

ČSOB Mobility and cashless solution

One place, your choice, your way.



Bus - Tram - Subway - Railway - Parking

- **CSOB has been the first bank in the Czech Republic** providing such a complete cashless ticketing solution incl. time ticket and electronic control for passengers and city transport operators
- Currently we have commercial rollouts in **30 cities and regions in Czech Republic and Slovakia**
- **Our solution is compatible with existing transport cards** (Opencard, Plzenska karta, Opuscard, In-karta, etc.)
- We have therefore very good foundations for **MOBILITY as a SERVICE (MAAS)**

ČSOB processes
more than
750 000
transport tickets
per month.



City of Liberec - first implementation in September 2014



- The first implementation of Visa/Mastercard payment contactless cards in the Czech Republic was in September 2014
- Although started as pilot, the solution was extremely well accepted by public as well as transport company and started a wave of implementations in cities, intercity buses and railways during following years
- Visa / Mastercard acceptance is now a must condition at all implementations
- Full integration and EMV certification with Mikroelektronika devices



Where? Cities and regions

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V tomto voze si můžete koupit jízdenku bezkontaktní platební kartou.

Buy your ticket here!
All you need is your contactless payment card.

Partner bezkontaktních plateb:
Your payment partners are:



No more searching for coins

This tram is equipped with a smart terminal for the sale of tickets. **All you need is your contactless payment card.**

Would you like to see more of these contactless terminals in Prague public transport vehicles? Let us know what you think at www.dpp.cz/anketa

Your payment partners in this tram are:



V tomto voze si můžete koupit jízdenku bezkontaktní platební kartou.

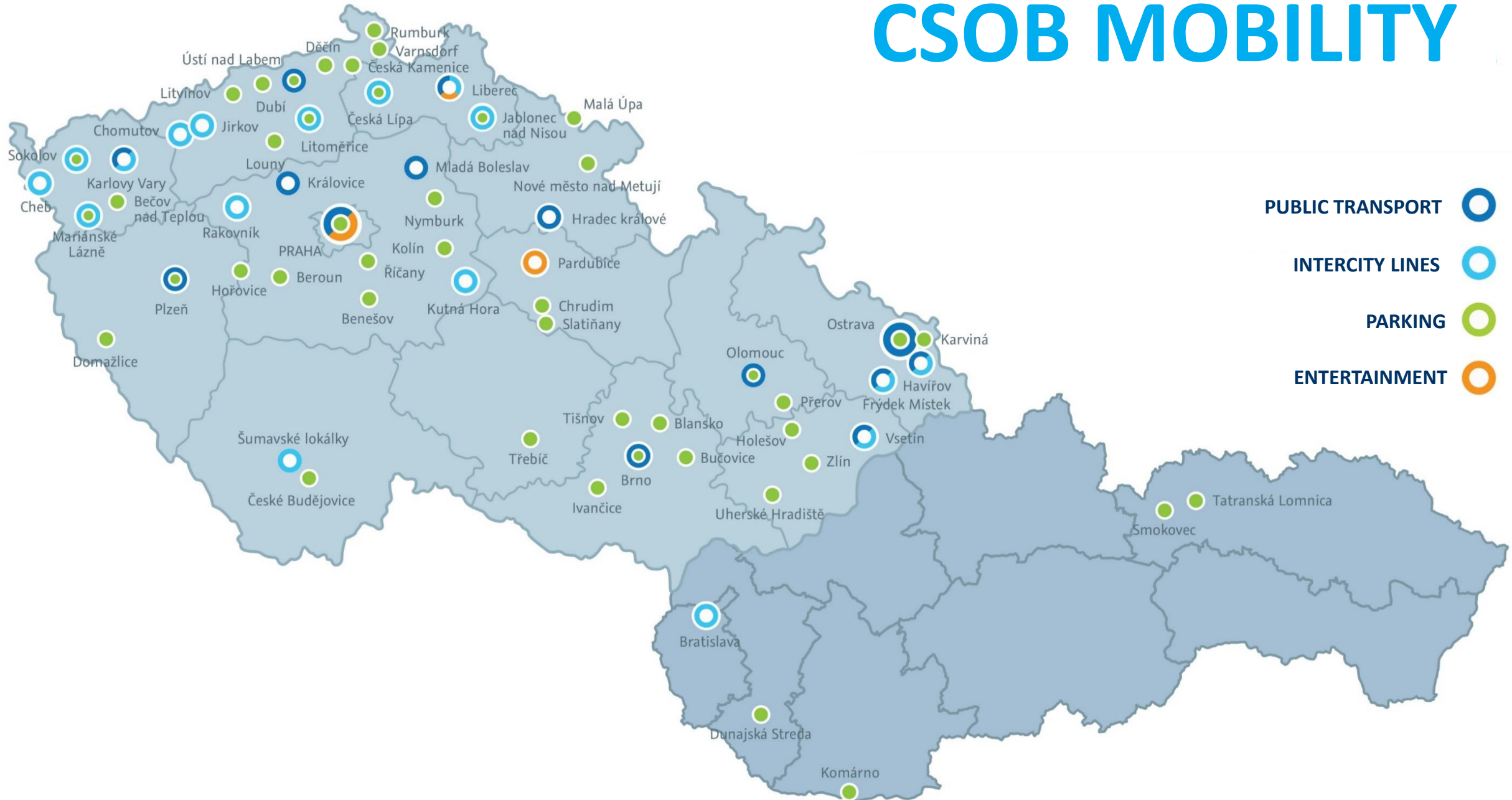
Buy your ticket here! All you need is your contactless payment card.



