The Emergence of Open Payment Fare Systems Part 2

Open Payments, Mobile Payments, and PIV Acceptance

Sponsored by the ITS Professional Capacity Building Program, ITS Joint Program Office, Research and Innovative Technology Administration, U.S. Department of Transportation

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Agenda

- Overview of Webinar 1
- Open Payments Approach- Burt Wilhelm, MasterCard Worldwide
- Mobile Payments Overview- Randy Vanderhoof, Smart Card Alliance
- Convergence of Payment Systems and Credentials- Greg Garback, Washington Metropolitan Area Transit Authority
- Question and Answer

Open and Closed Payment System Approaches

Closed Approach

- Card issued and managed by transit agency

- Used for *transit service* only

- Tends to be proprietary (or transit agency system-specific)

- *Card-based*

Open Approach

- Payment media issued and managed elsewhere

- Used for any retail purchase

- More open architecture approach (Financial Industry Standards)

- *Account-based*

Unique Regional Solutions

- Operators must evaluate their unique circumstances
  - Legacy traditional smart card payment systems with remaining life
  - Single-agency or multi-agency
  - Political environment
  - Trend toward leasing systems to private sector entities throughout transportation
- Migration paths will vary based on these factors
- Potential for hybrid systems utilizing multiple payment methods to leverage strengths of different approaches

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Today's Speakers

- Burt Wilhelm, MasterCard Worldwide

- Randy Vanderhoof, Smart Card Alliance

- Greg Garback, Washington Metropolitan Area Transit Authority

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