



**Plan. Pay. Ride.**

Guide to Mobile Fare Payments

# Intro

Forward-thinking agencies continuously seek innovative solutions to increase mobility options for riders and meet the evolving transit needs of their communities.

One of those innovations is mobile fare payments, a ticketless method of selling transit tickets that can be purchased and validated by riders on their smartphones.

Transit fare collection has always been a complex process for agencies, while purchasing transit tickets is complicated for riders. Now, in a world of convenience, technology, and freedom of choice with the additional complication of COVID-19 safety concerns, agencies have an increased urgency to adapt a digital approach to their fare collection practices.

**Giving riders  
the ultimate  
Plan. Pay. Ride  
experience**

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# The role of fare payments in MaaS

MaaS is the movement towards the integration of all available mobility options in one app, allowing riders to choose whatever mode or combination of modes they would prefer to use to get from A to B.

The 'plan, pay, ride' experience' promised by MaaS is here, and adopting MaaS is essential for agencies to remain competitive and attractive to the citizens they're meant to serve.

By integrating fare payments into a MaaS application, agencies and app providers enable their customers to plan their full journey using their preferred modes, and also to pay for their chosen mix of public and private shared mobility modes - including public transit, bike- and scooter-share, on-demand microtransit, and more.



***“For the user, MaaS can offer added value through use of a single application to provide access to mobility, with a single payment channel instead of multiple ticketing and payment operations.”***



# Meeting the evolving needs of riders

Where MaaS and fare payments were all about convenience, simplicity, and choice in pre-COVID times, there is now the additional, crucial feature of promoting social distancing.

In our COVID-19 Effect Survey, transit riders in cities around the world said contactless payment methods were one of their top needs in order to feel confident again riding on public transit.

