

# CONTACTLESS FARE SYSTEMS

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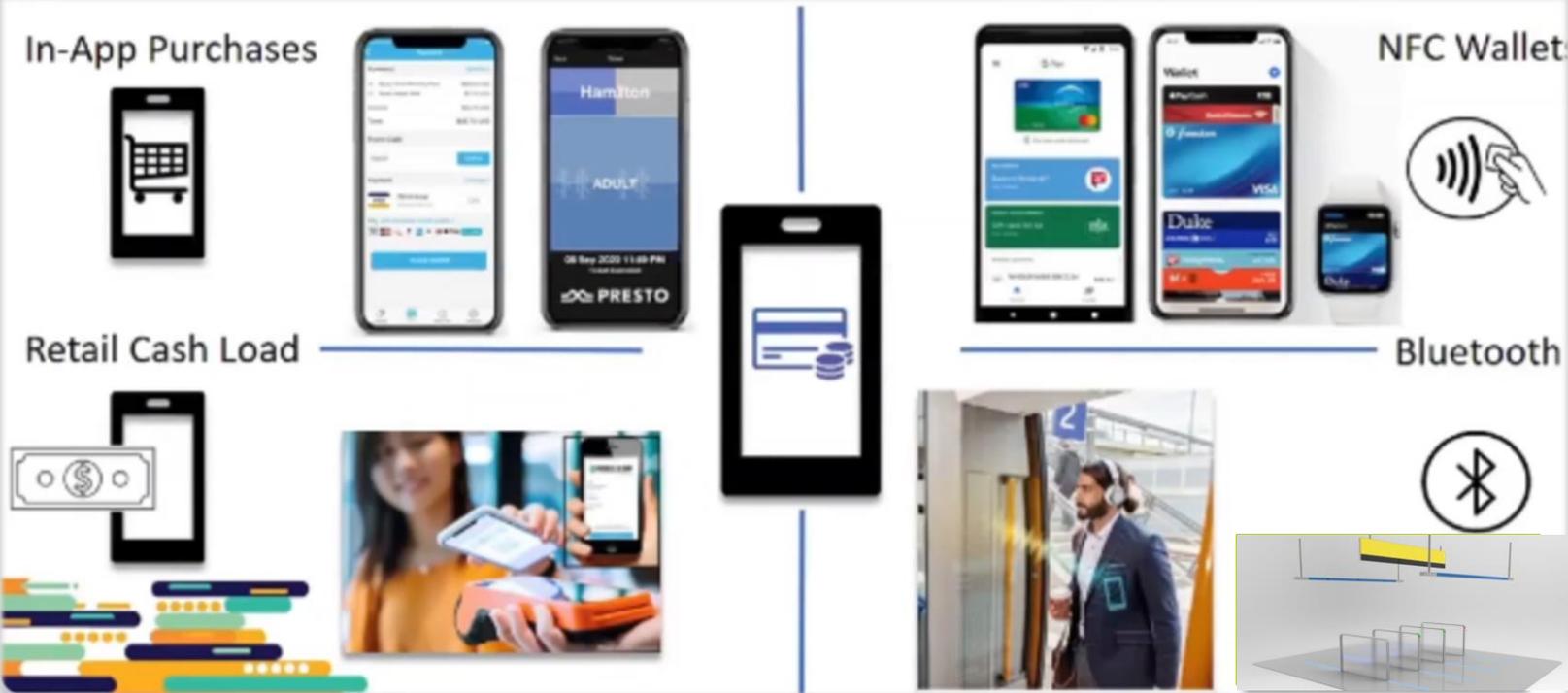
# What is contactless fare payment?

- Contact payment: the exchange of money from one person's hand to another person's hand.
- Contactless payment: Exchanging payment using a device to remit it to another person without touch.



Citation: Erik Kaled and Ed Donovan, APTAtech, 2020, American Public Transportation Association.

# What does contactless fare payment look like?



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# What does contactless fare payment look like?



# Pros and cons of contactless payment

- Pros
  - Safer option for riders in a pandemic
  - In some communities, riders are requesting these new technologies
  - New payment options might appeal to some riders, encourage people to use transit
  - Potential to streamline revenue collection/data collection
- Cons
  - Equity concerns-unbanked and underbanked communities might not be able to use this payment method
  - Digital literacy and access-not everyone has a smart phone
  - Discomfort with these types of transactions (privacy, security)
  - Maintenance, training costs for transit agencies
  - Transaction costs

# Considerations



ETHICAL AND EQUITY  
CONSIDERATIONS



IMPLEMENTATION, OPERATIONAL  
AND MAINTENANCE  
CONSIDERATIONS



COMMUNITY AND SERVICE  
CONSIDERATIONS

# ***Ethical and Equity Considerations***

- Unbanked and underbanked populations
- Digital literacy and access
- Privacy
- Title VI
- Equitable access to fare products/purchase locations

# ***Implementation, Operational and Maintenance Considerations***

- Installation and maintenance costs
- Training costs for transit agency employees handling customer service
- PCI Compliance and certification levels
- Maintenance costs associated with payment methods with friction- every time you swipe a card that's another mechanical motion that wears down your equipment.

# ***Community and Service Considerations***

- Buy-in from drivers, riders, community, local advisory committees
  - Can I protect my riders' privacy/data?
  - Can I still serve all of my dependent and choice riders?
- Number of agency transactions that are:
  - Mobile
  - Credit/Debit
  - Cash
- Modal share
  - What kind of transit service do I predominantly offer?

# Questions?

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