

# Ruter#

New technology for fare collection



# Whatever the future brings – we are ready

- **Constant development within the transport offerings and fare systems**
  - Public transport
  - Commuter services
  - Peer to peer people and freight transport
  - Sharing economy
  
- **What is stable ?**
  - Customer – B2B or B2C
  - Flexible payment models
  - Advanced discount models
  - Loyalty schemes

# PayEx role

Transport Method

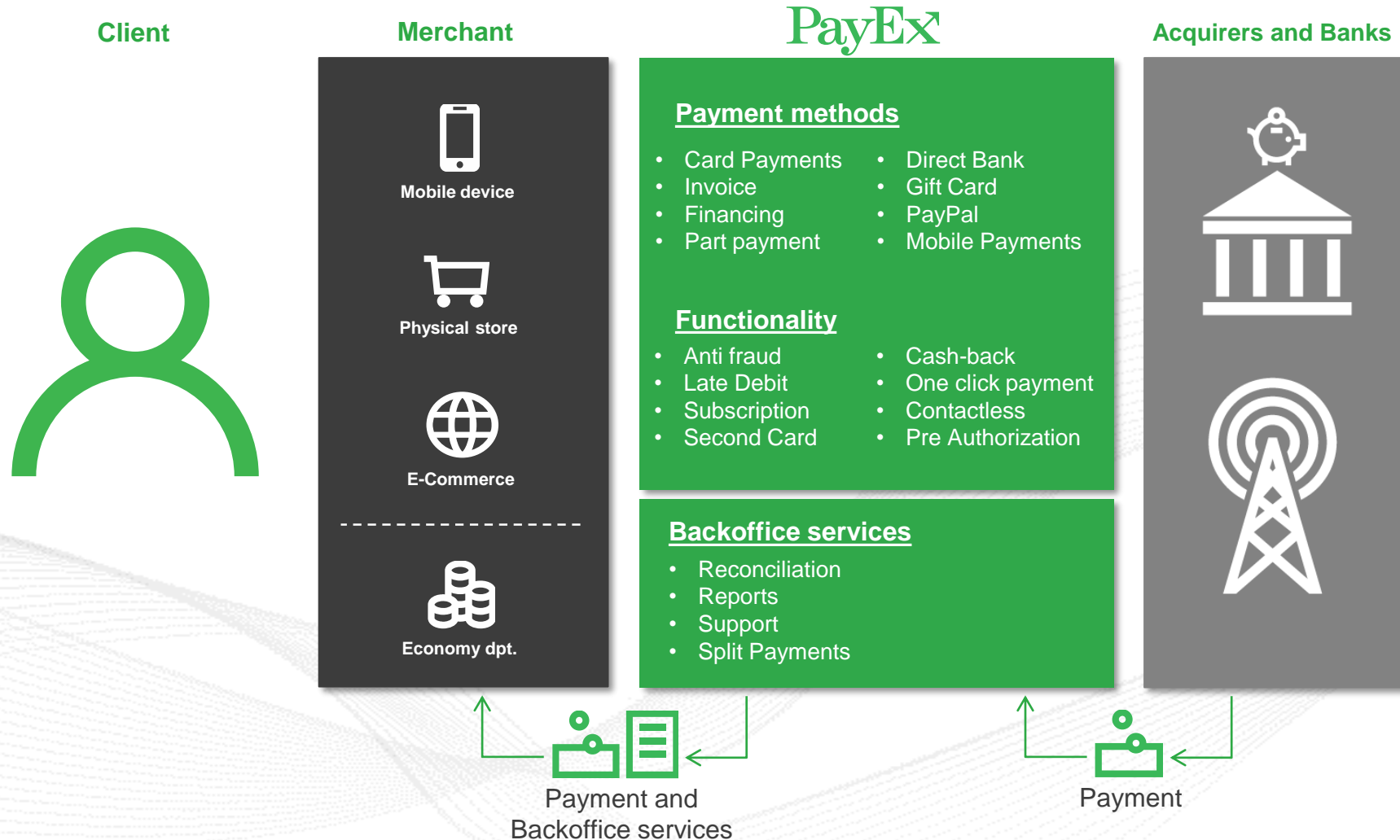
Fare activation solution – Access method