## What will encourage you to use public transport after COVID-19?



More Vehicles

Higher frequency of vehicles to reduce crowdedness



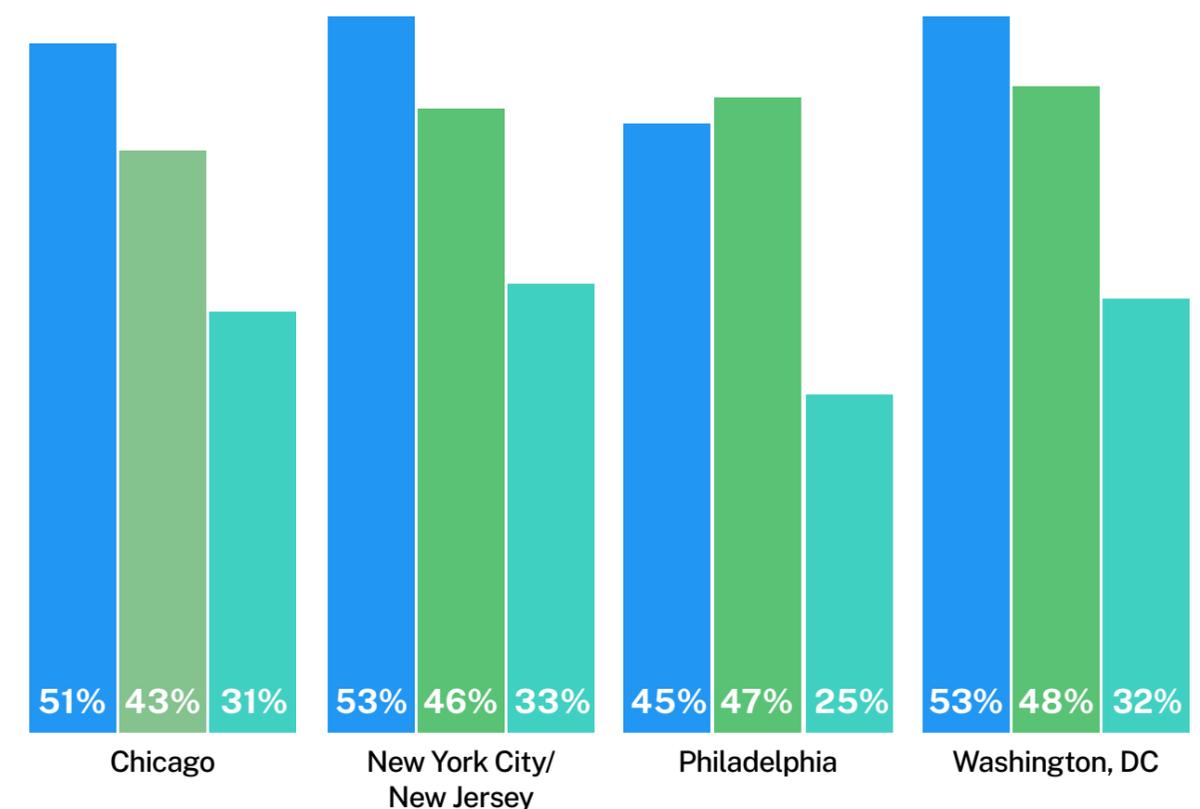
Real Time Info

Real time arrival info to reduce waiting time at crowded stops



Contactless Payment

Touchless payment systems and / or mobile ticketing



\* Results from thousands of Moovit users in the COVID-19 Effect.  
[To full report click here](#)

# What does Plan. Pay. Ride. look like?



## Plan

Within the MaaS App, riders input their destinations and get a real-time view of their transport options, trip time, and trip cost.

Riders then choose their preferred transportation route and can use live navigation for extra guidance during their journey.

## Pay

Riders will see the total fare of their chosen trip so they know what ticket they'll need.

Once the rider has set up their account and added their credit card information, purchasing tickets for public transit or other modes is a piece of cake.

## Ride

When they're ready to board, riders activate their digital ticket and scan the code on the bus or at the station.

Purchased tickets are stored in the riders account until needed, along with purchase history.

# The benefits of mobile ticketing in public transit

**87%** of transit agencies have implemented or are implementing mobile ticketing.

Source: Mass Transit Research Report

## For agencies:

### Reduced Operational Costs

Lower your fare collection and cash-handling costs

### Improved Analytics

Gain a more accurate way to track ridership and rider behavior than tap-in/tap-out data

### Fast to Market

Launch quickly in the cloud without needing any new hardware

### Improved User Communication

Keep riders updated on changes in real-time, through the app they're already using

### Increased Digitalization

Cloud-based backend offers more control, smoother boardings, and simple fare management

## For riders:

### Seamless Journeys

Passengers plan their journey and pay for their ride through a single, easy-to-use app

### Increased Convenience and Safety

Riders pay for transit the same way they pay for everything else - safely, with the tap of a button

### Multimodal Payments

Passengers pay for all their mobility services - micromobility, on-demand, etc., with a single account

### Faster Purchase Process

Reduce the stress of waiting in line and complicated fare structures

# Moovit Fare Payments integrations: a one-stop solution for planning and payments

Moovit offers an out-of-the-box MaaS solution with our industry-leading trip planner with painless, custom integrations and a diverse range of payment partners and options.

- ✓ Enjoy deep integrations for easy customer set-up and adoption
- ✓ Offer a true MaaS platform experience with the Plan, Pay, Ride experience
- ✓ Account-based ticketing allows riders to manage their profiles and see ride and payment history
- ✓ Aggregate as many payment vendors as needed and combine their features
- ✓ Support multiple transit agencies in a single app for seamless connectivity in the area
- ✓ Support several fare structures: flat, graduated fare, zonal fare, and fare capping
- ✓ Join our hundreds of customers worldwide already offering Moovit's Plan, Pay, Ride experience

