

# Multimodal Payments Are Becoming a Reality



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# Key Take-Aways

Goal: easy ways to **plan/travel/pay** for complete trip

Enablers: Open systems, mobile apps and payment accounts

Multimodal payments are happening!

Framework for  
Multimodal  
Payments  
Integration



# Need easy ways to pay for any choice

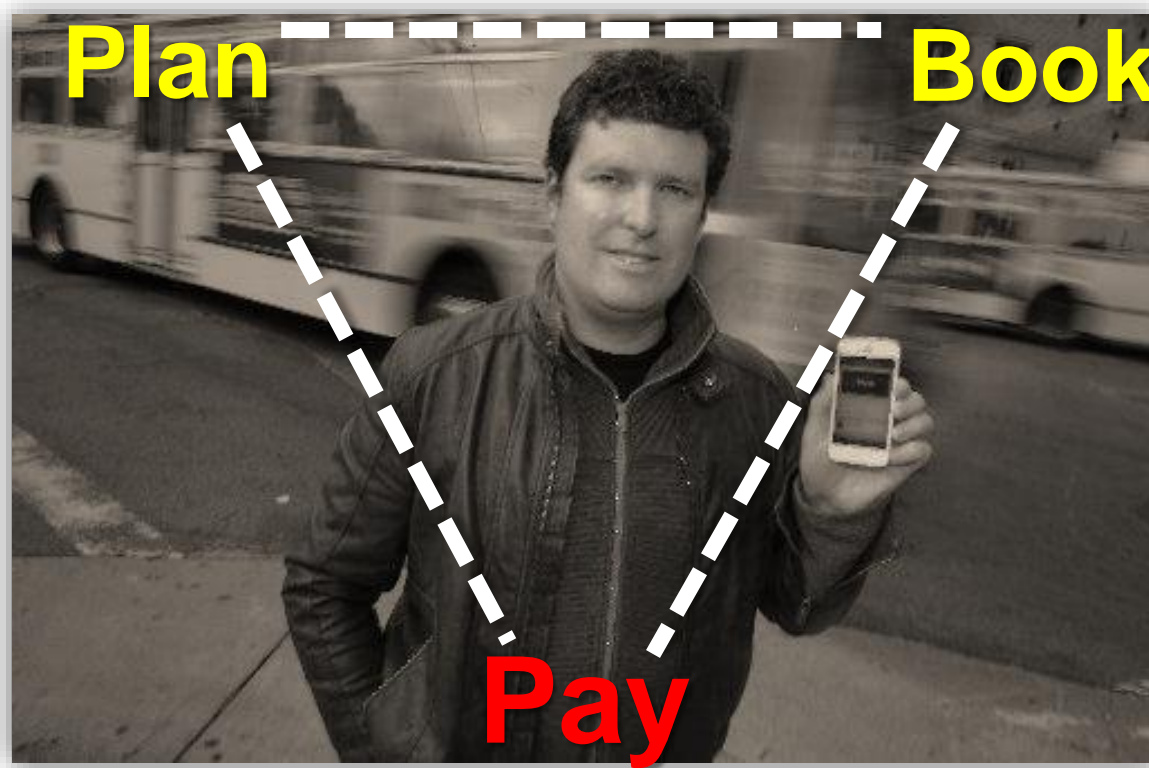


# So that everyone benefits

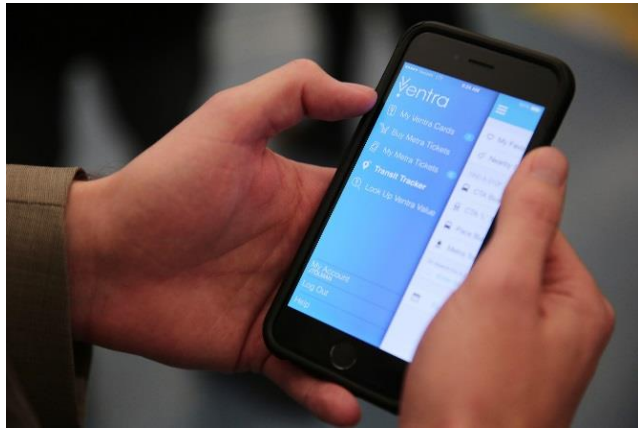


***“If it’s not for everyone, it’s not for us”***

*“Payments are the holy grail of multimodal mobility”*



# Chicago - Mobility on Demand Demonstration

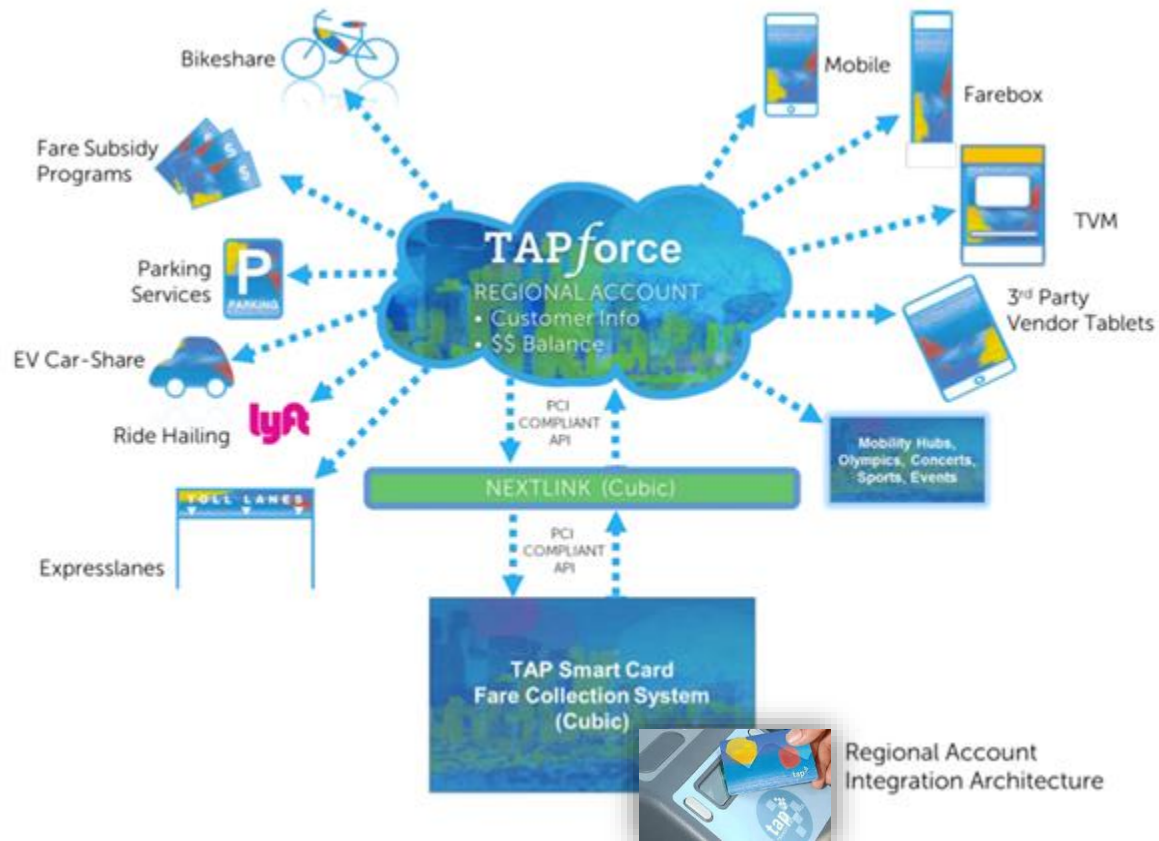


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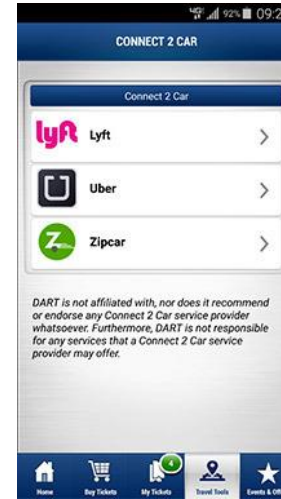
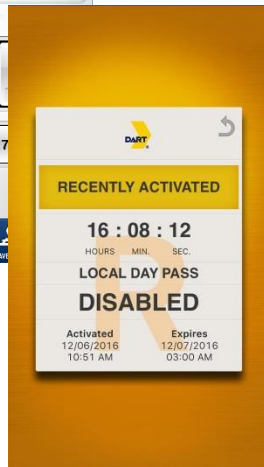
Plan transit/bike trip  
on Ventra mobile app

Use Ventra value and token to  
pay for and unlock Divvy bike

# LA Metro – Creating Multimodal Mobility Accounts



# DART – Tailoring to Regional Needs in Dallas





# Multimodal Incentives & Co-marketing



First/last  
mile



- Dynamic discounts
- service disruptions
  - bad air quality
  - events

# Multimodal Payments are Spreading

## “Multimodal Payments Convergence – Part One: Emerging Models and Use Cases”



**Transportation Council**



Paper available at Secure Technology Alliance website - “White Papers”  
<https://www.securetechalliance.org>



# Multimodal Payments Integration Framework

## Policy & Governance

Fare rules

Data sharing

Incentives

Governance  
Structure

Acquisition  
strategies

## Multimodal Trip Planning & Booking

Journey options

Trip plan  
comparisons

Booking services

Links to payment

## Payment Products & Architecture

Interoperable  
payment media

Multimodal  
accounts

Links to related  
programs

## Settlement & Revenue Reconciliation

Payment  
processing

Provider  
reimbursement

Data sharing  
& analytics

## Testing & Implementation

Acceptance  
testing

Customer  
education

Performance  
standards &  
evaluations

# Contact Information



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