The specificities of contactless transit payment

Why contactless payment integration is a major challenge for transport operators ?

Open-loop payment systems offer many benefits to all players in the transport ecosystem :
- reducing operational costs
- increasing new revenues opportunity
- improving users' travelling experience

To integrate contactless payment to their transit network efficiently and seamlessly, public transport authorities must be aware of the **technical and security constraints of such particular transactions.**

Transit specifications according payment schemes

All major payment schemes have adapted their contactless payment specifications to integrate the specificities of contactless transactions in a transit payment system.

Some have released **transit kernel specifications** or have set transit-dedicated guidelines.

Others have updated their specifications or issued specific bulletins to define their requirements according the implementation of their **L2 contactless application in a transit environment.**

Contactless reader providers must take into account the differences between retail and transit during the integration of **contactless libraries dedicated to support contactless transit fare collection.**

The crucial point is **authentication and verification of cardholder's credentials** while **managing fraud and counterfeit cards**.

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Transaction data security

The other major challenge for transport authorities is to guarantee the protection of transaction data from end-to-end.

Many encryption methods can be used, and it is crucial that their secure payment solution providers share their expertise in **PCI PTS requirements**, **key management** methods or **tokenisation**, to build the most secure solutions and prevent data stealing and breaches.

The integration of contactless solution for transit requires specific skills to develop compliant systems for gates or validators at the point of entrance, that meet the latest requirements from payment schemes and PCI security council.

Transport authorities have the deep knowledge of their environment, and they must find the right partners with the payment and security competence to **deploy their solution in an efficient, money and time saving manner.**

Keep in touch with us to get the necessary insights and be supported during the **design and development of your transit payment project**.

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