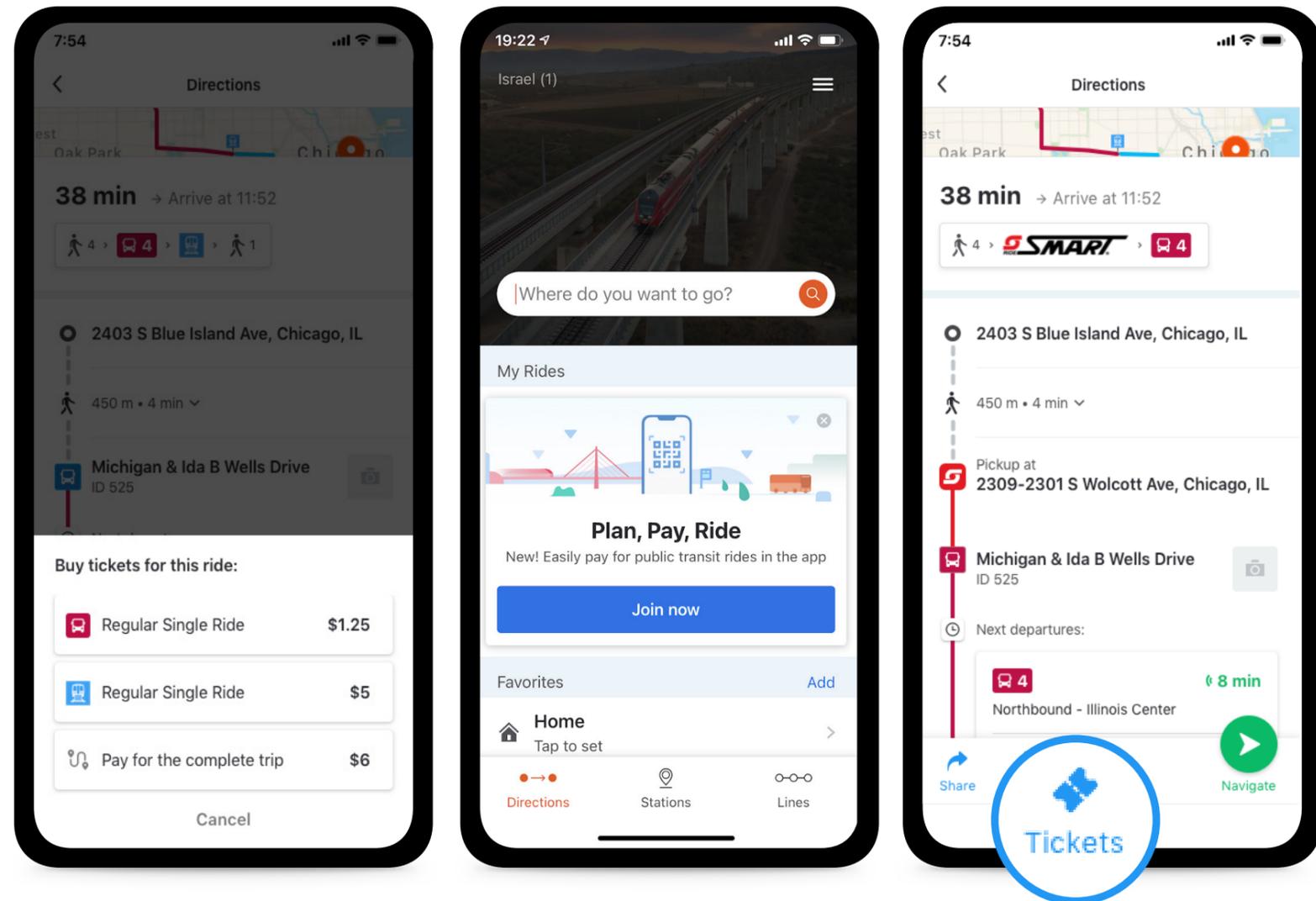
## Industry Leading Payment Partners



# Account based mobility wallet

Aggregation of all passes, bookings, transactions & ride history for:

- ✓ Public transit
- ✓ On-Demand
- ✓ Micromobility
- ✓ Autonomous Vehicles
- ✓ Vendor agnostic
- ✓ Multi region & agency support



# White label or Moovit app: a total MaaS experience

 Moovit's Fare Payments solution enables cities and transit agencies to deliver a true Mobility as a Service (MaaS) platform based on our white label app or on the Moovit app

## Mobile Ticketing for Public Transport

With mobile ticketing, smartphones become a riders ticket and ticket machine, allowing them to skip the ticket line and purchase their ticket in advance. Mobile ticketing can be quickly deployed to provide a safer, more convenient public transit experience.

## Account-Based Mobility

Account-based ticketing removes the need for riders to purchase tickets in advance by creating personal accounts linked to the riders choice of payment option. When a rider with an active account is ready to go, they simply scan the secure token (often a unique QR code) on their phone once they board the bus or are at the station. Riders are charged only after their trip, enabling automatic best fares and discounts to be applied for frequent riders.

