

—FAREGO



# FareGo Open Payment

Contactless Fare Payment

SCHEIDT&BACHMANN 

# Say hello to the future of mobility

## Contactless pay as you go

For passengers boarding the bus, train, trolley, or ferry paying is as simple as a single tap. Whether opting to use their phone or a contactless credit card; tourists, occasional riders, and even regular travelers crunched for time simply board without hassle. They no longer need to understand all the fare choices – Pay as You Go ensures they only pay the lowest price for each journey.

For transit operators, a simplified experience for passengers means a happier one, meaning increased ridership and reduced operational costs. The transition process is seamless, with Scheidt & Bachmann handling everything from single-station implementation of “FareGo Open Payment” through testing to full-system upgrade, with the option to offload ongoing maintenance and new product updates to Scheidt & Bachmann as well.

The Scheidt & Bachmann FareGo Open Payment solution combines contactless Pay as You Go through contactless EMV technology and an account-based system that means: payment and ticketing become one.

## What does FareGo Open Payment mean?

This refers to a transit system upgrade in which passengers use contactless credit card and mobile payment apps to pay for travel. In “Pay as You Go” mode, as it’s known, riders board the bus, train, trolley, or ferry by tapping a card or phone at the station or gate. It’s perfect for tourists, occasional travelers, and regular travelers crunched for time.

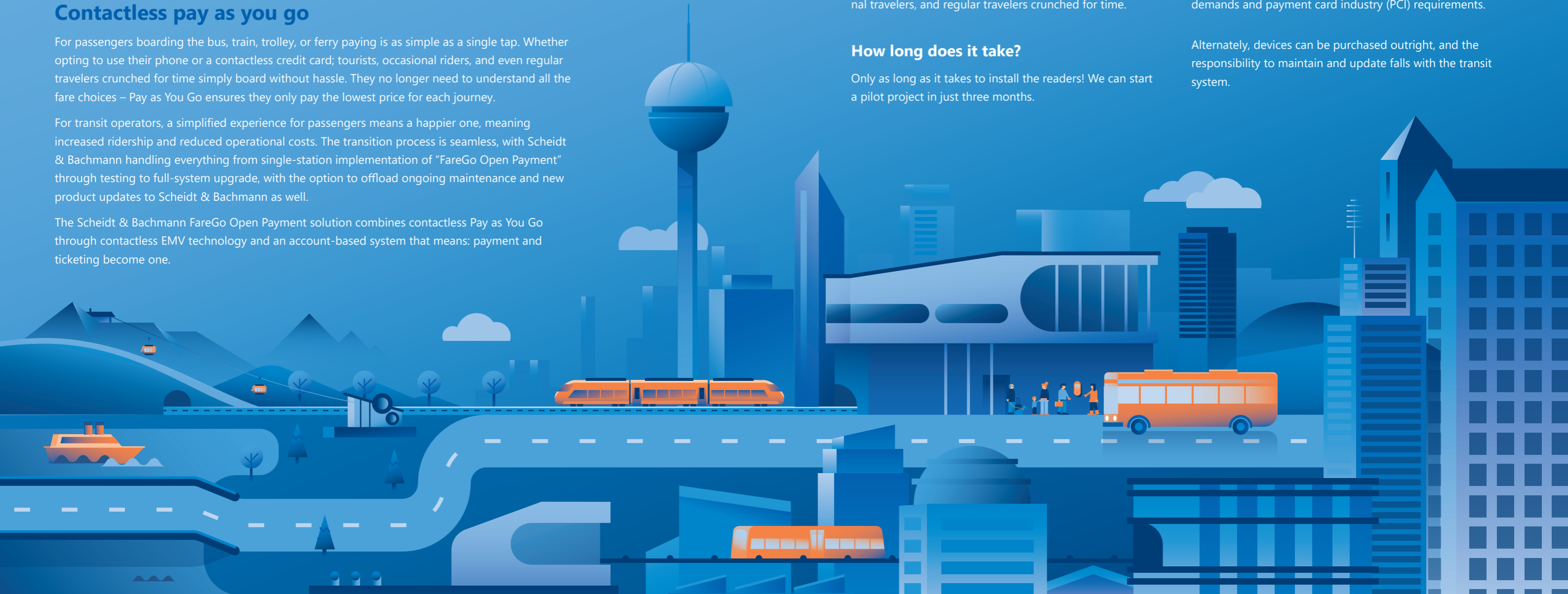
## How long does it take?