Partnery plateb v tomto voze jsou:
Your payment partners in this tram are:



C SOB MOBILITY

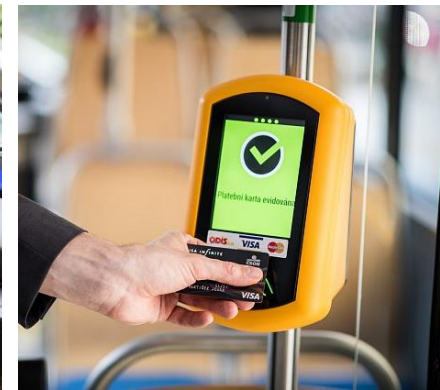


City of Ostrava - “small London” on the Continent

- **3000** pieces of **validators**
- Only **paperless** tickets
- **Variable fare and best price** for passengers and **time ticket** joint to bank card
- **Check-in / check-out**
- More than **300 000 transport tickets** per month
- One validator for two types card – **EMV bank card and ID transport card (ODIS)**

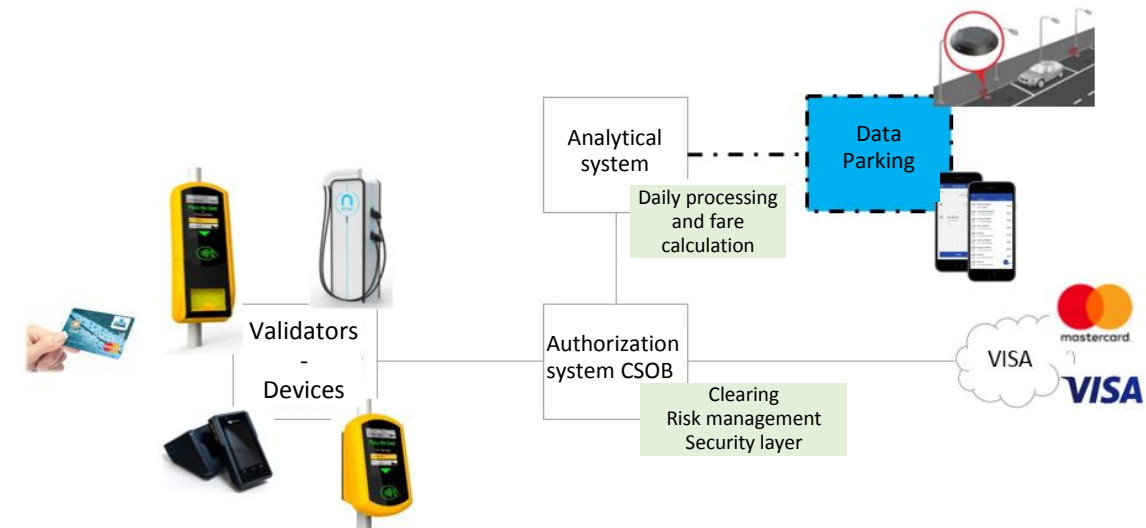


Stačí mít bezkontaktní kartu od jakékoli banky.