## Account-Based Mobility-as-a-Service (MaaS)

For the most integrated urban mobility experience, account-based MaaS not only includes public transit but all available mobility services. Setting riders up for seamless, connected journeys, account-based MaaS lets people ride whatever shared modes of transportation they want, all paid for from a single, always accessible digital wallet

# Case Study: EZfare

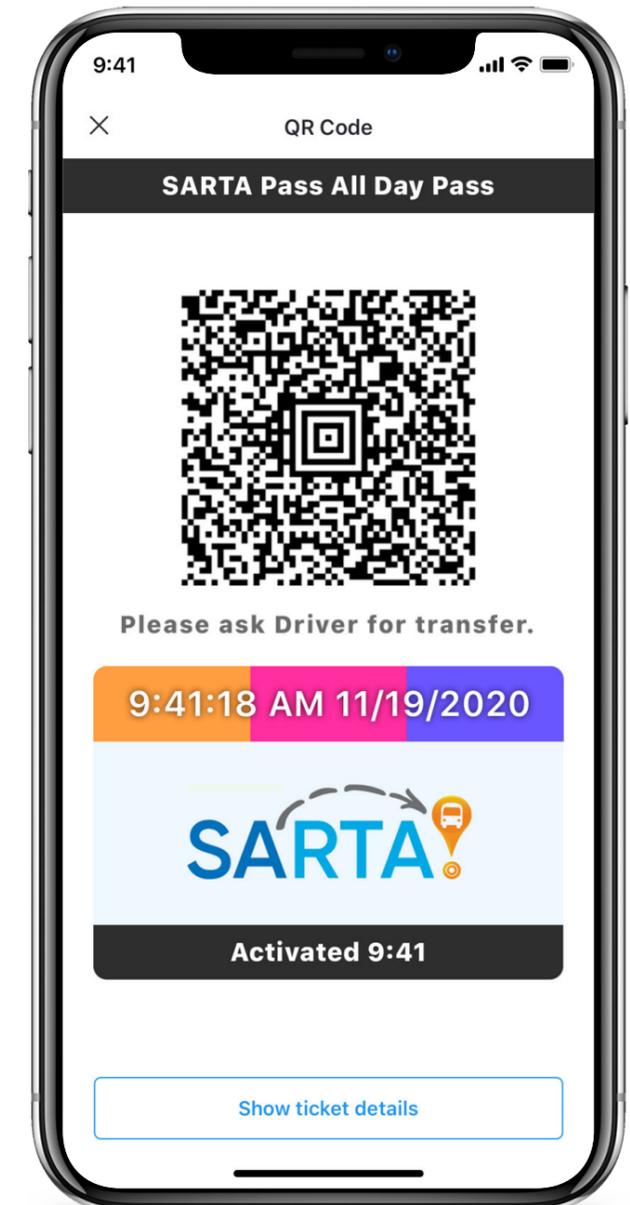
Driven by the need to mitigate COVID-19 safety concerns, NEORide, a government partnership dedicated to driving the development of regional transportation in Ohio and Northern Kentucky, wanted to offer NEORide agency customers the ability to pay with contactless methods.

Moovit worked with NEORide to do just that, and the riders of 13 transit agencies across the region can now use the Moovit app to plan their ride and pay for it, too, seeing the total cost of their trip before they make their purchase. Using the Moovit app, users are shown all available routes and can choose the mode they prefer to get real-time information and service alerts.

***“We are excited to expand the fare payment options for our EZfare agencies and their transit customers by using the Moovit app...to make it easier for our customers to plan, pay and ride.”***



