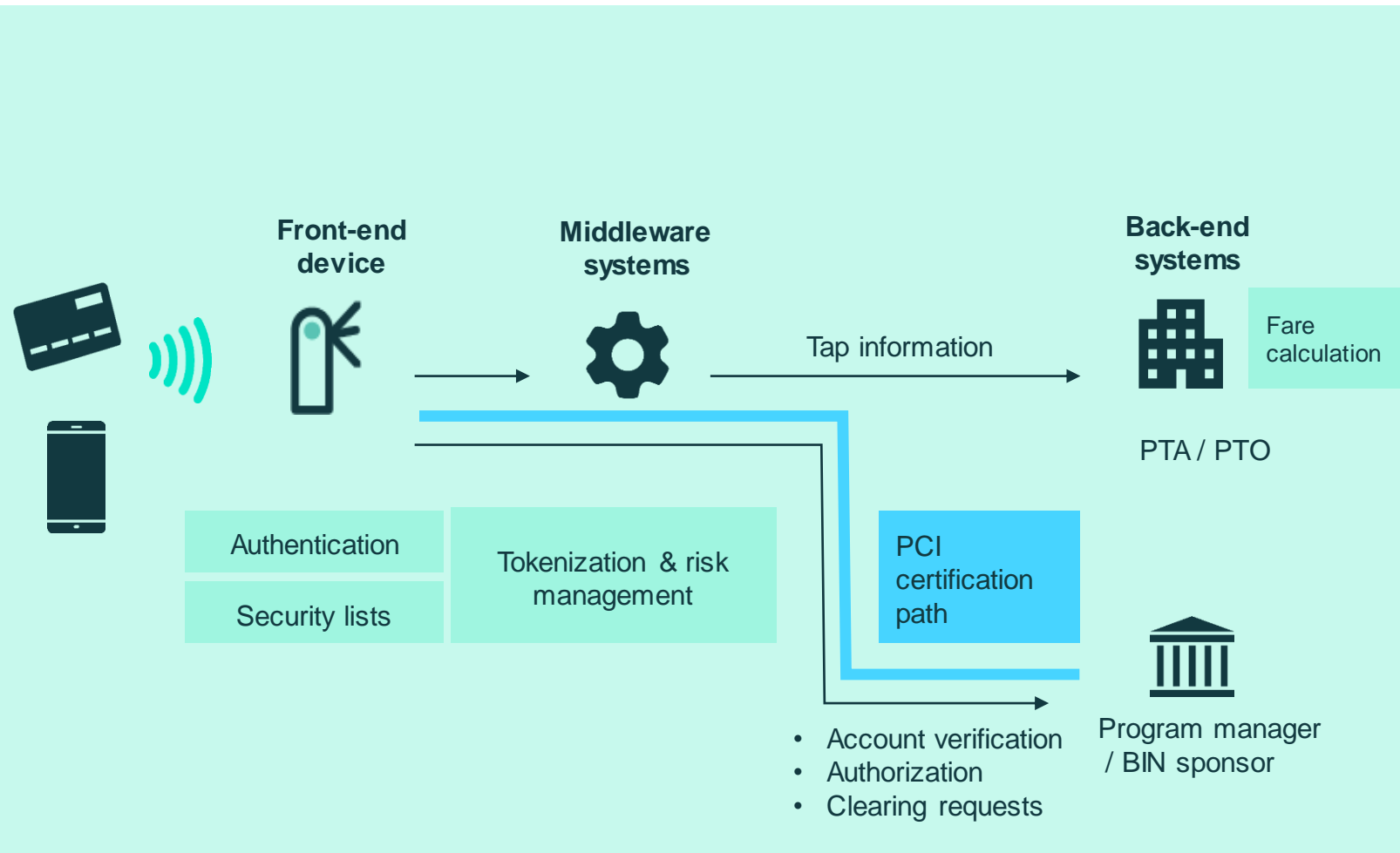


### Transit network only

Only intended to the transit network.



# How to integrate EMV closed loop limited use?



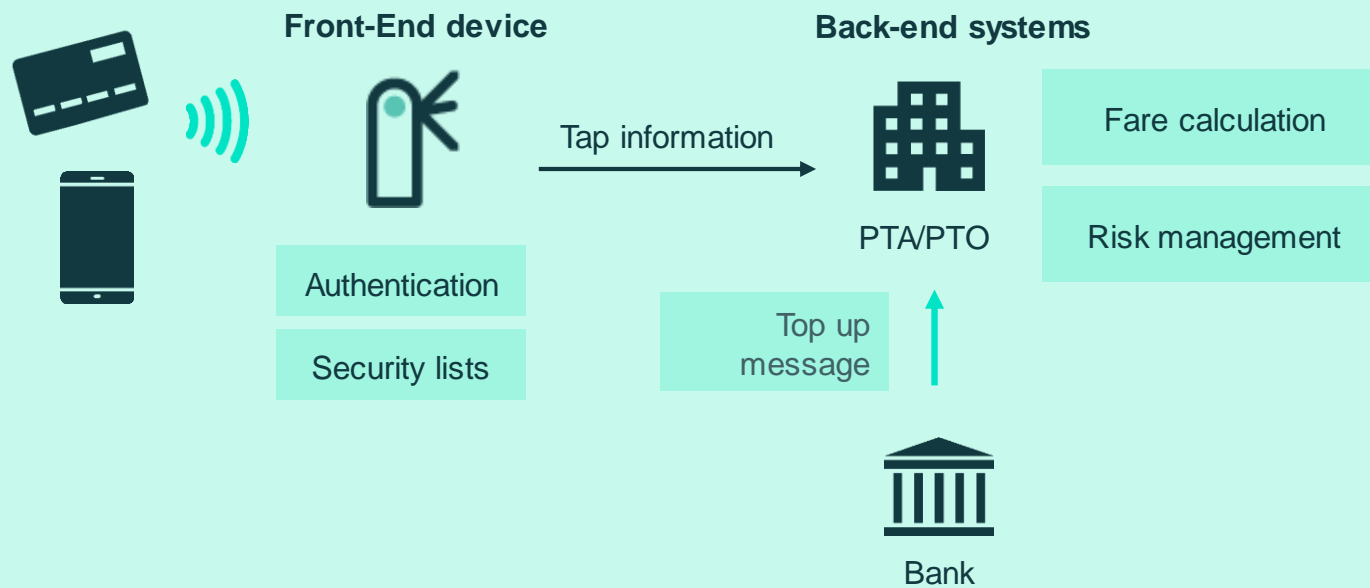
## Benefits

- Marketing / image can be included in card
- More control over business rules
- Easy upgrade path to EMV open loop





# How to integrate EMV closed loop white label?



## Benefits

- Marketing/image included in card.
- No PCI required.
- Easy upgrade path of frontend devices to EMV open loop.
- More control over the certification process.



# Use cases.



## Green field

If starting without a previous card based system it provides a proven route in terms of equipment and standards.



## Interoperable scheme

Implement interoperability between operators, cities or to deploy a nation-wide transit scheme.



## Mobile ticketing

Speed up the deployment of mobile ticketing and access to OEM pay services.



# Recommended methodology.





# Thank you





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