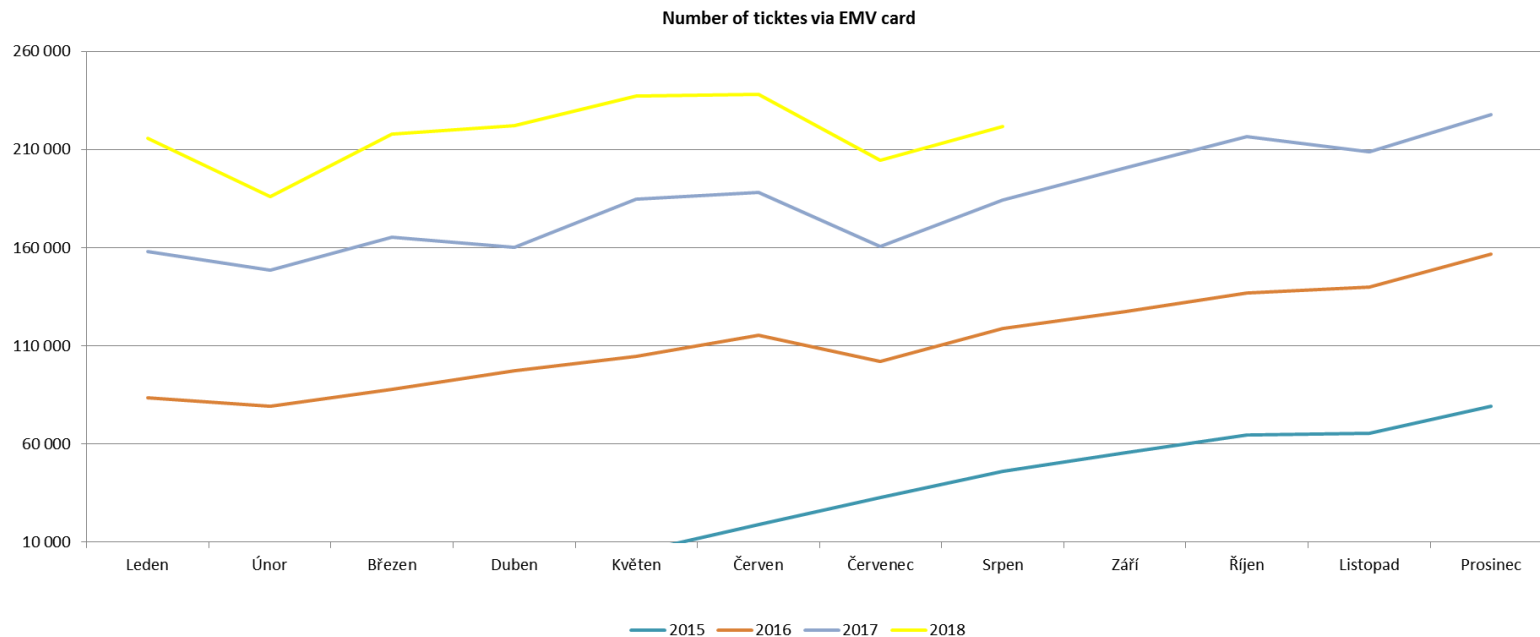
Acquiring solution

- Our solution is based on **strong acquiring system in two merchant models**
 - retail mode
 - fully offline solution **with tokenization**
- So called full offline brings the benefits of
 - **Fast** card acceptance
 - Online connection not required
 - Bank takes the risk of frauds
- The **solution developed for transport** (payment solution and card owner identification) **is also used at parking** (incl. reservation, payment and smart top-up)



Plzeň - first complete city with EMV validators

- All vehicles in city
- 400 pieces of contactless validators with paper printed tickets
- Fully offline solution based on token digit number and



Summary

- ČSOB has become the leader and the bank of reference in the area of payment services for the public transport in the Czech Republic
- We have succeeded thanks to our long term effort and ability to design a unique solution with our COR clients and partners
- Our strength is in the ability to link COR and RET clients as joint beneficiaries of the service
- ČSOB processes more than 750 000 transport tickets per month in the public transport area
- Intermodal transport solution: City – Intercity – City



What is the real impact of mass transit acceptance on cardholders behavior?

