

Dialog conference

Payment service providers and acquiring banks
for Ruter

5. March 2020

Suppliers registered

Adyen

Aera Payment & Identification AS

AIB Merchant Services

Axerve

Bambora

CellPoint Digital

Checkout.com

Computop GmbH

Conduent

Elavon

GoAppified ApS

Klarna

Littlepay

Nets

Nordea

OneSettle

Optile GmbH

PAYONE GmbH

RAV Norge AS

Svea Ekonomi AB

Swedbank Pay

Switch SA

Valitor

Verifone

Vipps

VISA

WTW AS

Agenda

1. Introduction
2. Key figures
3. RFP – Ruters pre-tender input
4. Questions
5. Summary

Ruter is the Public Transport Administration in the Greater Oslo Metropolitan area

Contract operators



Ruter#

Partner agreement



Jernbane-
direktoratet

Infrastructure and equipment

BANE NOR



Statens vegvesen



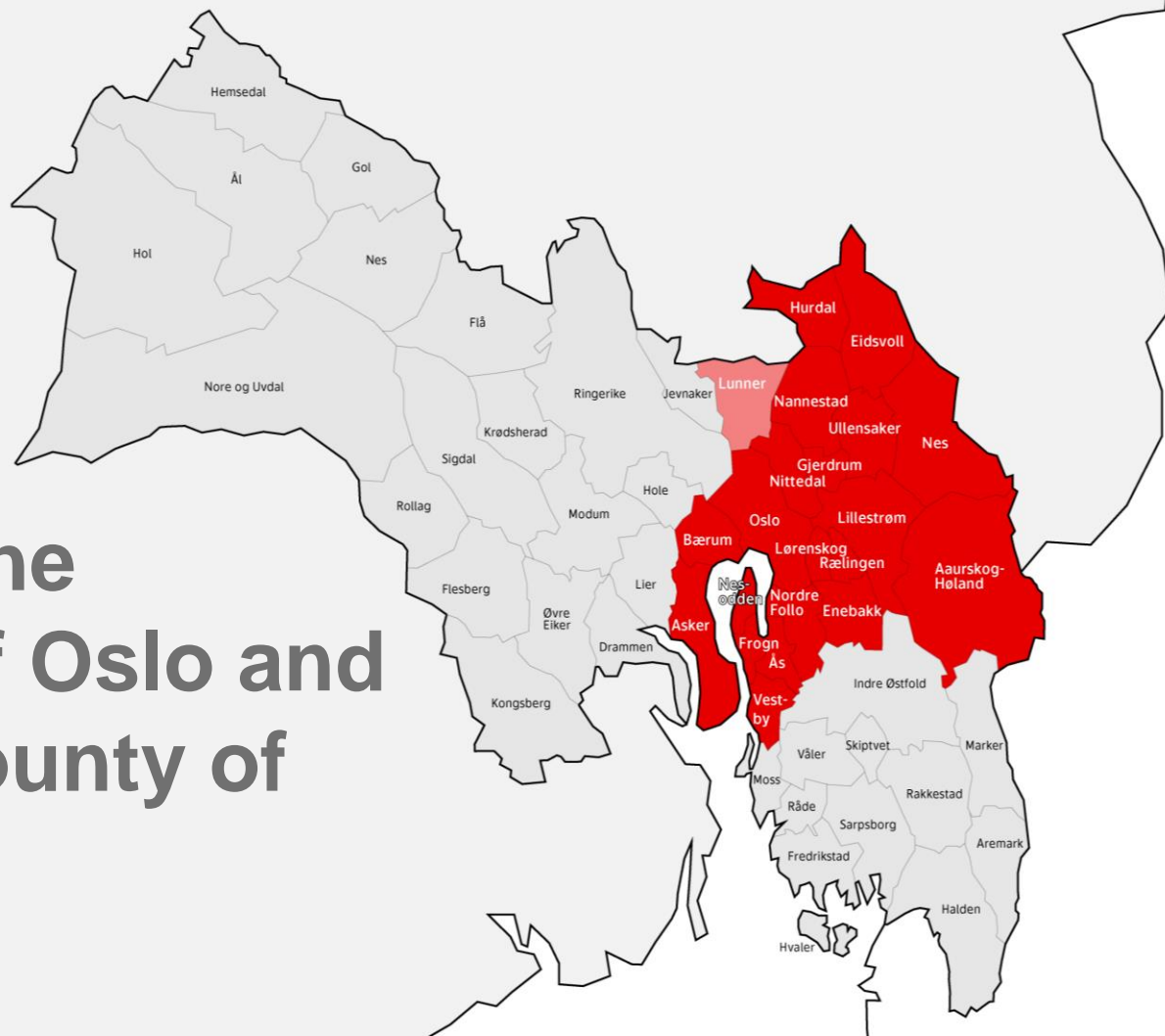
sporveien



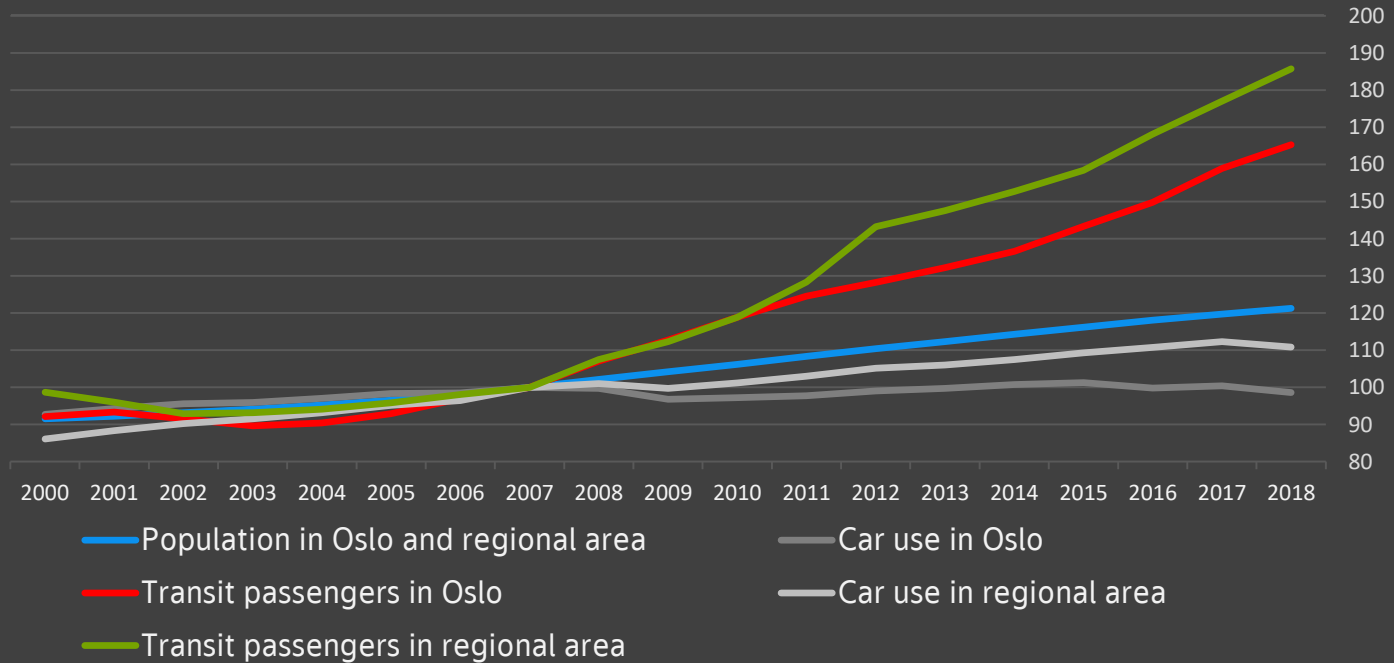
Oslo kommune
Bymiljøetaten

Ruter#

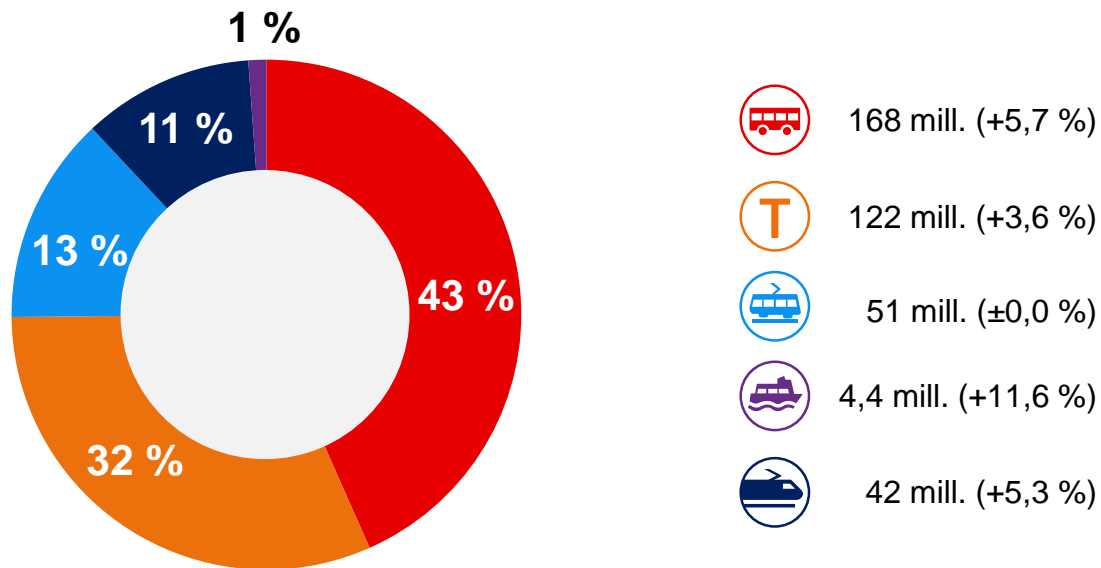
Ruter area in the municipality of Oslo and the regional county of Viken