Only as long as it takes to install the readers! We can start a pilot project in just three months.

## What does it cost?

There are two options: Selecting the proposed Functionality as a Service option means there will be a small upfront cost with a monthly fee per device and a fee per tap. The Functionality as a Service approach offers stable and predictable costs while ensuring service continuously meets customer demands and payment card industry (PCI) requirements.

Alternately, devices can be purchased outright, and the responsibility to maintain and update falls with the transit system.



# How does FareGo work?



## FareGo keeps it SIMPLE

- Convenient for the rider, especially occasional travelers and tourists
- No registration required
- No need to understand the ticket options – passengers are guaranteed to only pay the best price available; all journeys are aggregated at the end of the day and cost savings applied wherever possible



## FareGo is SCALABLE

- Start with a single bus, line, or station, and add a Pay as You Go option
- Introduce FareGo Open Payment on the ticketing option used most by visitors or occasional passengers
- Add additional ticket options as the system evolves

## FareGo is COMPATIBLE

- Works noninvasively within your current infrastructure without needing to change your existing ticketing, customer service, apps or tech systems
- Works with Scheidt & Bachmann or alternate software solutions – our open API layer integration is unique in the ticketing industry and provides a fully supplier-agnostic back office platform, supporting all operating systems while avoiding any vendor alignment issues



## FareGo is HERE TO HELP

- With the Functionality as a Service subscription option, the ticketing services and functions are guaranteed to always be up-to-date and available for use
- This subscription option also guarantees Scheidt & Bachmann maintain full responsibility for any changes required in the future



