

Case Study

SEPTA Introduces the Key Card Solution Using Open Payments

Getting around Philadelphia is easier than ever.



The Southeastern Pennsylvania Transportation Authority (SEPTA) has stepped into the future with a transformational fare payment system that enhances rider experience.

Working with Conduent Transportation, SEPTA is replacing their current fare collection process with a new "smart" system, known as New Payment Technology or "NPT," which works seamlessly across the entire SEPTA transportation network. That means riders can use the same SEPTA Smart Media, Key or bankcard, e-wallets whether they are using the bus, trolley, subway, regional rail, paratransit vehicles, or any combination of these transportation services. Riders can even use the new Smart Media at SEPTA parking facilities. It's the most efficient way to travel in Philadelphia.

In addition to SEPTA providing its ridership with new Key Card Smart Media, contactless payment cards issued to riders by their banks will also work in the system. Riders with an American Express ExpressPay[®]; Discover Zip[®], MasterCard PayPass[™], Visa payWave[®] or smartphone using NFC enabled e-wallets and simply tap at entry points throughout the SEPTA service area to access transportation services.

How the Technology Works

Riders will be able to use their new SEPTA Key prepaid card to pay for fares and draw funds from an available balance or purchase calendar passes, and even reload their cards at SEPTA and retail locations. Riders may also use their bank-issued contactless credit, debit or prepaid cards or NFC-enabled mobile devices to pay their fares.

The underlying technology is non-proprietary and takes advantage of open standards and open architecture. This innovative approach now extends the security, speed and convenience that contactless payment offers for day-to-day retail purchases to transit usage.

The NPT system is designed to dramatically improve the customer experience, reduce the reliance on cash, enhance agency data collection and decision-making, and improve the SEPTA operations.



Key Benefits for Riders

- Seamless travel across all SEPTA services
- An accurate payment history available via a website or call center
- Improved speed, convenience, reliability, and security
- Added fare purchasing options, including self-service machines
- (FVDs), website and auto-load options
- Simplified fare system and policies

Key Benefits for SEPTA

- Reduce operating and maintenance costs
- Improved revenue accountability and operating efficiencies
- Open standards and non-proprietary technologies gives SEPTA added flexibility to more effectively respond to ridership needs and industry challenges – “Future Proof”
- Mitigates risks associated with payment card security and handling large amounts of cash

Contact Us

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