Strong growth in transit passengers



Number of boarding passengers 2019



Our main objectives

1. Customer focus

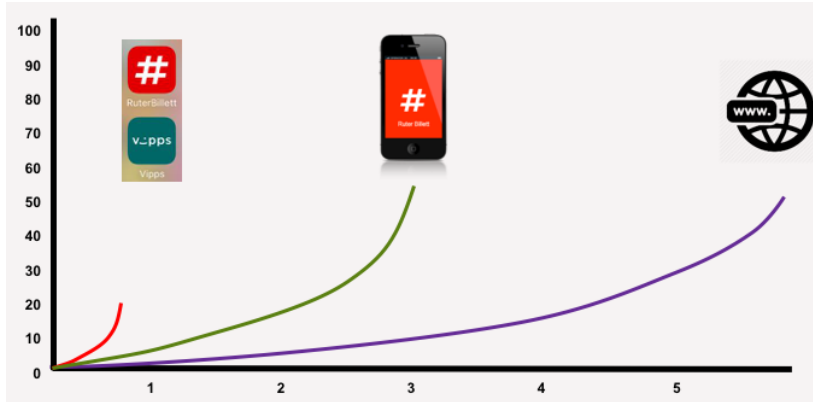


2. Sustainability targets

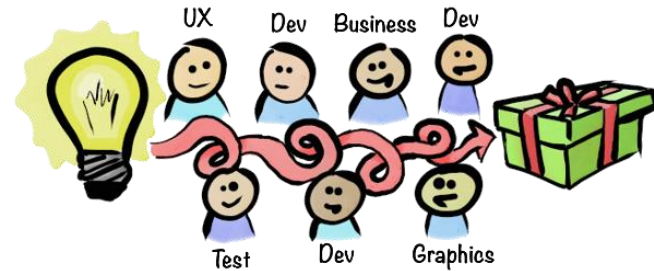
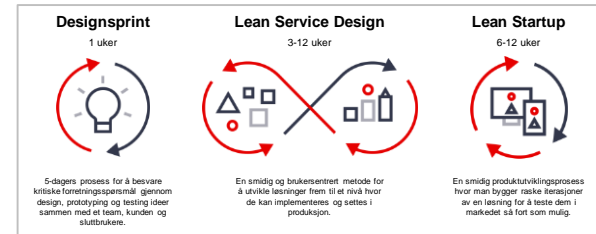


Ruter need to develop faster to meet customer expectations

Shorter time to market – and tech maturity



Continuous development...



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**We have to listen, learn and
allow ourselves to fail**

A red autonomous shuttle bus is driving on a city street. The bus has a license plate that reads "EV 43634" and a sign on the front that says "Via versambel ved for alle/ing". The bus is surrounded by pedestrians and trees. The text "New Payment partners need to support our development" is overlaid on the image.

New Payment partners need to support our development

Ruter#

Ruter#

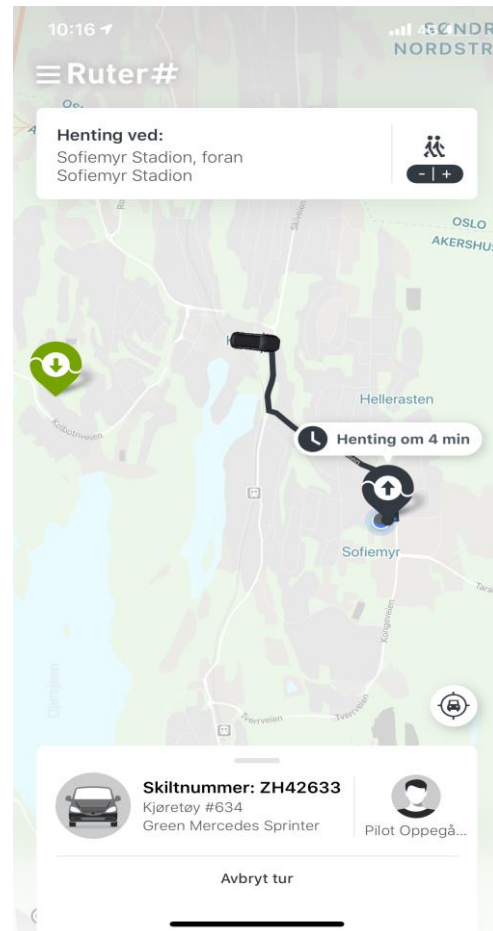
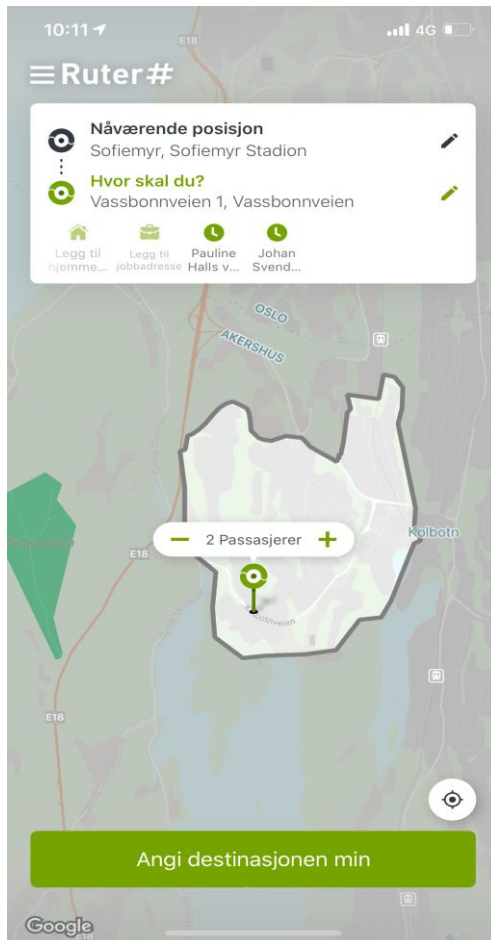
Hei, vi er Pilot Oppegård!
Kom igjen!