# The FareGo Open Payment Process

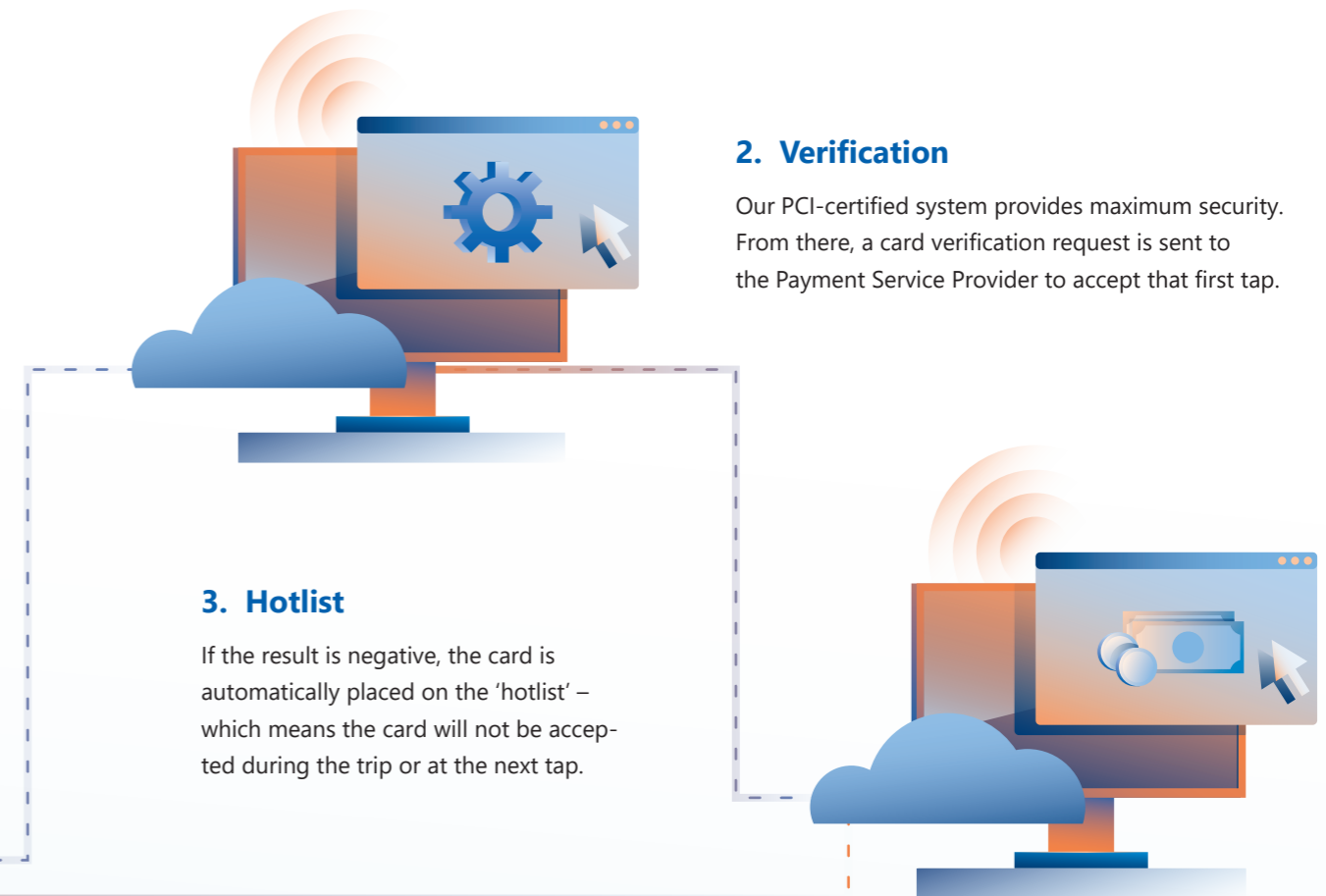
## Tap and go

Enable any rider carrying a contactless payment method to access the transit system. With FareGo Open Payment, passengers simply start their rides by tapping their contactless credit card, smartphone, or smartwatch at a FareGo gate or validator installed in a bus, train, or at a station. Buying a ticket or registering beforehand? No longer necessary.

FareGo Open Payment supports check-in only systems as well as check-in/check-out systems. For check-out the passenger taps again when ending the journey. Generally we recommend introducing FareGo Open Payment with simple tariffs used by visitors or occasional passengers. Additional tariffs can be added as the system evolves.

### 1. Access

The tap is sent to the FareGo Suite back office which recognizes a new card has entered the system and creates an account to store the card's data.





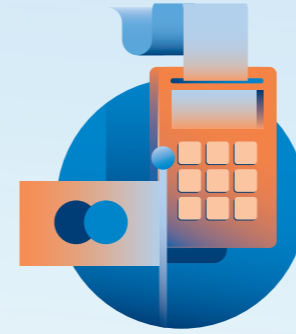
### Validating passengers

If a ticket inspector wishes to check if the passenger is a paying rider, the inspector can simply tap the passenger's contactless credit card or phone. This sends an inspection request to the FareGo Suite back office where the travel history of a particular card is retrieved and the passenger's last three taps are sent back to the ticket agent.



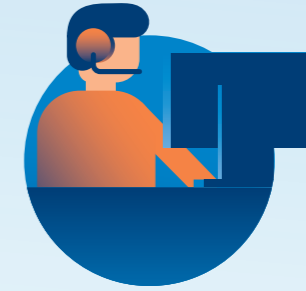
### Improving rider experiences

Your riders can easily keep an eye on their journeys and payments: The FareGo Open Payment smartphone app can display all transactions from the back office. Already have an app? No problem! The functionalities can also be integrated into existing transit system apps.