4 Czech projects analyzed

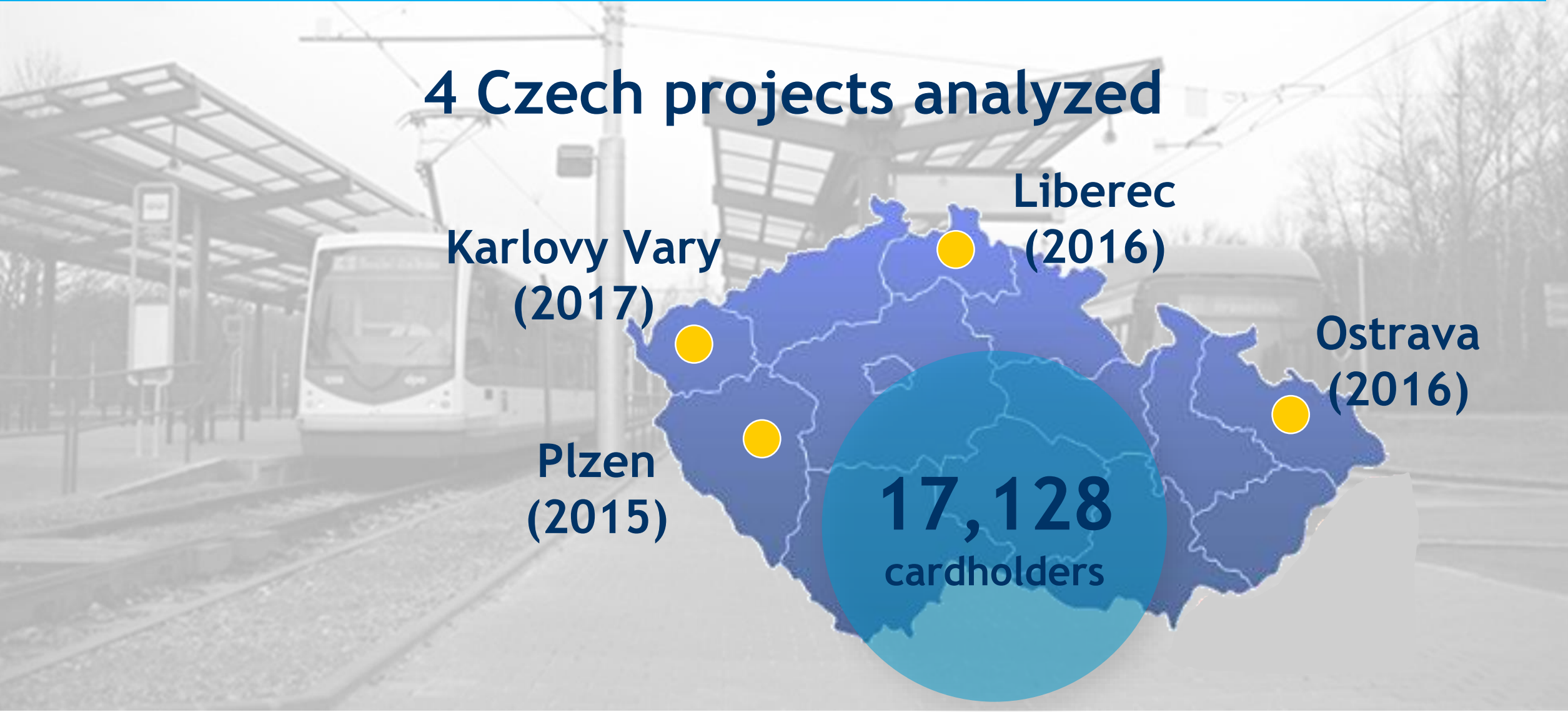
Karlovy Vary
(2017)

Liberec
(2016)

Ostrava
(2016)

Plzen
(2015)

