

Open Payments +

Tap to Pay, the easy way

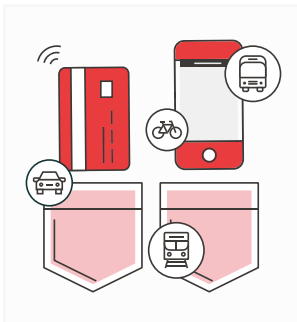
Open Payments for Transit



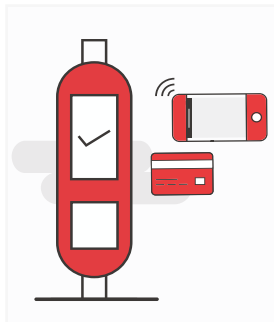
Tap to Pay

Deliver your riders the ultimate convenient fare payment experience by implementing an Open Payments solution. Just tap a contactless card or smartphone and ride. No need to buy a ticket. No need to select a fare.

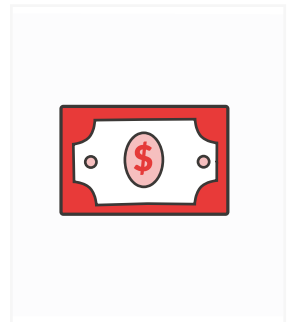
Open Payment solutions have been revolutionizing the rider experience around the globe and now agencies across North America are adopting the technology to help make it easier to pay and ride, attracting new riders.



Use the card in your pocket



Just Tap
(No need to set up an account)



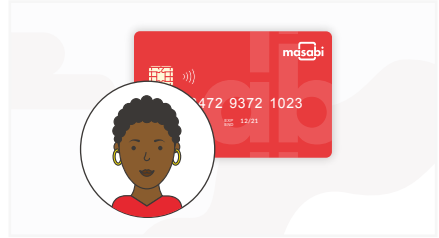
Save \$ on fare media and issuing

Open Payments Made Easy



Ready to go

The pre-integrated, pre-certified solution with Merchant of Record facility is available off-the-shelf and easy to deploy.



Easy upgrade path

The platform provides an easy upgrade path to support all rider groups with an Open Payments experience.



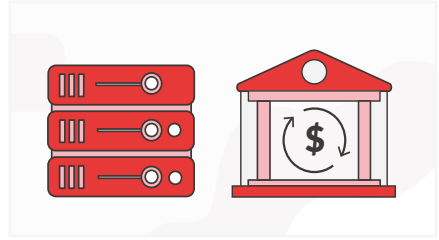
Cost-effective

The platform powered solution has low pre-integrated consortium fees and no integration or certification fees.



The Solution

Pre-integrated and Pre-certified Fare Payments Solution



Pre-integrated Validators

The pre-integrated, validators are easy to deploy with chain of custody support provided by Masabi's Project Management team.

Pre-integrated Payments

The solution comes with a pre-integrated Payment Gateway, Processor and Acquirer.



Pre-certified

The EMV L3 certification is already complete, removing the time and cost of any additional EMV certification

Merchant of Record

Masabi can act as Merchant of Record easing the administrative burden.

Please note. Masabi can support integrations as well as L3 EMV certification and is flexible regarding Merchant of Record services based on an agencies requirements. Any changes from the 'off- the shelf' offering will require L3 EMV certification.

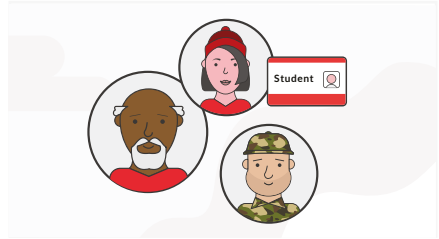
Plus: Open Payments for ALL

Masabi's Platform can be Upgraded to Support ALL Rider Groups



Open Payments experience using stored value accounts

Agency branded smart cards and agency branded app using Stored Value allows all underbanked and unbanked riders to have a tap to pay experience.



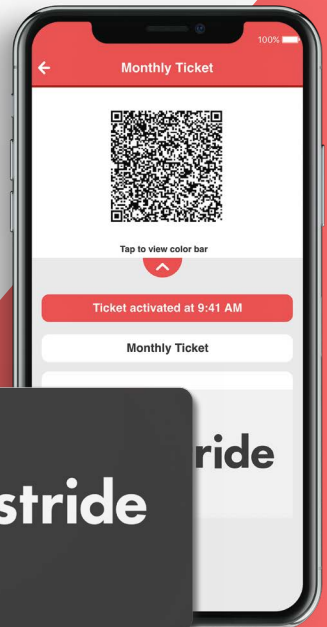
Full fare capping and concessions

Fare capping covering all rider groups enables full fare equity with Masabi's fare engine providing comprehensive support for riders requiring concessions and discounts.



Full retail support

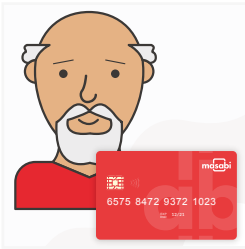
Integrations into local retailers, Ticket Vending Machines and agency retailers facilitates full support for all vending locations, supporting all rider groups.



Open Payments-First

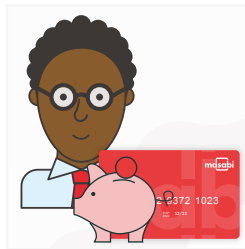
Masabi's Open Payments-First approach allows agencies to launch quickly and lead with innovation while following an easy 5 step upgrade path to support all rider groups with a seamless rider experience.

Tourists and occasional riders



1. EMV Tap to Pay (Single fare)

Commuters



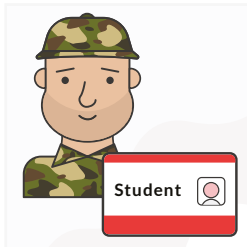
2. EMV with fare capping (fare expansion)

Tourists and occasional riders



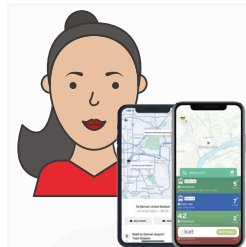
3. Smart cards and Mobile App (SVA) and retail expansion

Concession holders (Discounted fares)



4. Concessionary schemes

Tourists and occasional riders



5. SDK integration into MaaS apps and MaaS solutions

It's worth noting that this approach provides an easy launch and upgrade path but every agency is different and some might group steps together, miss some out, or launch all in one go.



Interested in learning more about Masabi's Open Platform, Justride?

Arrange a demo by visiting
www.masabi.com or email
Contact@masabi.com