

Transforming urban commuting with innovative transit payment solutions



India's payment landscape has undergone a paradigm shift over the past decade. Digital payment technologies such as Online and Mobile Payments, Bharat QR and Unified Payments Interface (UPI) have transformed the payment experience – driving speed, ease of use and safety for consumers while making everyday payments. Apart from retail and utility payments, advancement in digital payment technologies have also enabled secure and cashless payments at toll plazas, for bus and metro tickets, enhancing the travel experience for commuters. Digitalization of transit payments is a big step towards realising the Digital India vision.

For public transport systems such as metros, transport operators have traditionally adopted contactless ticketing system using smart cards and tokens (closed-loop) that is either transit-specific or operator-specific to enable cashless payments. With Government initiatives like the National Common Mobility Card (NCMC) program that envisions One Card for all payments (Transit as well as Retail), metros are now adopting the open-loop card based ticketing system, redefining the way how transit payments are made.



The open-loop card based ticketing service based on NCMC specifications, provides efficient interoperability driving convenience for both transport operators and commuters. Having a common card enables customers to make retail payments as well as transit payments across transit modes as well as transit operators, optimising the operational cost for Transport Operators while driving convenience for the customer as a single card can meet all payment requirements. As a result, major metros are now migrating from a closed-loop ticketing system to the NCMC based open-loop ticketing system whereas new metros are adopting the open-loop ticketing system from the initial stages itself.

Though digital payments have seen phenomenal growth in the recent past, it is important to further drive penetration and make digital payments more pervasive. Given that transit use-case opens a whole new segment of population who will start using cards on a regular basis, it allows for faster adoption of digital payments and enables the country to take one step further towards the Digital India vision.

Hitachi Payment Services is one of the leading players in the Transit Payment Sector offering innovative payment solutions for Buses and Metros. The open-loop card-based ticketing service (acquiring) for metros provide efficient interoperability and is amongst the first open-loop card based ticketing systems implemented in India on qSPARC 2.0 (NCMC) standards, pioneering the transition from a conventional closed-loop to an open-loop ticketing system in public transport.