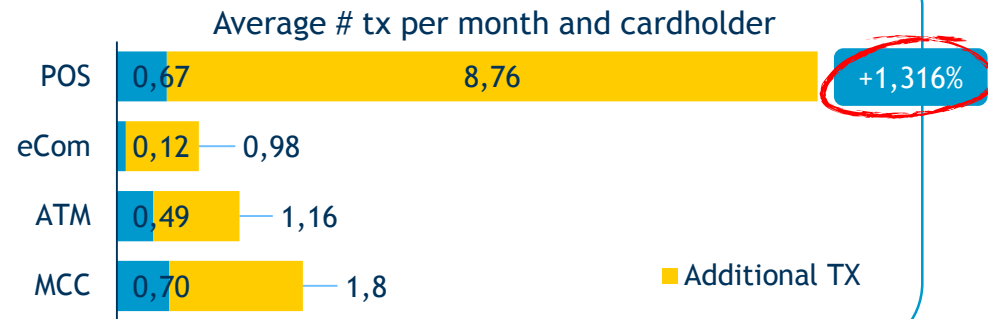
17,128
cardholders



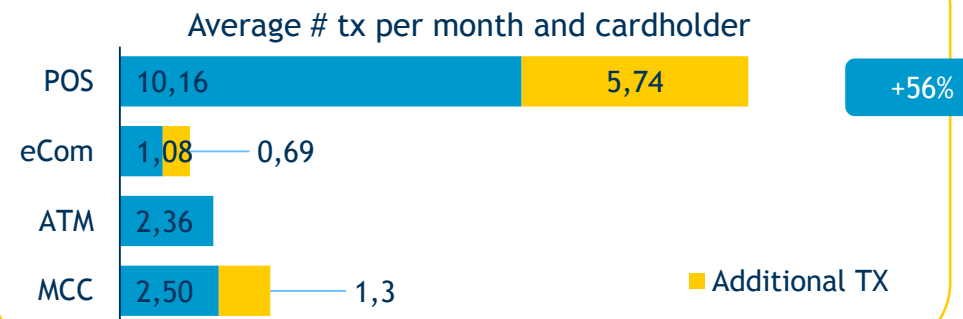
Successful cards usage activator

Very positive impact especially on low and mid transacting segments

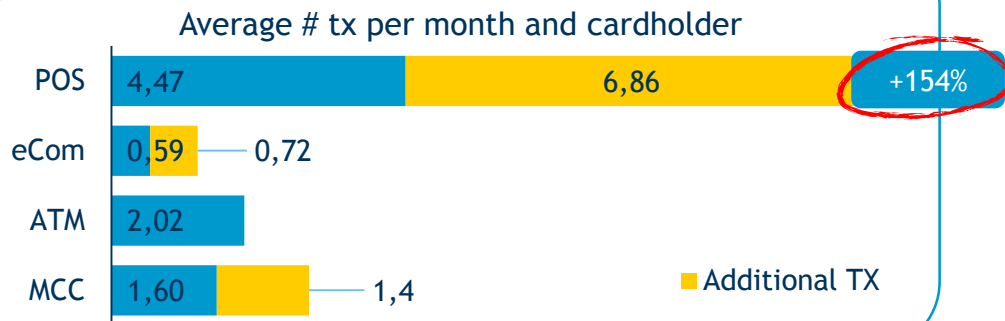
1 NO OR LOW TRANSACTORS



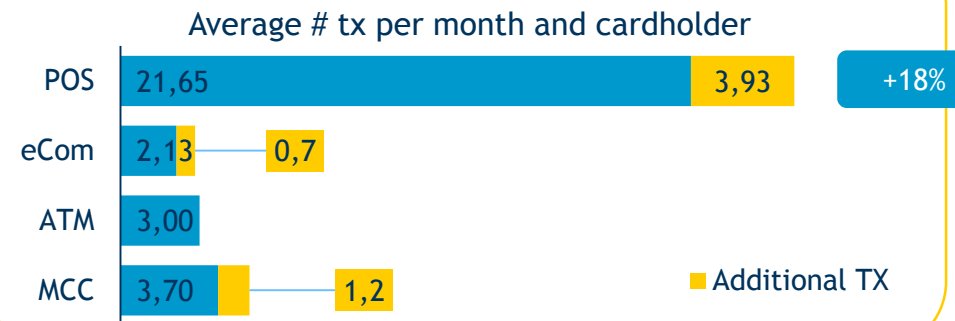
3 HIGH TRANSACTORS



2 MID TRANSACTORS



4 TOP TRANSACTORS



Source: CSOB, Note: Average organic growth within CSOB portfolio was +45% during the period

