



**Thursday, May 15**

**Track B**  
**Payments & Applications**

**Session: Transportation Use Cases**

**Time: 1:30 PM – 3:00 PM**

**Room: W203 A&B**

**Moderator:**

**Reid Holmes**

*Senior Sales Manager*  
**Giesecke & Devrient**

**Speakers:**

**Paul Korczak**

*Assistant Chief Officer*  
**MTA NYC Transit**

**Craig Roberts**

*Manager, Card Systems*  
**Utah Transit Authority**

**Gregory Garback**

*Executive Officer, Department of Finance*  
**Washington Metropolitan Area Transit Authority**

**John McLaughlin**

*Director, Systemwide Modernization*  
**MBTA**

1. Utah Transit Authority  
Electronic Fare Collection  
Full System Deployment

Transportation Use Cases  
Smart Card Alliance Annual Conference  
Orlando, FL – May 15, 2008

Craig Roberts  
Utah Transit Authority

2. UTA Overview
  - 530 regular buses
  - Forty ski service buses
  - 80 paratransit vehicles
  - TRAX light rail line has 46 vehicles on two lines over 18 miles
  - Commuter rail service launched April 2008 with an initial 44 mile line
3. 2006-2008 UTA EFC Pilot
  - Do something and learn beyond planning for Electronic Fare Collection
  - Deploy EFC in a manageable number of buses
  - Solve an immediate problem – account for ski service passes
  - See if fares can be collected with the new contactless credit and debit cards on the bus
4. Pilot Results
  - Learning
  - Continuation of pilot for year 2
  - UTA will rely on system for billing resorts in future
  - Support for EFC by internal and external stakeholders
  - Move immediately to full system deployment
  - Establishment of partner relationships
5. UTA Approach to Electronic Fare Collection (EFC)
  - Avoid direct issuance of media
  - Merchant for open payments
  - Collaborative development
  - Account based
  - Open systems – open interfaces:
    - Card to reader
    - Reader to mobile data computer
    - Reader to back office platform

- Communications
    - UTA develops, owns and controls
    - Utilize continuous cellular
    - Integrate with other applications
6. The Appeal of Contactless Credit and Debit
- Others issue payment media
  - Integration with payment mainstream: payment at the fare box, gate or platform as a merchant POS transaction
  - Automatic interagency interoperability
  - Customer service with issuers
  - Security standard
  - Architecture provides flexibility in product development
  - Robustness of open payments ecosystem
  - Commoditization of devices
  - Potential for pathway to elimination of cash
  - Speed of deployment
  - Cost
  - Co-promotion
7. EFC Full System Deployment Timing
- RFI – Early 2007
  - RFP – May
  - Award
  - Award to ERG – October
    - Same firm provided ski service pilot
    - Three year effort with three more one year options
    - To provide front end and hosted back office
  - Launch – End of 2008
8. Phase I - 2008
- Install infrastructure for fixed route service
    - Readers on every bus and rail platform
    - Communications provided by UTA
    - Transaction processing platform in hosted back office
    - Inspection with NFC mobile phones
  - Account based architecture
  - First two products
    - Third party pass accounting
      - Ed Pass
      - Eco Pass
      - Ski Pass
- [Use IDs issued by 3<sup>rd</sup> parties]
- Contactless credit card acceptance for all single ride adult fares with transfers
  - Check-in/check-out from beginning

9. Eco Pass/Ed Pass

- Vanguard partners
  - Read their existing IDs if they have contactless building access built in
  - Partner to put UTA chip with encoding for other ID cards
- For others, put UTA chip with encoding into the Eco Pass/Ed Pass cards
- Transition program to get all partners to use their IDs for UTA access
- Challenge of training pass holders to touch readers on every trip

10. Phase I – EFCS Architecture

11. Phase II – 2009-2010

- Provide additional fare products within credit/debit architecture
- Prepaid accounts with all fare products to be accessed via contactless credit or debit cards
  - Transfers
  - Stored value
  - Period passes
  - Guaranteed best fare
- Special fares for seniors and disabled
- Contactless co-branded and gift card issuance programs
- Exploit new opportunities
  - Federal (FIPS 201 ID use for administering employee transportation benefit
  - Horizon benefits card

12. Privacy

- UTA values the linked origination-destination data enabled by this system for service evaluation and planning
- But does not need or want to know *who* is traveling
- Third party payers keep identities of who is authorized to ride
- Third party payers should not need information of who made what trips
- Contractor to separately maintain records and processes for credit/debit processing, application of business rules for prepaid or registered accounts and PCI assurance
- PCI: Payment Card Industry data security standard

13. Utah Transit Authority  
Electronic Fare Collection  
Full System Deployment

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