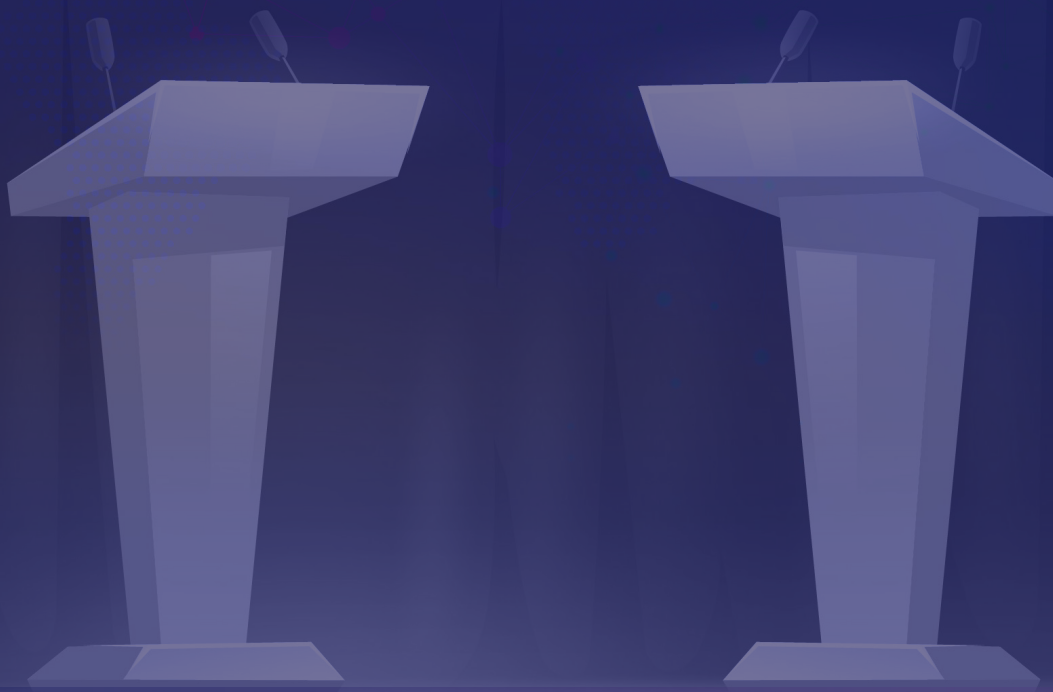


The Pros and Cons of Open-Loop Payments

AN ONLINE DEBATE



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Wednesday 5 Oct. 2022

4:00pm - 5:30pm SGT (UTC +8)

8:00am-9:30am UTC

with APSCA & Mobility Payments

APSCA

Mobility Payments
Intelligence Report

Experts Participating in the Big Debate:



Kurt Brissett

Head, Connected Journeys

Brissett leads digital payments for Transport for New South Wales. He's accountable for delivery of the world's largest electronic-ticketing system geographically, covering both closed and open loop. He led Australia's largest contactless rollout and launched the world's first fully integrated revenue protection app.



Jit Ng

Payments Industry Expert

Ng has nearly 30 years of experience in the payments industry, with particular expertise in payments processing. One of his current focuses is on finding innovative low-cost, high-value financial solutions for transit agencies to accept open-loop payments. Ng has held key positions with Visa Europe and, at present, Transport for London.



Mick Spiers

Independent Consultant

Spiers is the CEO and founder of The Leadership Project. He's spent the past 15 years in the urban mobility space with a vision to create a world where people can move freely around their cities, without delays, without congestion and ultimately without stress. He's held senior executive roles with Thales and Cubic.



Ting Chen

Chairwoman

Chen leads EasyCard Corp., the dominant transit and micropayment service provider in a competitive Taiwanese market. She has guided the company in its digital transformation, integrating more than 20M active stored-value cards and e-wallet accounts. The wallet ranks No. 3 in number of users.



Nora Tang

GM, Technical and Intl. Projects

Tang is a 20-year veteran of Octopus Holdings in Hong Kong, parent of one of the world's oldest and best-known closed-loop schemes. Tang has also helped spread Octopus technology globally, including in New Zealand, Dubai, the Netherlands and mainland China. The technology also can support open loop.