EMV bank card as a ID

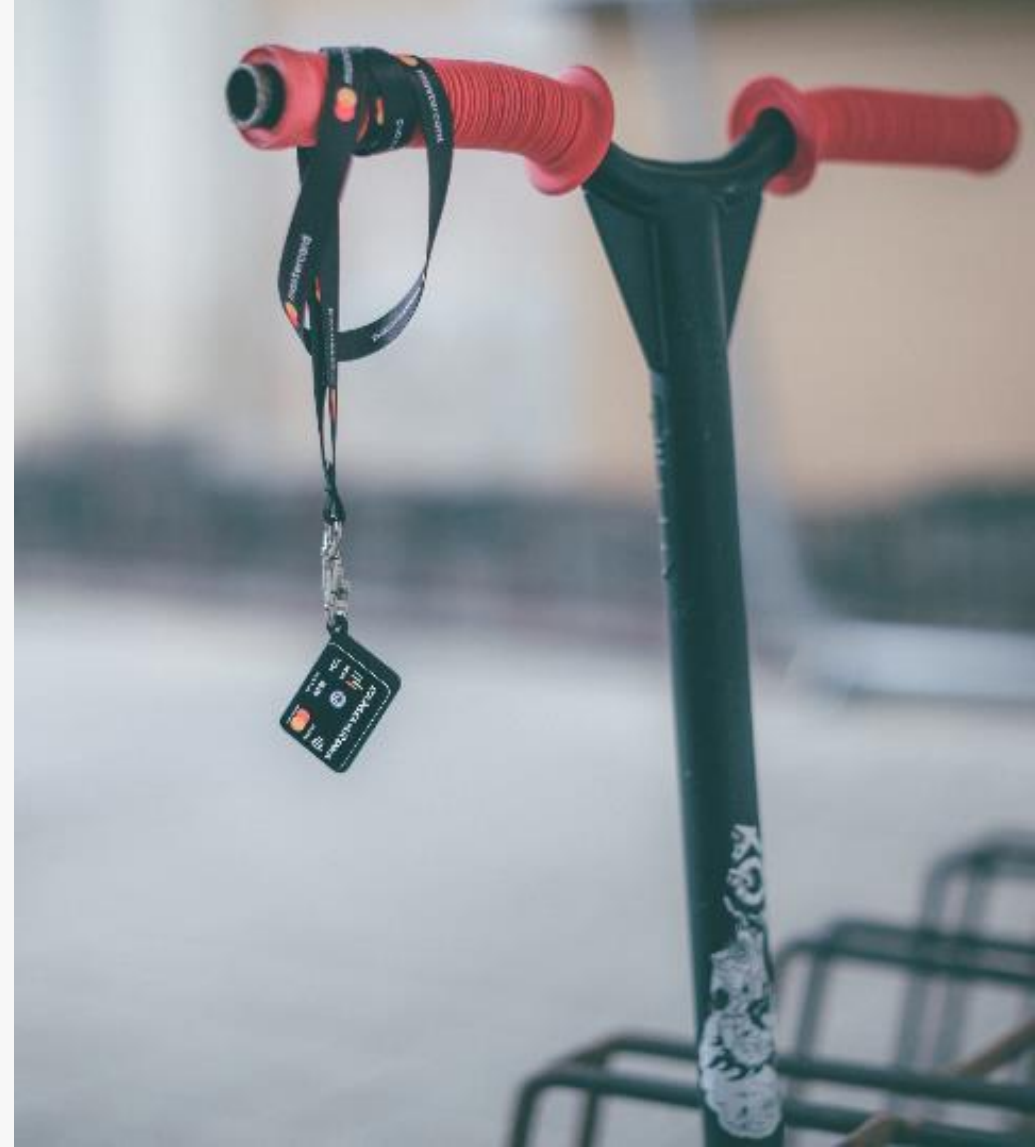


The solution developed for transport (payment solution and card owner identification) will be also applied as ID in school...



Case study KOLIN city - ID card for students

- WHERE**
- Kolín, Czech Republic
 - Local elementary school
- WHO**
- Mastercard
 - CSOB – card issuer
 - VIS Plzen – provider of card readers and back office system in school
 - Acquirer – terminals and token platform provider for public transport
 - Paynovatio – account management of local merchants
- WHAT**
- EMV prepaid contactless card solution for students/parents in form of a key ring
 - Open-loop payment functionality Mastercard scheme
 - Project launch 4.9. 2017



KOLIN city - ID card for students

One card provides a range of various features

Smart city services

- Use as a digital public transport pass
- Use as a ticket for events and attractions (e.g. culture and sports) after reservation performed online
- Use for effective parking solution
- Other smart city applications if needed

At system with standard EMV acceptance



Events and ticketing - ID card for visitors

- The solution developed for transport (payment solution and card owner identification) will be also applied to entertainment areas:
 - Sport events (identification of visitors only with a card, image cards enhancing our visibility in communities)
 - Amusement parks (identification of visitors only with a card, fully cashless events, combine EMV and closeloop solution)



Mobility is the key area of Smart City concept

ČSOB is the technological, consulting and financial partner for cities. ČSOB supports projects which benefits both for the people and the bank.



One place, your choice, your way.

Let's create a future together.

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