Ben Capelle,  
Board President,  
NEORideCEO, Laketran



# Case Study: GO bg Transit

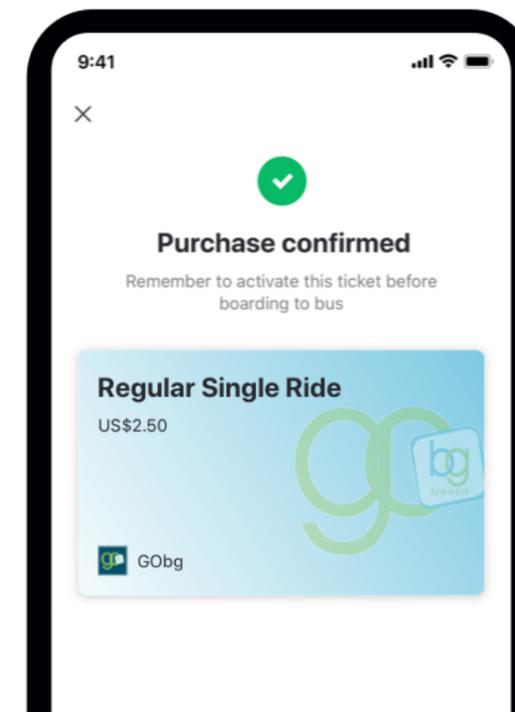
In a move to increase the convenience of riding public transportation, Bowling Green, Kentucky's GO bg Transit offers its customers the ability to plan, pay, and navigate the city using only the Moovit app. Where people had to physically purchase tickets from the transit center before, now riders can easily purchase their passes as they wait to board.

The integration is powered by the Moovit app, with payment technology from Token Transit. Riders see the total cost of their trip once they add their destination and select their preferred route, and then use a unique QR code to validate their ticket.

***“It is our commitment to continue the search for new, safe, and innovative ways to improve transportation productivity and we are proud to introduce this new partnership with Moovit and Token Transit and technologically advanced features to the community.”***



Robert Gil, *General Manager,*  
GO bg Transit



Token Transit



# Case Study: Academy Bus

With a desire to both innovate with future-proofed solutions and offer contactless fares to promote social distancing, Academy Bus introduced its' first mobile application, SilverPass. SilverPass offers a holistic route-planning, pay, and ride experience for Academy passengers between New York City and destinations in both New York and New Jersey.

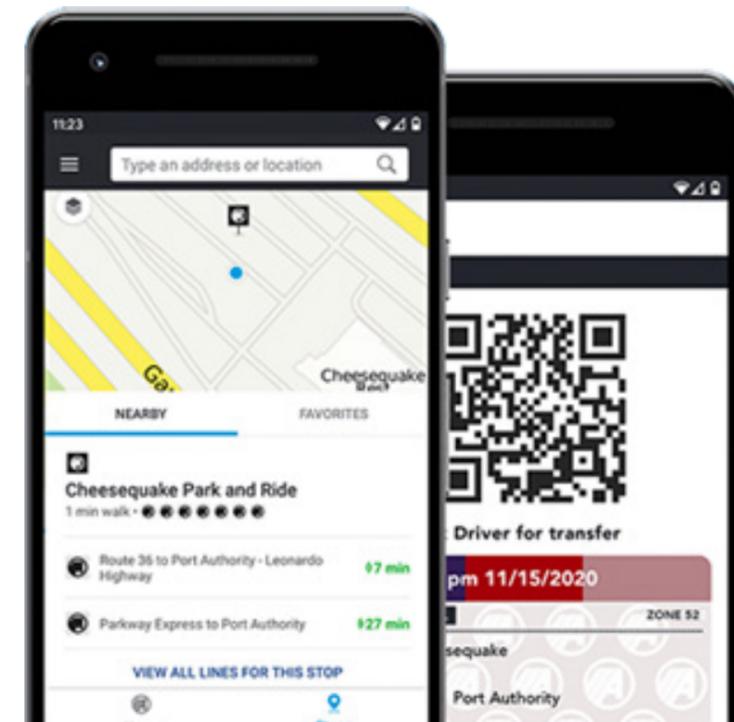
Powered by Moovit's White Label MaaS app and Masabi's Fare-Payments-as-a-Solution technology, SilverPass gives riders the security and convenience of a complete MaaS experience. Users are now armed with real-time arrival data and service alerts to keep them informed and updated, and will be able to pay in the most convenient way – with a tap of a mobile button.



