

O·CITY by bpc



TRANSPORT AND SMART CITIES, AN INDUSTRY IN TRANSFORMATION

'We believe in smart, digital, connected cities where citizens can openly move and live at the touch of a button, a tap or a swipe, without the need for cash.' Mobility is one of the key success factors for economic growth; therefore, it is increasingly becoming an issue that governments and public transportation companies need to address.

With world-leading cities as role models, delivering a smart city experience is a top priority for government leaders across the globe. Delivering on this vision implies improving the lives of citizens and visitors, in the way they move, commute, experience and live.

Investing in high quality public transport infrastructure is only part of the equation. Giving citizens and tourists more

freedom involves removing friction and barriers, including for payments, which are a core part of the experience. As a result, operators of transport services are looking for efficient ways to simplify the collection of fares to provide payment choices to make their service attractive to all passengers, while keeping costs in control and maintaining profitability.

Mass transit plays a significant role in a functioning city, it's not a regular public service, but a vital industry requiring a new boost for ticketing efficiency. Smart digital cities bring capability and success to operators, seamless journeys to citizens, inclusivity and transparency to governments for the growth of a modern city.

ONE CITY ONE PLATFORM



TOLL



METRO



BUS



TRAIN

OUR SOLUTION IS BUILT ON

OPENING UP THE CITY TO ALL

Removing payment barriers to let people move freely across the city, improving payments transparency and having easier access to public services.

DELIVERING AN INCLUSIVE SERVICE

Offering a simple to use service that is both fair and understandable by all, removing the complexity of fare calculation.

EMBEDDING PAYMENTS INTO OUR EVERYDAY LIVES

Making it possible to live and move through the city using a single device or a card that you already have in your pocket, making services offered by businesses more accessible for the users.

MAKING AN IMPACT

Transforming the way of payments across the city, driving a cashless society and the adoption of digital payment services, paving the way for everyone in the city to join the movement.

O-CITY AS A VISION

O-CITY is used by more than 100 cities globally, helping country leaders, city governors and transport operators of all sizes in developed and developing countries provide a best-in-class digital payment experience to passengers while scaling up efficiently.

O-CITY represents our vision for open cities with zero paper and zero barriers, removing the need to queue at payment counters. It is also a reference to the new open-loop digital payment technology that allows citizens to pay the way they want to.

We believe that the digital revolution is opening up new opportunities for all ecosystem players. Our journey has taken us to digitalising national payment systems, as well as banking services for city transport systems and visitor attractions. As a payment expert at our core, we understand that

- Data and insights can help manage city networks more efficiently while citizens get a hyper-personalised service that anticipates their requirements
- High-speed broadband can help connect cities, citizens and infrastructure
- Ticketless experiences will drive the move towards a cashless and paperless society

Through the use of smart technology, we have designed O-CITY, a single platform to manage the payment experience from transport to visitor attractions. With O-CITY, everyone wins - citizens, passengers, transport operators, municipalities, public transport regulators and local payment system suppliers.



ABOUT O-CITY AFC



O-CITY is an automated fare collection platform designed with both residents and operators in mind. The platform utilises innovative technology such as EMV open loop systems to deliver a seamless and frictionless payment experience.

The platform is hardware agnostic, which makes it easy to deploy across any type of transport or merchant terminal. It leverages the cloud SaaS model to ensure centralised management across the city payment network, while enabling operators to scale up without making additional infrastructure investment.

The solution provides a seamless journey across multiple modes of transport and operators, connecting rural and urban networks while creating a stepping stone to a complete smart city network.



BETTER UNDERSTANDING THE PAYMENT SYSTEM LANDSCAPE

With O-CITY, we made the strategic decision to use open-loop account-based fare collection technology for its ability to offer greater levels of transparency and reduce fraud, theft and corruption while helping to reduce ticket prices through lower operational costs. However, O-CITY can be configured to work as closed-loop system or hybrid, simultaneously supporting closed-loop cards, issued by the city and open-loop ones.

Open-loop systems enable payers to use a single account with multiple payment methods - bank card, Digital ID, eWallet, dynamically generated QR code, or co-branded and contactless cards using Mastercard, Visa, UPI or any local networks. These methods of payment are all accepted across multiple merchants and transport operators, making it possible for anyone to use public transport without needing to queue to purchase a ticket.