Fare collection system – with Customer profile

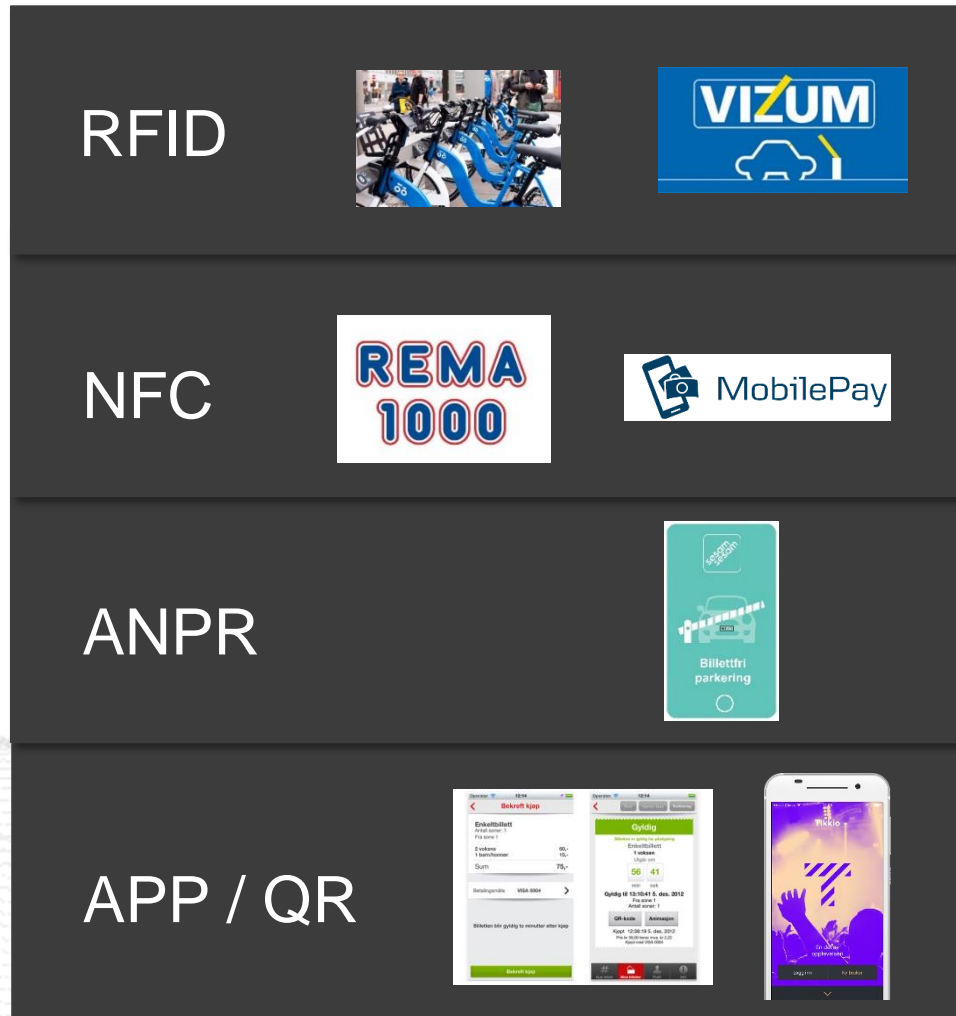
Flexible payment method – Loyalty schemes

Banking infrastructure

# Omni-channel payments



# Different branches – different access solutions



## PayEx

**Payment methods**

- Card Payments
- Invoice
- Financing
- Part payment
- Direct Bank
- Gift Card
- PayPal
- Mobile Payments

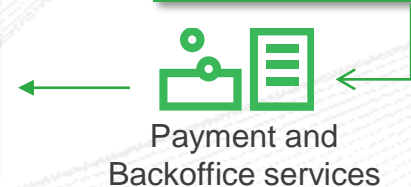
**Functionality**

- Anti fraud
- Late Debit
- Subscription
- Second Card
- Cash-back
- One klick payment
- Contactless
- Pre Authorization

**Backoffice services**

- Reconciliation
- Reports
- Support
- Split Payments

## Acquirers and Banks



What's next ?



iBeacon

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