Logg inn

Registrer deg

Powered by
VIA VAN



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Ruters RFP input – understand our business

290 MEUR
annual turnover in 2019



Ruter#

1# SPEED KILLS

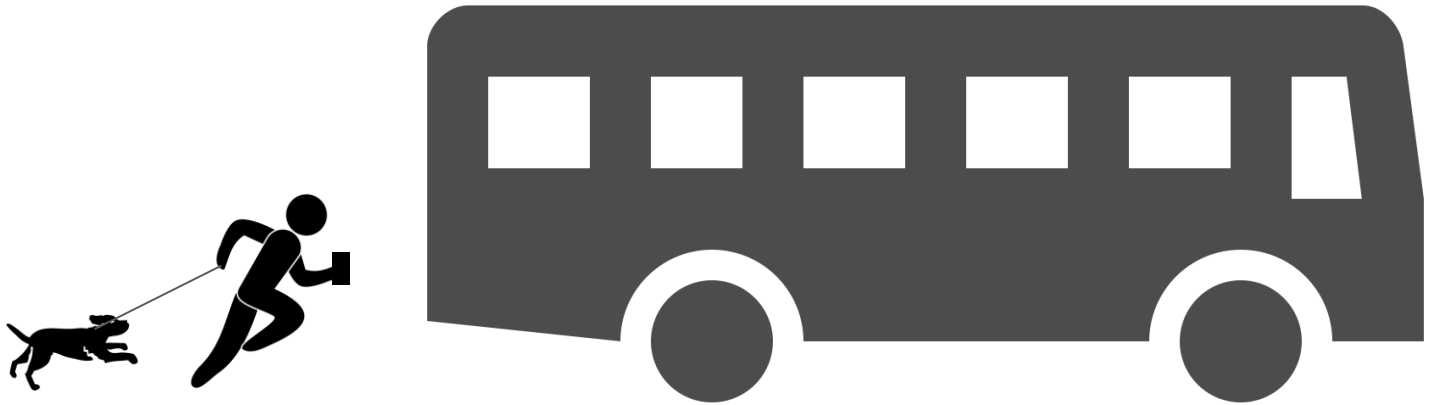
Most of our users have **opened RuterBillett more than a 100 times.** This group spend **less then a minute in each session**



2# DESIGN FOR THE ROUGH

We design something that is to be **glanced at for a matter of seconds**

If content is king. **Context is «Queen Bitch»**



Ruter in numbers for 2019

Total number of passenger boardings	390 000 000
Total number of mobile tickets	38 000 000
Total turnover in ticket sales	EUR 445 000 000
TVM turnover	EUR 15 000 000
Service sender turnover	EUR 4 000 000
<i>Vendors, operator sales and other out of scope</i>	<i>EUR 140 000 000</i>

RuterBillett in numbers for 2019 (mobile)

- Mobile ticketing app total turnover EUR 290 000 000
- App turnover through PSP EUR 190 000 000
- App turnover through alternative payments EUR 100 000 000

- 2019 number of mobile transactions in scope for agreement
 - ApplePay 235 357
 - VISA 23 155 584
 - MasterCard 6 034 326

RFP Schedule

- | | |
|---|--------------------|
| • 1:1 meetings sessions | Week |
| • Publication of RFP in Doffin and TED | April |
| • Pre-qualification | May |
| • Tender conference | May/June |
| • Tender due in EU-Supply | June |
| • Negotiations with qualified suppliers | August |
| • Contract publication and signing | September/October |
| • Implementation process | January – May 2021 |
| • Start up for new contracts | June 2021 |

