

EMV in transit

Deploying simple tap-to-ride experience efficiently.



Major challenges

- Selecting payment schemes to be prioritized and understanding their individual acceptance criteria.
- Defining the strategy to transpose complex fare structures.
- Understanding risk management for EMV® open payments in transit.
- Assessing the impact PCI compliance on IT systems.
- Developing technical and business teams to manage new customer care services.

Who we help?

We support public transport authorities, public transport operators, system integrators, solution vendors, standardization bodies and payment service stakeholders with our end-to-end services.

Key benefits

- Accelerate coordination and activities with key banking industry stakeholders.
- Be supported by payment and EMV experts, from specification analysis to successful certification.
- Facilitate EMV open-loop deployment alongside existing closed-loop ticketing and legacy systems.
- Adopt next-generation ticketing and payment systems using integrated dual open-loop and closed-loop EMV systems.
- Operate with a trusted infrastructure to reduce financial risk.

Fime can help you at any stage of your project lifecycle.



Market context & trends

Since EMV contactless payments were launched in London's transportation system, hundreds of networks have deployed similar fare payment solutions. This technology is now mature and provides obvious benefits. EMV open-loop payments reduce operational costs, such as issuing fare media or handling cash.

To accept a payment card, though, a ticketing solution must comply with specific requirements from the banking industry that secure payment data and guarantee trust. Using EMV payment cards also incurs fees and requires a risk management agreement between parties.

We have extensive experience in ticketing and banking systems and can help you introduce open payment solutions.

What we offer

Acquirers

- Ticketing and payments training.
- Workshop management with stakeholders (Merchants (PTAs/PTOs), ticketing vendors, schemes, payment service providers).
- Support for acquiring system & payment gateway upgrades.
- EMV L3 advisory and certifications.
- PCI DSS advisory and compliance.

Vendors

- Sub-contracting advisory for electronic design, kernels development, SDKs integration.
- Technical advisory for antenna design, kernels debug and integration.
- Card emulation for testing.
- EMV L1/L2/L3 advisory and certifications.
- PCI DSS/P2PE/PTS advisory and assessment.

Public Transport Authorities and Operators (PTAs / PTOs)

- Workshop management with stakeholders.
- Risk management assessment and liability agreement guidance.
- Fare rules design and deployment (debt recovery, refund).
- EMV L3 advisory and certifications.
- PCI DSS advisory and assessment.



Why Fime?

We enhance legacy systems and bring our expertise to integrate innovations seamlessly.

- **Focusing on customer experience.**

Our experienced consultants have led multiple demanding projects to completion to ensure maximum end-user satisfaction.

- **A wealth of accreditations.**

We are recognized for applying rigorous and demanding testing processes that deliver quality results.

- **Impartiality & liability.**

A trusted third-party can impartially assign liabilities amongst key stakeholders with no interest in influencing the testing scope, methods or results.

Contact

To learn more about how Fime can help your business:

fime.com

sales@fime.com

F-E-SMEMVIT-AB
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