



# Discover® Global Network Transit Solution: A Simplified Experience for Riders and Providers

As the demand for public transportation options and expansion increases, transit agencies are re-evaluating their closed-loop payment systems and considering an open-loop approach that allows riders to use their bank-issued, contactless EMV® cards or devices to pay for and gain access to participating transit systems. The result: Many of these agencies are taking a closer look at adopting the Discover® Global Network Transit Solution to modernize and deliver a faster, more convenient rider experience.

## A Closer Look at the Discover Global Network Transit Solution

Discover Global Network helps simplify and improve the rider experience with the following capabilities that can be deployed as needed to meet specific goals and criteria:

### Accepted Payment Methods



#### Entry Points

Riders can tap and pay with their contactless card, digital wallet or wearable



#### Mobile Commerce

Riders can purchase their transit pass via the transit agency's mobile app



#### Retail

Riders can buy their transit pass at a ticket window or vending machine



#### Card Not Present

Riders can buy their transit pass online or via phone



#### In-Transit Payments

Riders can buy their transit pass on board (or on their way to their destination)

### Urbanization Is Driving Metro Usage

**168M**

passengers ride metros in 178 cities across 56 countries each day<sup>1</sup>

**70%**

growth experienced by metros since 2000<sup>1</sup>

**87%**

of trips on public transit have a direct impact on the local economy<sup>2</sup>



### White-Label Technology

Discover Global Network allows partners to leverage the full scale of the Network to enable local transit programs—while keeping their brand intact.

*A differentiator for Discover Global Network*

#### Build Your Brand

Retain brand capital today, enhance brand value and create market differentiation through access to new products and technologies

#### Build Your Network

Increase issuance and acceptance footprint globally to serve all customers—including those with limited payment options—by providing access to new products and technology solutions

#### Build a Trusted Relationship

Benefit from the comprehensive knowledge, experience and advanced products available through Discover Global Network

## The Discover® Global Network Transit Solution Difference

Designed to meet transit needs today and in the future, the Discover® Global Network Transit Solution offers several potential advantages—including:



### Dynamic, Flexible Deployment

Transit agencies can enable the solution in whatever way works best for them based on their fare-payment model and processing preference.



### Revenue Growth

Partners and transit agencies can connect with millions of cardholders, which may create new volume and revenue streams.



### Rider-Centric Approach

Cardholders gain the convenience of simply tapping and riding whenever they want using a chip card, contactless device or mobile app.



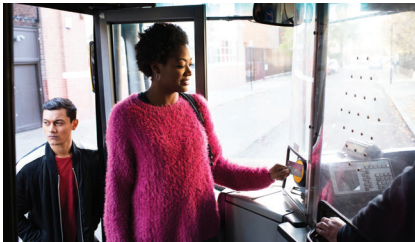
### Future-Ready Foundation

Designed with partners' and customers' business in mind, the solution delivers on riders' expectations today, while providing an open path to future technologies.



### Operational Improvements

Transaction aggregation is just one way the solution reduces the back-office burden for transit agencies. It also allows them to reduce their technology investments.



## Why Discover Global Network

By including Discover Global Network in your fare-payment program, you gain access to the fastest-growing global network<sup>3</sup> consisting of more than 150 million cardholders from 15+ network alliance partnerships. Add reciprocal alliances with two of the largest issuers in Asia<sup>4</sup> and you open the door to a multitude of potential domestic and international riders on your system.

To find out more about the Discover Global Network Transit Solution, contact your **Discover Global Network Representative**, visit [discoverglobalnetwork.com/payments-technology/transit-solutions](https://discoverglobalnetwork.com/payments-technology/transit-solutions) or email [dpasinfo@discover.com](mailto:dpasinfo@discover.com) today.

<sup>1</sup>UITP World Metro Figures 2018, September 2018

<sup>2</sup>2019 Public Transportation Fact Book, American Public Transportation Association, April 2019

<sup>3</sup>Based on signed network alliance agreements over the past 10 years with major payment networks within respective countries, Panoramic Research study, conducted 2018

<sup>4</sup>Available soon. JCB and UnionPay have individual EMV specifications; Discover Global Network is enabled to process such JCB and UnionPay transactions in certain acceptance territories