Most importantly, open-loop technologies give the payer a single account view even if they use multiple payment methods across multiple merchants. Such solutions can be deployed at toll gates, parking facilities, tourist attractions, museums, fast-food restaurants – anywhere a micro-payment is performed.



OPEN-LOOP TECHNOLOGY • MULTIPLE PAYMENT METHODS

MICRO-PAYMENT

MULTIPLE MERCHANTS

SINGLE ACCOUNT

USERS OF O-CITY

O-CITY is a holistic solution that caters for each ecosystem user, be they commuter, transport operator, municipal authority or merchant.

Each user gets access to a dedicated portal. For commuters, the O-CITY app offers journey tracking information, payment management and a dispute request function. Transport operators have a platform to manage pricing, routes and access insights in real-time.



GOVERNMENT AUTHORITIES

Governments, ministries of transport, municipalities and national public transport operators across the global are using O-CITY. Built on the powerful and highly scalable SmartVista solution, O-CITY is the optimal choice when developing a smart city environment.

This solution makes it easy to supervise mass transit networks, improve the accessibility of socially important routes and set additional benefits for different social groups, in line with government agendas. With O-CITY, governments can align their vision to improve the well-being of their citizens and visitors with that of making the city more attractive with self-service digital functionality.



USERS OF O-CITY



TRANSPORT OPERATORS

Our solution is tailored to the needs of transport operators. O-CITY provides unparalleled business benefits such as the flexibility to set fare rules; manage routes and track transaction volumes for each transport mode; track vehicles' geolocations in real-time; analyse and report on the usability of the network; and take informed decisions based on in-depth data.

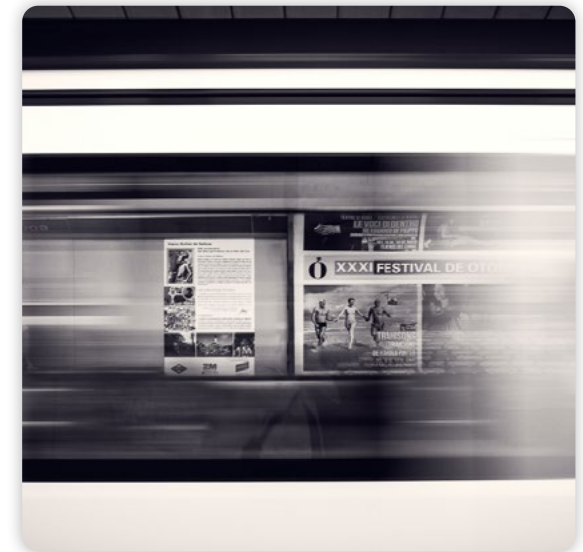


COMMUTERS

O-CITY offers a white label application for mobile and desktop, fully branded by the operator of the network. Commuters use the platform to manage their payment methods, view their journey history and engage with the operator for customer service and dispute management.

The application has prompted a positive behaviour shift towards the usage of digital payment instruments. Operators have noticed that the user-friendliness of the app for micro-payments has driven up card adoption and mobile payment volumes, thus paving the way for further digital adoption across other industry verticals such as banking.

O-CITY provides a wide range of benefits for citizens, from multiple payment options to value-added services, ready-to-use packages, memberships, anywhere-anytime top-up options and usage transparency.



O-CITY PLATFORM

THE APPLICATION HAS PROMPTED A POSITIVE BEHAVIOUR SHIFT TOWARDS THE USAGE OF DIGITAL PAYMENT INSTRUMENTS.

GOVERNMENT

A platform to increase the well-being of residents across the city

- Centralized fare management
- Centralized subsidy management
- Manage and settlement with business
- Targeted support to categories of consumers
- Route monitoring and management
- Easy integration of new system participants

TRANSPORT OPERATORS

A centralised system, facilitating management of payments across all modes of transport

- Reporting and analytics
- Multi-currency compatibility
- Marketing and promotions
- Hardware agnostic solution
- Easy integration of new system participants
- Interoperability
- Intermodality
- Fraud management
- Automatic reauthorization rules
- Transport operator portal

CONSUMERS

A mobile app for seamless journeys and payments across the city

- Mobile application
- 360 degree view of services from a single device
- Reporting and analytics
- Secure payment methods
- Multi-modal traveling
- Immediate response to tap on terminal
- Quick recovery of lost card
- Customer Portal