Q1 2020

Q2 2020

Q3 2020

Q4 2020

Q1 2021

Q2 2021

Dialog conference

1 : 1 meetings

Tender conference

Pre kvalifikation

Selection

Tender process and negotiation

Contract signing

Contract signing OOS

Integration and implementation

Testing

Contract start

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Lunch

1:1 meetings with Ruter in Oslo

- **Tuesday March 17**
 - 13:00-13:45
 - 14:00-14:45
- **Wednesday March 18**
 - 12:00-12:45
 - 13:00-13:45
 - 14:00-14:45
- **Thursday March 19**
 - 13:00-13:45
 - 14:00-14:45
- **Monday March 23**
 - 10:00-10:45
 - 12:00-12:45
 - 13:30-14:15
- **Wednesday March 25**
 - 12:00-12:45
 - 13:15-14:00
 - 14:00-14:45
- **Thursday April 2**
 - 13:15-14:00
 - 14:30-15:15

Ruters RFP input

Planned criteria for Ruters RFP selection

Acquirer

- **Acquiring Bank: Post paid transaction cost – as a fixed percentage of the amount purchased**
- **Dual acquiring agreements for redundancy**
- **SLA – with reporting and incident response routines.**
- **Test environment – sandbox environment for end-to-end testing**
- **Account up-dater including average success of updates**
- **PSD2 SCA enabling MIT and low value exemptions – 3DS 2.2**
- **Local scheme BankAxept routing**
- **cEMV transit gateway**

- **Contract commitment also applies to other given PTAs – Norwegian PTA cooperation**
- **Ruters cost of implementation for a new supplier will not be a part of our evaluation**
- **All supplier communication through EU-Supply system**

Planned criteria for Ruters RFP selection PSP


- **PSP/Gateway: post payed transaction cost – with fixed amount per transaction**
- **SLA – with reporting and incident response routines.**
- **Dual acquiring possibilities – filtering of transaction traffic between 2 or more acquiring options.**
- **Test environment – sandbox environment for end-to-end testing for payments in continuous new app releases**
- **Customer service portal – GDPR compliant with access control options**
 - Integration for CRM system to make refunds and cancelations
- **PSD2 SCA enabling MIT and low value exemptions – 3DS 2.2**
- **Account up-dater including average success of updates**
- **Network tokens**

Norwegian PTA cooperation.

- Ruter have a cooperation with 6 other PTA companies on common backend- and ticket-app frontend development
 - ØKT (South Viken region)
 - Brakar (West Viken region)
 - AKT (Agder region)
 - Kolumbus (Rogaland region)
 - Skyss (Vestland region)
 - Troms Fylkestrafikk (Troms and Finmark region)
- Contract commitment also applies to other given PTAs – Norwegian PTA cooperation
- Ruters cost of implementation for a new supplier will not be a part of our evaluation
- All supplier communication through EU-Supply system

Krav/evalueringskriterier

Vi har angitt følgende svar til de kvalifiserende kravene/kriteriene.

#	Krav/kriterier	Min besvarelse	Filer	Vekt	Poengsum	Versjon
Minstekrav						
44 krav/kriterier å besvare						
M1 ⌵	Leverandør skal håndtere implementering av systemet, og i samarbeid med Ruter utarbeide detaljene i implementeringsplanen.	✓Ja				1
M2	Leverandøren skal dokumentere teknisk beskrivelse av foreslått integrasjonsløsning mot Ruters salgskanaler, som viser at våre øvrige minstekrav er ivaretatt.	Se vedlagt dokument.				1
M3 ⌵	Leverandør dekker egne kostnader ved implementasjon mot Ruters salgskanaler	✓Ja				1
M4 ⌵	Leverandør dekker egne kostnader ved overtakelse av portefølje fra Ruters eksisterende leverandør	✓Ja				1
M5 ⌵	Leverandørens Transaksjonskostnad/provisjon skal faktureres etterskuddsvis og månedlig iht standard EHF format	✓Ja				1

