O·CITY by bpc

SOLUTION FOR SMART ECOSYSTEMS

O-CITY SOLUTION FOR SMART ECOSYSTEMS

The evolution of technology has accelerated urbanisation significantly. More and more people are motivated to live in cities, leaving suburban and rural areas in search of a high-tech future. However, city public service providers are not always prepared for providing such services (for example, parking or transport) on an increased scale and on-demand.

Given their position in the vanguard of digital transformation, banks are under constant pressure to be more dynamic and extend their services portfolio. Banks have become the digital stop-point for most ecosystem players and partners, providing end-to-end solutions and no longer limiting themselves to traditional settlement functions.

On the other side of the ecosystem, municipalities and transport operators are struggling to cope with increased volumes of passengers by either increasing the number of lines, extending the working hours of drivers, enlarging vehicles, or improving the speed of movement in a station. The challenges they face include outdated infrastructure and technology and lack of ecosystem partners, preventing them from making the transition fast enough or automating and scaling to the necessary levels.

ONE CITY
ONE PLATFORM

EDUCATION   METRO   BUS   TRAIN

SMART ECOSYSTEMS

O-CITY leverages innovation from BPC, an award-winning payment solutions provider. The O-CITY solution has been built from the ground up, removing any legacy technology while incorporating the lessons learned from building payment solutions for 280 financial institutions across 90 countries

Traditionally, banks have not been particularly interested in the area of micropayments. As a result, this segment was cash-dominant and an area where market players started to implement closed-loop systems.

Automatic e-ticketing systems enable the creation of smart payment ecosystems, where commuters, banks and transport providers are interconnected through universal payment methods and big data.

In cashless systems (also known as open systems) data on passenger accounts and fares is stored on servers along with other data and payments flow. allowing banks to analyse big data, track transactions through cards, and make more efficient business decisions such as:

- Improving the attractiveness of digital products
- Increasing demand for contactless products
- Increasing the number of transactions and customers

O-CITY uses open-loop technology built with hybrid features; meaning it can be configured to accept closed-loop fare media such as transport cards or smart cards as well as open-loop media, which allows any local or international branded bank card to be used for payment. This allows the bank to configure the system to work with issued bank cards of any type, increasing its products' popularity among end users and growing demand for new services.

FLEXIBLE AND SAFE

Being a hardware agnostic solution, O-CITY automated fare collection can be integrated with existing infrastructure to accept bank cards in public transport, increasing the adoption of bank products and making them more competitive and attractive.

Thanks to innovative EMV technology, services are of high quality and safe, which builds trust in digital products among end users. The platform is applicable to all types of transport including trains, buses, bicycles and taxis, which means any transport route can be integrated into the payment ecosystem and made available for acquiring services.

THE O-CITY PLATFORM CAN BE DEPLOYED IN DIFFERENT MODELS TO SUIT ANY CUSTOMER NEEDS.

ON PREMISES. FULL PAYMENT AUTOMATION. YOU HOST IT AND RUN IT
O-CITY can provide a full payment automation service package. You will be able to host the solution on your servers, manage configurations and offer payment automation to transport operators in your city or region, whose equipment will be configured to accept your digital products.

SAAS. ACQUIRING SERVICES. WE HOST IT - YOU RUN IT
O-CITY can provide a full payment automation service package. You will be able to host the solution on your servers, manage configurations and offer payment automation to transport operators in your city or region, whose equipment will be configured to accept your digital products.

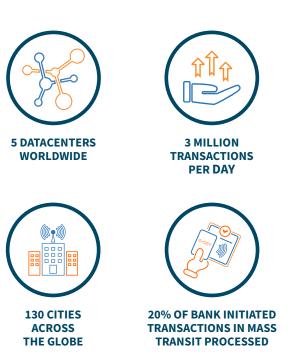# FLEXIBLE AND SAFE

IMPROVE REPUTATION

Demand for - and willingness to use - digital products comes from a combination of end user trust, convenience and safety. O-CITY's EMV technology increases payment security for users, while the automation of payments in public transport improves convenience, allowing commuters to use a variety of open-loop payment methods and driving preference for digital products over cash.
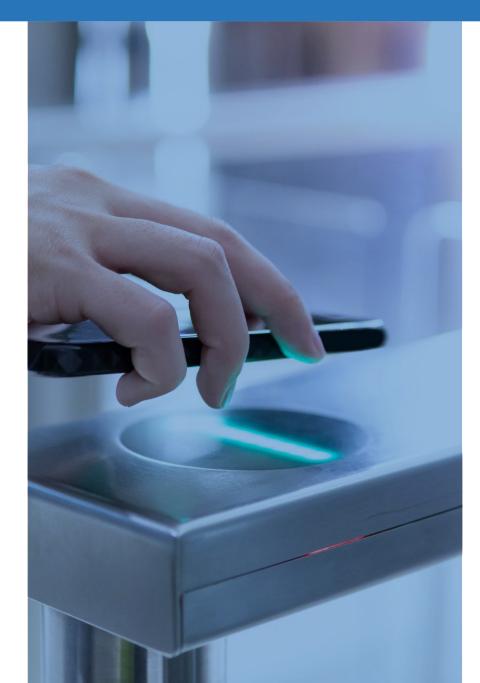
OPEN APIS

The O-CITY platform provides open APIs which enable parties to plug into the ecosystem, facilitating the introduction of new payment instruments or applications. Partners, partners of partners and other agencies form a unified payment ecosystem based on one platform which extends through the city, improving digitisation and transactions. As an example, student cards, national ID cards, travel cards or other digital products can be introduced by independent vendors to pay for public transport and city attractions, while acquiring is managed by the bank ecosystem player.

DRIVING THE CASHLESS AGENDA

By becoming a driver of a digital agenda, you form a basis for a unified payments ecosystem to replace cash. All invited ecosystem players promote national cashless agendas while positively impacting their bottom lines. Less cash means lower handling and operations costs, but more demand for digital products and digital transactions which benefit all participants.

5 DATACENTERS WORLDWIDE

3 MILLION TRANSACTIONS PER DAY

130 CITIES ACROSS THE GLOBE

20% OF BANK INITIATED TRANSACTIONS IN MASS TRANSIT PROCESSED

FUNCTIONALITY

Leveraging the expertise of our parent company BPC, an award winning payment provider with more than 25 years of experience, O-CITY experts possess substantial expertise and knowledge about payments automation while the solution combines modern methods of security, payment for transport fares, and technology to support the necessary infrastructure and provide banks with solid acquiring services. These services can be further offered to transport and municipal operators, who receive-best-in-class automated fare collection for their business.

FOR BANKS

- End to end solution proposal to the bank customer (transport operator/ municipality/ passenger)
- Financial inclusion
- Transaction processing
- Management of card and accounts
- Introduction
- Notification generator
- Reporting and analytics
- Easy scalability of services
- Open APIs
- Improved demand for digital products
- Unified payment ecosystem

FOR TRANSPORT OPERATORS

- Portal for centralized platform management
- Management of accounts
- Fare management
- Notification generator
- Settlement and clearing
- Loyalty management
- Distribution and
- accounting of government subsidies for socially vulnerable categories of
- passengers

FOR END USERS

- User-friendly app & portal
- 360-degree view of journey
- Smart notifications
- Social benefits
- Various payment method options
- Top-up anywhere, anytime
- Promotions & discounts
- Loyalty & rewards
- Dispute logging & tracking

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Scan the QR code and visit our website
for further information on **www.o-city.com**