PARTNERS, AGENTS, MERCHANTS

Flexible ways to configure the system for own services

- Open APIs for development of own customized services
- Easy integration of new system participants

BENEFITS

GOVERNMENT

- Manage and set fares centrally
- Increase comfort and accessibility of public services
- Safety improvement for payments
- Increase safety of public transport
- Boost city economy
- Modernization of city infrastructure

TRANSPORT

- Increase revenues and control of business
- Low starting Investments
- Automate fare collection
- Turnkey AFC to small, medium and big transit operators

CONSUMERS

- Single access to multiple public services
- Seamless journey
- Secure payment
- Less time in transit system

PARTNERS, AGENTS, MERCHANTS

- Improving attractiveness for prepaid cards
- Improving digital banking popularity
- Increased demand for contactless products
- Increasing number of transactions and customers



O-CITY, A PROVEN SOLUTION SUITABLE FOR ALL CITY SIZES

CITY PAYMENT EXPERIENCE BY PAYMENT EXPERTS

Payments cannot be improvised; they need high-security, instant and real-time processes. With O-CITY, you rely on a team of experts that enable payment fulfilment at national level and deliver a best-in-class e-commerce checkout experience.

O-CITY AS A SAAS OR JOINT VENTURE MODEL

O-CITY is being used as a solution or in a joint venture model, which provides us with valuable insights into how to efficiently manage payments - knowledge our team will share to successfully deliver your project.

O-CITY FOR DIVERSITY

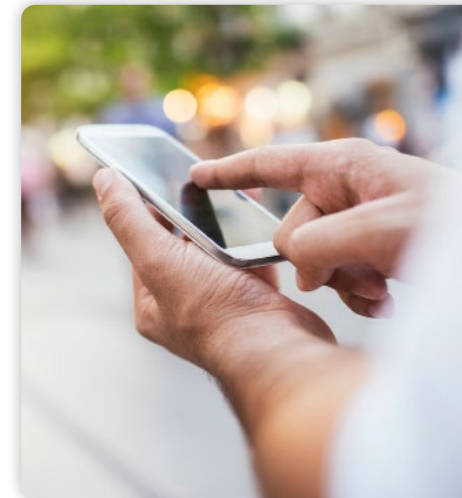
Our solutions are used in cities of all sizes and regions. Beyond our solutions expertise, we understand how to make city payments user-friendly for all segments of the population from the tech savvy to the new user. Our research has demonstrated that starting with city payments across transport leads to increased usage of digital payment at merchants as well as higher digital banking adoption, thus driving cashless behaviours.

BUILT ON A ROBUST TECHNOLOGY

O-CITY leverages innovation from BPC, an award-winning payment solutions provider. The O-CITY solution has been built from the ground up, thus removing any legacy technology while incorporating the lessons learned from building payment solutions for 230 financial institutions across 80 countries.

A COLLABORATIVE APPROACH TO CO-CREATE THE FUTURE OF SMART CITIES

The O-CITY team takes a partnership approach when it comes to engaging on a new project. Our experts are present from inception onwards to ensure you reap the benefits of O-CITY and we also provide 24/7 support.



ABOUT O-CITY BY BPC

Adopted by more than 100 cities worldwide, O-CITY is an innovative automated fare collection solution designed by BPC, a leading banking and payment firm with in excess of 350 clients across more than 100 countries.

O-CITY was born from the vision of digitalising micro-payments as a key driver of a cashless economy while improving the well-being of citizens. With O-CITY, government, public transport operators and merchants can deliver a frictionless payment experience at every touch point, leveraging smart, digital and open technologies (tollgate, bus, train, subway, parking facility, bike rental or city tourist attraction). Citizens can move freely and make quick payments using their mobile or existing bank card, removing the need for cash or queuing at a ticket counter.

WWW.O-CITY.COM



**5 DATACENTERS
WORLDWIDE**



**3 MILLION
TRANSACTIONS
PER DAY**



**130 CITIES
ACROSS
THE GLOBE**

**DIGITALISING MICRO-PAYMENTS AS
A KEY DRIVER OF A CASHLESS ECONOMY WHILE
IMPROVING THE WELL-BEING OF CITIZENS.**



**ONE CITY
ONE PLATFORM**



Scan the QR code and visit our website
for further information on www.o-city.com