***“With the support of our technology partners, Masabi and Moovit, SilverPass will not just offer a more convenient ticketing experience, it will offer our daily commuters an opportunity to transition their traditional ticketing process to be truly contactless during a period of concern over high-touch, high-traffic surfaces.”***



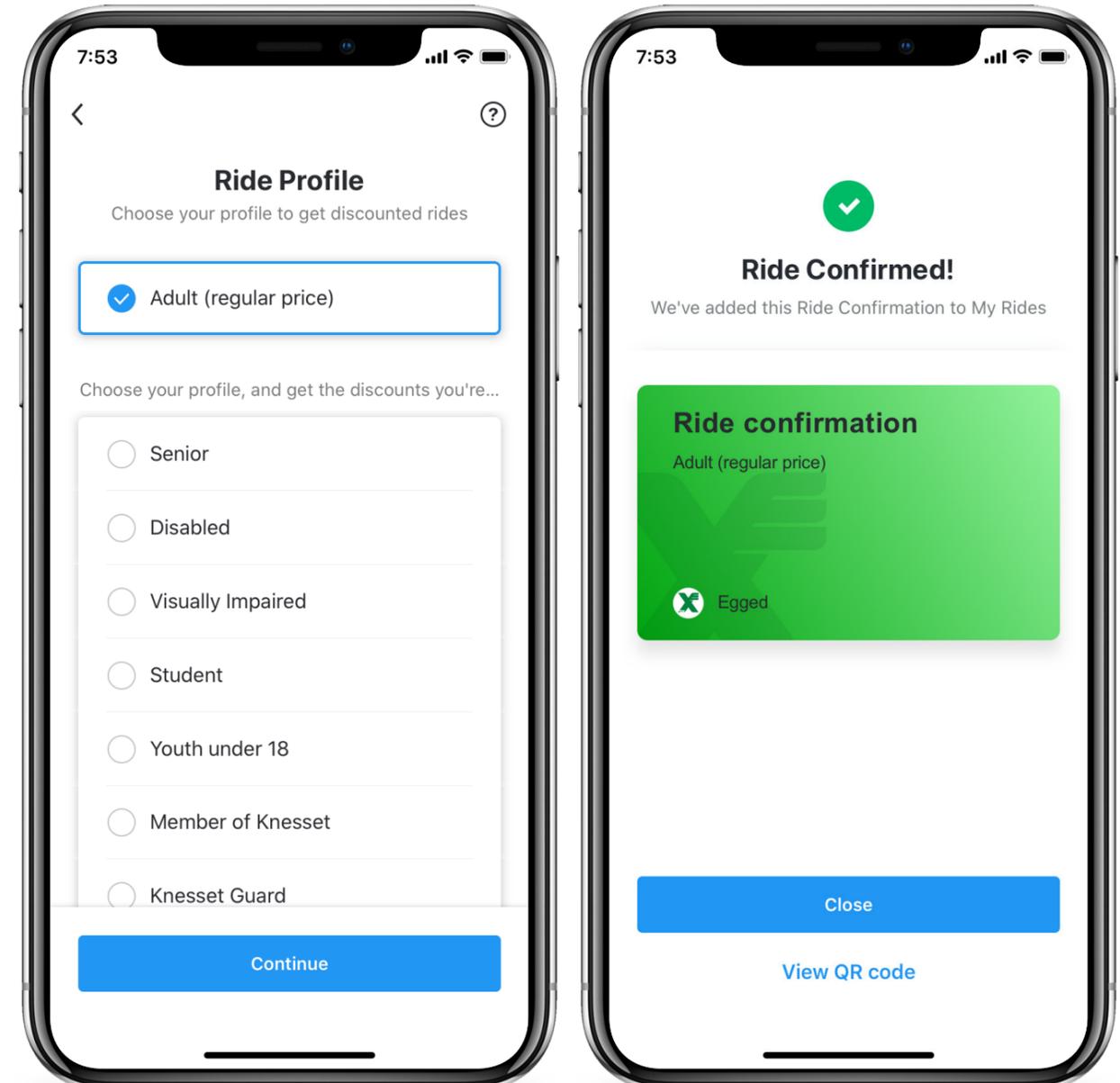
Francis Tedesco, *President and CEO*  
of Academy Bus



# Case Study: Israel MoT

In a country built on innovation, the Israeli Ministry of Transportation wanted to offer its 9 million citizens mobile fare payments for a more convenient, easy way to use public transport. As the pandemic wore on, transit agencies prohibited using cash on board, meaning the only way to pay for public transport was with a contactless card that needed to be kept topped up.

Moovit's app can now be used in Israel to plan, pay, and ride on all public transportation throughout the country. With retroactive payments, riders are only charged at the end of the month for the rides they took, and a daily spending cap prevents extra charges from being incurred. The solution includes a new pricing model that, besides the daily spending cap, calculates the total trip cost based on the distance traveled between six predefined zones.