SLA requirements

- **Technical Support Service**
 - **Priority service on phone and messaging/e-mail**
 - 0600-1800 (Monday-Friday)
 - 0800-1600 (Saturday-Sunday)
 - **«On-call» service at all times beyond priority service hours**
- **Response times for transaction calls**
 - Baseline 500ms
 - Minimum service at 1500ms
- **Peek hour traffic**
 - Ability to support a minimum of 20 transactions a second for a period of 10 minutes



Ruter#

▼ 13.3%

Compared to 7 days ago

103,366

CreditCard

▼ 7.8m%

Compared to 7 days ago

0

Vipps

▲ 48.1%

Compared to 7 days ago

4,065

Paypal

▼ 119.2%

Compared to 7 days ago

1,173

ApplePay

▲ 1,883.1%

Compared to 7 days ago

3,530

AfterPay

81: Tilleggsbillett

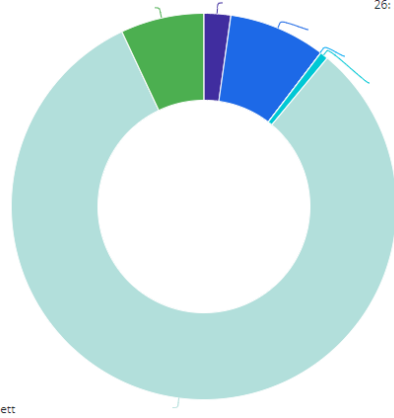
26: 24-timersbillett

94: 30-dagersbillett

0: 365-dagersbillett

8: 7-dagersbillett

948: Enkelbillett



■ 24-timersbillett

■ 30-dagersbillett

■ 365-dagersbillett

■ 7-dagersbillett

■ Enkelbillett

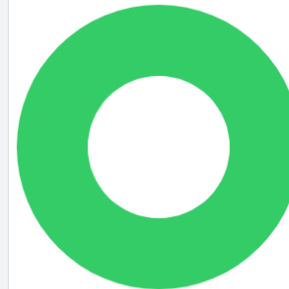
■ Tilleggsbillett

Total sum

Last 30 minutes

117 956 kr

Transaction Health Last 30 minutes



Payment Health Last 30 minutes



Ruter#

Ruter#

▲ 9%
Compared to 7 days ago

276,121

CreditCard

▲ 20%
Compared to 7 days ago

180,780

Vipps

▲ 6.3%
Compared to 7 days ago

3,789

Paypal

▲ 9.9%
Compared to 7 days ago

4,043

ApplePay

▲ 109.8%
Compared to 7 days ago

4,092

AfterPay

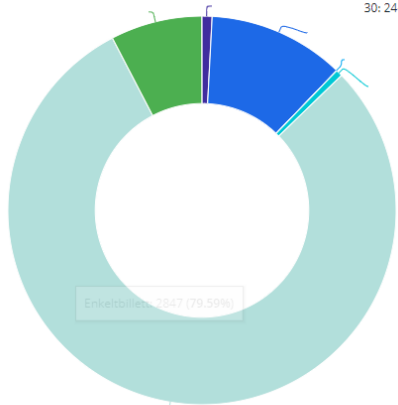
273: Tilleggsbillett

30: 24-timersbillett

407: 30-dagersbillett

0: 365-dagersbillett

20: 7-dagersbillett



2.85: Enkeltbillett

■ 24-timersbillett
 ■ 30-dagersbillett
 ■ 365-dagersbillett
 ■ 7-dagersbillett
 ■ Enkeltbillett
 ■ Tilleggsbillett

Total sum

Last 30 minutes

477 448 kr

Transaction Health Last 30 minutes



Payment Health Last 30 minutes



Ruter#

s / min

Response Time (ms)

482 ms average

1000ms

500ms

0ms

15:13

15:08

15:09

15:10

15:11

15:12

15:13

Ruter#