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To gauge industry opinion at the end of our Ticketing & Payments In-Depth Focus, we asked our sponsors the following:

the last two decades have seen huge changes to transport ticketing, but how can ticketing technology be developed further whilst remaining inclusive of all passenger types?

GIAN-MATTIA SCHUCAN: So far, the public transportation industry is yet to see the 'perfect' ticket sales channel. The two common problems that operators and authorities come up against is that the system either doesn't match the needs of all customers or it creates a very heavy financial burden for the public transport company. Therefore, by developing new vending channels, developers have to consider solutions that are both fully inclusive for all passengers whilst fulfilling the needs of operators. What does the customer want in terms of ticketing? They want a sales channel that is easy to use, requires no prior knowledge about tariffs, and is available anytime and anywhere. At the same time, the perfect distribution channel for the industry is a solution that is cost effective, quick and easy to implement, runs at low cost, and allows new tariff and revenue models. FAIRTIQ is contributing in this area with its revolutionary ticketing app based on CIACO (check-in/assisted check-out) technology. With FAIRTIQ, passengers can purchase the right ticket without any prior knowledge of local zones or fare structure with just a single tap. Transport companies benefit from a market-proven and hardware-less solution with minimal need for investment and a short time to market.

LEONID SOKOL: The next big technology could well be a virtual ticket office (VTO), similar to virtual teller machines in banking – essentially an in-station, computerised machine offering a combination of ticket office, vending machine and customer contact centre. A passenger using

the virtual ticket office machine would be able to perform transactions such as account opening, top-ups, and card issuing at their own pace, and with more transparency while being helped by a remotely located agent via video or voice if help is needed. VTOs can be equipped with all methods of payment - cash, credit or debit cards, digital payments – and give change or break cash when necessary, while keeping funds and information secure. VTOs can then be interconnected through the back-office system and offer an account-based payments system as a popular alternative for the industry. With a combination of cash, EMV and digital payments linked directly to the passenger's bank account, much of the friction around ticket purchasing, topping up or balance checking is eliminated. Instead of forcing their way onto customers, transport companies will be offering commuters a ticketing technology with effortless customer experience. There are clearly defined benefits and value propositions with this solution for both the commuters and the transport companies. What we see in the transport ticketing technological advancements is that it evolved in the major markets but is yet to be rolled out with the same pace in lesser developed markets. The purpose of any technology should be to simplify the ticketing process for the end user. At the core of development of all of our products is ensuring the process is as simple as possible for customers, with technology doing all the work. Transport service providers must connect with their customers, understand them and maintain a constant dialogue.