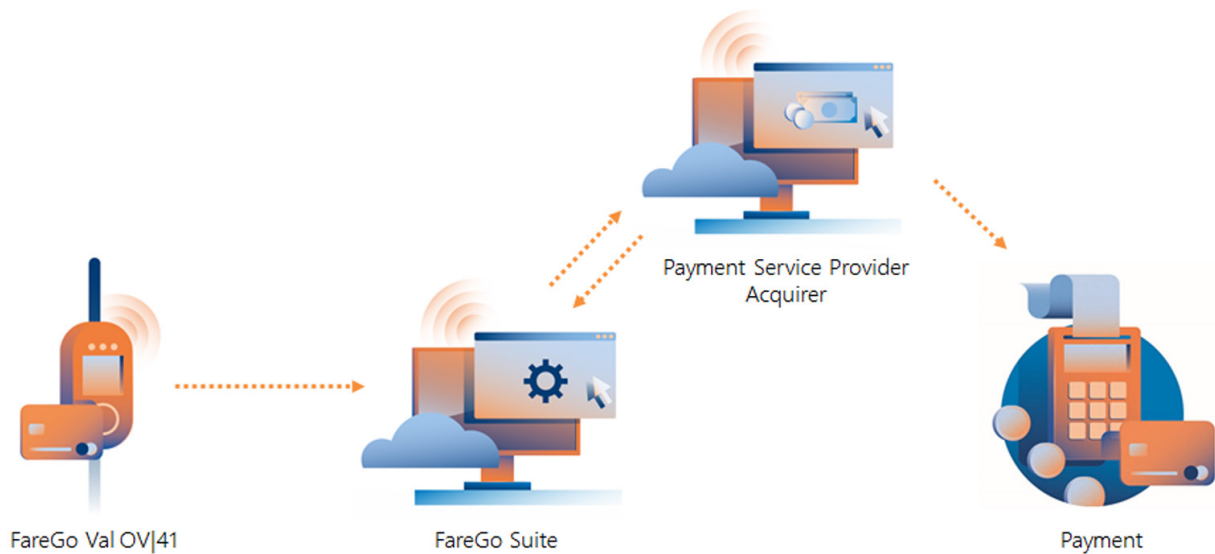


FAREGO OPEN PAYMENT DATA FLOW



START YOUR JOURNEY.

Enable anyone carrying a contactless credit card to access the transit system: With FareGo Open Payment the passenger simply starts a journey by tapping the contactless credit card, smartphone or smartwatch at a FareGo gate or validator installed in a bus, train or at a station. Registration is not 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.

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 identification data. Our PCI certified system environment provides maximum security. A card verification request is sent to the Payment Service Provider to accept for example the first tap.

If the result is negative the card is automatically placed on the deny list. For each tap – starting with the first trip, when the passenger boards the FareGo Open Payment system – FareGo Suite performs a journey construction and calculates the tariff applicable to the journey.



Payment

At the end of the business day the FareGo Suite back office aggregates all journeys of the business 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.



Management

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. Want to bring your own app? No problem! The functionalities can also be integrated into your existing app.



Inspection

To check if the passenger is valid for travel, the ticket inspector simply taps the contactless credit card or smartphone with the handy inspection terminal which sends the inspection request to the FareGo Suite back office. FareGo Suite retrieves the travel history of this card and sends the last three taps back to the inspector's terminal who now can verify if the passenger tapped in correctly.



Passenger Management

FareGo Open Payment passengers will have confidence and be aware of what's going on. If they have any questions, staff can easily and quickly review their transactions in a web portal, retrieving all relevant information. The web portal is a white label solution provided with the FareGo Suite back office. Rather use your call center system? No problem. You can also link any existing web page to FareGo Suite, based on the open interface layer.