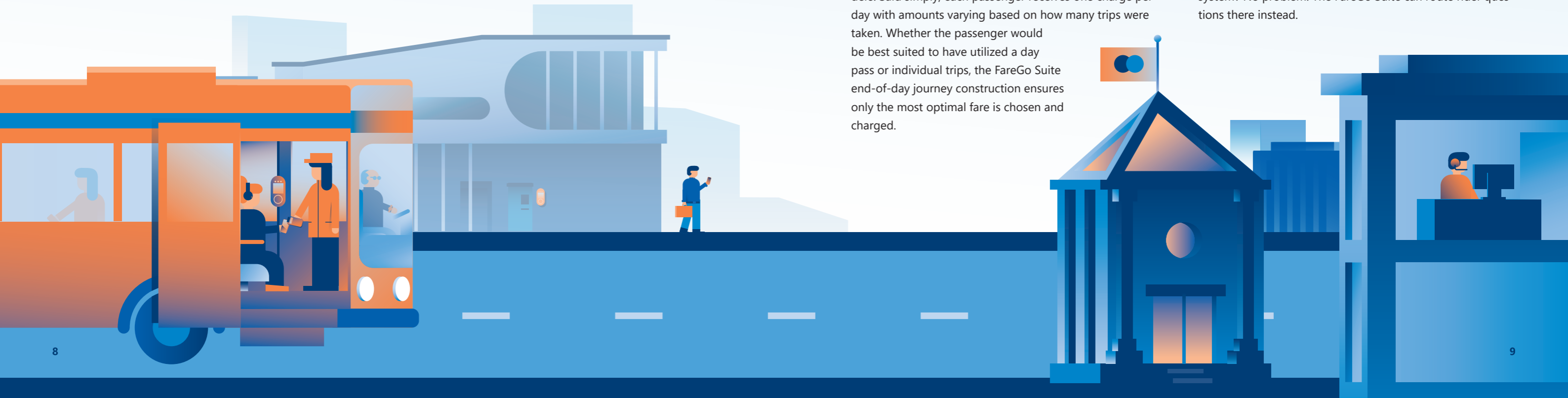
### Processing payments

At the end of each business day, the FareGo Suite back office aggregates all journeys for each passenger on that day into one payment request for each account. The resulting payment requests are sent to the Payment Service Provider or Acquirer, who processes all payment requests by forwarding them to the issuing banks of the cardholders. Said simply, each passenger receives one charge per day with amounts varying based on how many trips were taken. Whether the passenger would be best suited to have utilized a day pass or individual trips, the FareGo Suite end-of-day journey construction ensures only the most optimal fare is chosen and charged.



### Providing full transparency

FareGo Open Payment passengers enjoy the confidence of knowing they have the ticket they need. If they still have any questions, of course staff can step in, now easily and quickly reviewing a passenger's transactions in a web portal. The web portal is a white label solution provided with the FareGo Suite back office. Rather connect to an existing call center system? No problem. The FareGo Suite can route rider questions there instead.



# FareGo Open Payment: What is Provided

## As a Service

The Functionality as a Service approach ensures guaranteed service levels for both customer demands and PCI requirements. A broad range of device and back office services ensures the continuity across an entire transit network,

## Validators

Depending on your environment and requirements we install FareGo Val OV|41 on-board validators in your buses or trains and/or FareGo Val SV|30 platform validators at your stations. The validators provide fast ticket validation processing of contactless media with different standards and applications.

## Inspection Terminal

The wireless inspection terminal communicates with the FareGo Suite back office to verify if the passenger tapped in correctly. The ergonomic inspection device has multiple and stable communication interfaces and is PCI-approved and EMV-approved applications.

## FareGo Data CS

FareGo Data CS is the back-office system supporting the management and operations of the entire network of FareGo field devices and enables monitoring of the ticketing network as a whole.

## FareGo Suite / Open Payment

The FareGo Suite is Scheidt & Bachmann's account-based back office. It handles a variety of tasks, chiefly, processing contactless transactions and aggregating and processing payments. From there, the FareGo Suite collates each passenger journey and charge history. The FareGo Suite is a modular solution that is highly scalable and can either work autonomously or integrated within existing ticketing systems. An open-API interface layer surrounds the FareGo Suite and provides an interface to couple devices, systems, and apps for various functionalities – regardless of whether they are provided by Scheidt & Bachmann or another, external provider.

# How to Introduce FareGo Open Payment

## Selection of the scope – Pilot, Subsystem, Full Rollout

FareGo Open Payment is based on a scalable and modular architecture to fully support a phased introduction.

1. Start with a Pilot that focuses on a specific passenger group to introduce the technology in phases and gain experience on a smaller scale before moving forward.
2. Expand FareGo Open Payment to a larger Subsystem, allowing additional passengers the chance to adopt the new contactless ride option.
3. Finally, complete the Full Rollout, letting passengers across the transit network enjoy the ease of contactless payment.

## Selection of the financing mode – Functionality as a Service, Traditional Procurement

We offer FareGo Open Payment two ways:

1. The first option combines the FareGo Open Payment with a Functionality as a Service approach to allow for fixed, predictable fees. Included in this option are any related maintenance and operational services to provide open payment functionality.
2. As an alternative, we offer a Traditional Procurement of the FareGo Open Payment system, combined with comprehensive service agreements.