Paul Griffin

Global Head of Commercial

Griffin has 20 years experience building fintechs globally, specializing in commercializing technology and products. He's served two stints with Littlepay, helping the SaaS-based PSP deploy its technology widely, to 250 mostly small to mid-tier transit agencies in the UK, Finland, Portugal, Costa Rica and the USA.



Ralph Gambetta

Intl. Relations and Biz Dev Mgr.

Since 2005, Gambetta has worked at the Calypso Networks Association, which manages the most-used closed-loop fare payments technology in Europe. Since 2014, he's served as secretary general of the group. Gambetta also has played key roles in such industry organizations as the Smart Ticketing Alliance and UITP.

Moderators:



Greg Pote
Chairman, APSA



Dan Balaban
Editor, Mobility Payments

A growing number of public transit authorities and operators around the world are enabling their customers to tap credit and debit cards to pay fares. And many in the industry are convinced that nearly all agencies will one day support open loop. But not everyone agrees that the costs and loss of control that open payments entail are worth it.

In the first event of its kind, APSCA and Mobility Payments have invited a panel of experts from among transit authorities and operators, technology suppliers and other industry players—some backing open-loop payments and some sceptical of the technology—to debate the key issues involved.

This is a must-attend event for all transit authorities, operators, ticketing schemes and private mobility providers considering launching open-loop payments. This wide-ranging debate will cover the issues of rolling out open-loop payments in transit. Note that this event is fully independent and no sponsor or other outside party has influenced the debate material or overall makeup of the panel.

If you know the answers to all of the following questions then you do not need to join this debate:



1. What are the pros and cons of making the move to EMV open-loop payments in transit, compared with solely offering such closed-loop technologies as Mifare, Calypso and FeliCa and even paper and cash?

2. What is the business case for authorities and operators to cover the costs of accepting EMV open-loop payments in transit when most people believe they still need to maintain their existing closed-loop systems?

3. Are the prospects for adoption of open-loop payments by riders overstated if you exclude such showcase cities as London?

4. How do the costs stack up for issuing, accepting and processing EMV payment cards in transit vs. the equivalent costs of proprietary closed-loop AFC systems?

5. Why should transit agencies, in effect, create and manage their own currencies by operating closed-loop systems? Doesn't it make more sense for them to focus entirely on the business of transporting the public and leave fare payments to the banks and payments networks?

6. EMV open-loop transit payments may be convenient for some cardholders but how can agencies serve the unbanked and underbanked and offer concessionary fares without resorting to closed-loop cards or even old-style paper tickets?

7. And how can transit agencies that have rolled out open-loop payments ever do away with a second infrastructure of card acceptance for their closed-loop transit cards? Are white-label EMV cards a viable option?

8. Is there enough awareness and transparency of the true costs transit agencies must bear to accept open-loop payments?

9. Surely EMV open-loop payments in transit, combined with PAYG and fare capping, will always offer a simpler and more convenient fare structure and customer proposition than proprietary closed-loop transport cards?

10. Isn't the acceptance of EMV payment cards by transit systems really the only low-cost approach to achieving interoperability for customers to pay fares in other cities and countries?





Format of the Online Debate

The online debate will run for 90 minutes and consist of: opening introductions; free-flowing discussions and Q&A with webinar participants, including the audience; conclusions with takeaways.

- Opening introductions (15 minutes)
- Free-flowing discussions and Q&A (60 minutes)
- Conclusions and takeaways (15 minutes)

This online debate will be considered a PowerPoint-free zone.

About Mobility Payments:

Known for its exclusive, in-depth articles, Mobility Payments is the only publication globally that is focused solely on transit and mobility payments. It uses facts, interviews and documents to provide well-researched, highly vetted and richly informative content on the latest topics and trends—A must-read for transit authorities, operators, mobility providers and more.

About APSCA:

APSCA is a business association for secure payments and identity with members in Asia Pacific, South Asia and Europe. We assist our members to engage with public and private sector organisations and support them in delivering leading edge payments and identity services to their customers and citizens.

This webinar is free-of-charge. After your registration is confirmed, you will receive an email with a dedicated link to join the webinar. [REGISTER HERE](#)

A recording of this online debate will be available for replay after the event.

✉ If you have any questions please email zoe.ye@apsca.org