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Switchio

Passengers in Public Transit Want Faster Boarding and Transparent Fares: cEMV Payments Make It Easy

Switchio is an innovative white-label solution engineered to make cEMV payments in public transport fast and easy for both riders and operators.

The company has helped cities throughout Europe, Africa and Latina America successfully transition to modern, fully digital ticketing and fare management systems.

Bankcards are popping up everywhere these days, so why not use them in public transport too?

Tap & Go!

Open-loop modular payment solution

Bankcards

Smart phones

Smart watches

Smart jewelry

Open-loop innovation lets users **enjoy the freedom of diversity** anywhere in the world with a simple tap of their bankcard.

It's pretty easy. In fact, one of the first such projects, in Ostrava, Czech Republic, has shown it's the way to go. You can use your bankcard (or an emulated one on a phone, watch or other device with a chip) when you get on and also when you get off again. No more waiting – **just tap & go**.

Fares can be confusing. And so can figuring out where and how to buy a ticket. What if you could just hop on and not worry about all that?

At the end of the day, **the system automatically calculates the best fare** for you depending on how much time you've spent travelling. You might only pay for 10 minutes, or maybe 3 x 45. If the all-day fare is the cheapest option, that's what you get.

- Best price fare policy
- Modern and convenient ways to pay
- No cash or paper
- Operating cost savings

Reduce paper: eliminate the need for paper tickets and ticket vending machines.

Contactless ticketing is a greener option.

Savings of up to 85%: savings derived from paperless ticketing, fewer transactions, and the flexibility of using multiple acquirers.

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3 simple steps to cEMV payments

Choose a validator (HW) → **Choose an acquirer** → **Add a fare policy**

Tap & Go!
cEMV payments in public transport
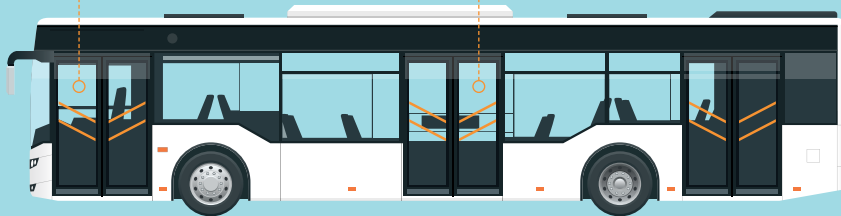
70+	<0.5 s	%
POS device options	transaction speed	up to 85% operating cost reduction

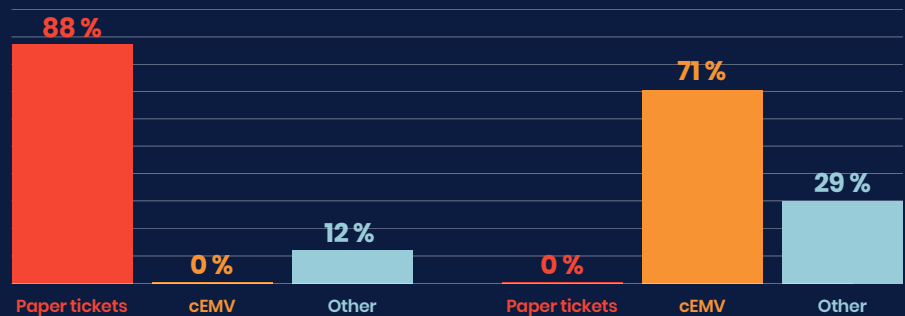**Tap in** when you get on   **Tap out** when you get off

All modes of transport.

Proof of concept

Ostrava City

2016 - - - → **2022**

Uptake of cEMV payments in Ostrava over 5 years. In 2016, paper tickets prevailed. In 2022, most payments made by cEMV.

	2016			2022	
88 %	0 %	12 %	0 %	71 %	29 %
Paper tickets	cEMV	Other	Paper tickets	cEMV	Other

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Multiple projects around the world. | **switchio.com**