# Case Study: Cubic

Cubic, a leading payment solutions integrator for mobile trip-planning apps, wanted to further innovate their MaaS experience for riders across the US.

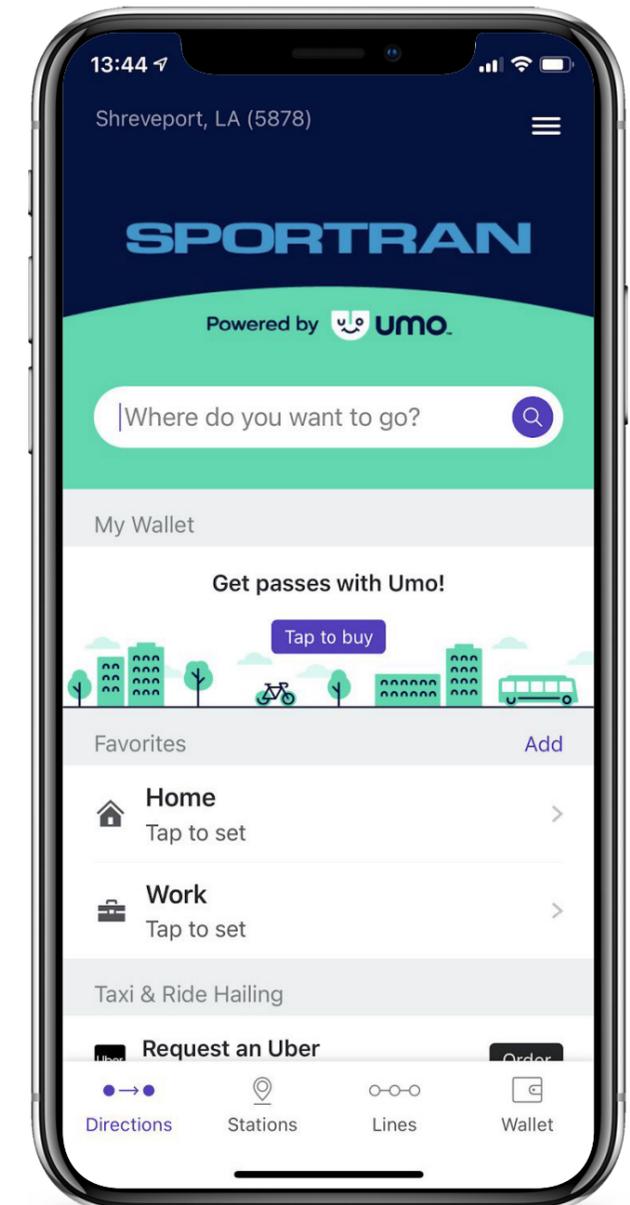
With a history of strong partnerships, Cubic chose Moovit to help them create a white label MaaS app with a digital wallet. Built on Moovit's MaaS app APIs, integrated with Cubic's payment offering, the new app, called UMO, is designed to increase ridership, reduce congestion, and improve the overall rider experience with real-time info, digital engagement, and loyalty incentives.



***“We are excited to further collaborate with Moovit in offering digital solutions that will redefine the future of urban mobility for travelers around the world with seamless, user-centric solutions.”***



**Jeff Lowinger,**  
*president of Cubic  
Transportation Systems*



# Conclusion

Core ticketing systems have long been a burden, from long-term lock-ins to tailored software that is time-consuming to manage, update, and maintain. With today's technological advancements, the status quo of core AFC systems is no longer viable for many agencies and unnecessarily complicates the ticketing process and overall rider experience for their customers.

As mobile payments continue to become more mainstream, especially since the onset of COVID, agencies can take advantage of the opportunity to both join the modern world of payments and take a major step towards MaaS.



**The Plan. Pay. Ride  
experience is here.**  
**Give your riders what  
they want and start  
reaping the benefits.**



## Begin Your MaaS Journey Today

Learn more about our White Label  
and Co-Branded MaaS apps

[maas\\_solutions@moovit.com](mailto:maas_solutions@moovit.com)



Moovit, an Intel company, is a leading Mobility as a Service (MaaS) solutions provider and creator of the #1 urban mobility app