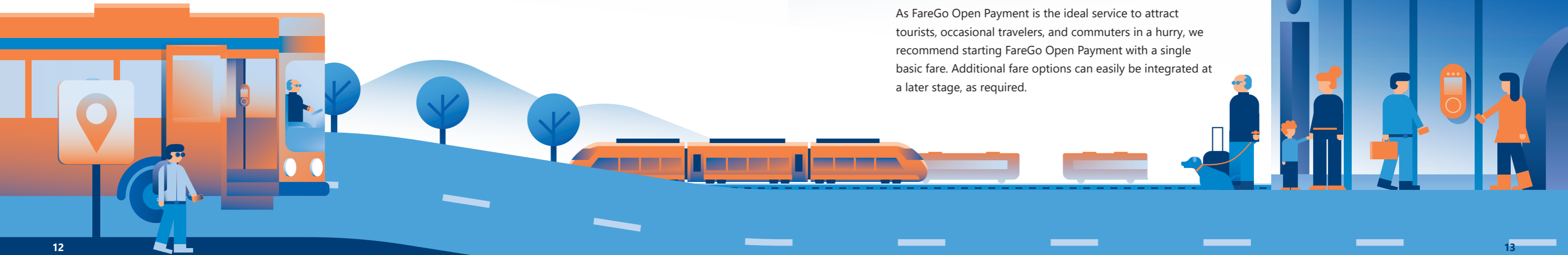


## Clarification of the merchant services

The transport operator has a Merchant Agreement with the Payment Service Provider to process the payments collected from the contactless credit cards and phones and devices of the passengers. Of course, we will support our transit system partners in the preparation of the merchant agreement for cEMV. As an alternative, Scheidt & Bachmann provides Merchant Services and will manage the complex certification processes and lower your risk.

## Selection of the fare to be applied

As FareGo Open Payment is the ideal service to attract tourists, occasional travelers, and commuters in a hurry, we recommend starting FareGo Open Payment with a single basic fare. Additional fare options can easily be integrated at a later stage, as required.



# The Functionality as a Service Approach

## Mitigating Procurement Challenges

Due to rapid developments in technology in our ever-evolving public transit industry, requirements and expectations are can change quicker than in the past. Innovations – like new fare models or payment methods – require constant updates.

This can include everything from new certifications to regular re-certifications to the implementation of newly needed features. In order to implement these new requirements into an existing public transit system, we undertake a complex procurement update process. This process of tendering can take upwards of several months and, at times, several years. As a result, the fare control system we introduce might not reflect the latest available features but instead the up-to-date tried and tested features. This mitigates negative customer experience, which we all know is paramount.

## Functionality as a Service

By providing Functionality as a Service, Scheidt & Bachmann introduce a fully integrated product. Receiving Functionality as a Service means our partners will no longer need to purchase individual components, products, or solutions. Instead, Scheidt & Bachmann will provide all of the functionality of that component, product, or solution, as a service. What does that mean for our transit system partners? Stable and predictable costs while continuing to benefit from the latest innovations and features.



The purpose of the Functionality as a Service option is to release our operations partners from some of the obligations and responsibilities and transfer them to Scheidt & Bachmann. We take over not only the responsibility to keep the component, product, or solution up-to-date considering the latest, fully vetted integrations, but also the obligation to keep up with payment card industry (PCI) requirements. In doing so, we reduce the risks typically associated with the implementation of new technology.

## Obsolescence & Change Management

Scheidt & Bachmann will be responsible for upgrades needed as covered components and products become obsolete. We will also be responsible for any changes that arise due to new or updated laws and regulations.

Furthermore, Scheidt & Bachmann will be responsible for implementing new features should the market penetration exceed 10% of an agreed upon reference service and region. This ensures that our transit system partner remains an early adopter of new features meeting the ever-increasing expectations of passengers. Best of all, this allows our partner to improve their customers' experience. By providing Functionality as a Service, we own the specific hardware components. Therefore, Scheidt & Bachmann will update, upgrade, or exchange these components as required, all as part of your service.





# Let's partner together

## Want to know more or get an estimate?

We look forward to helping you offer your riders a completely new and easier travel experience with FareGo Open Payment. We are excited to discuss the particular needs you require and to provide you with a customized proposal to integrate with or evolve your existing system.

Say [hello.fcs@scheidt-bachmann.com](mailto:hello.fcs@scheidt-bachmann.com)

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