



I-95 Corridor Coalition

Selected Projects – Electronic Payment Services - September 2005

The I-95 Corridor Coalition supports a vision for the future of electronic payments for the Corridor. The vision is: Each customer will need only one account and one electronic device to pay any toll in the Corridor. That device may also pay for other transportation-related services. To pursue that vision, the I-95 Corridor Coalition's Electronic Payment Services Committee develops and oversees a number of innovative projects. Following is a sample of two such projects:



Regional Rail On-Board Electronic Payment Project - Rapid advancements in telecommunication technologies are providing new opportunities for transportation operators to modernize and improve fare payment and collection systems. This project integrates several non-proprietary plug-and-play, off-the-shelf products and record on-board cash fare transaction on commuter rail. These products include personal digital assistants (PDA) and wireless 802.11 access points that can ensure the easy, accurate, secure and efficient data and fare collections. The technology will involve data manipulation and extraction from legacy mainframe database to extensive Markup Language (XML) data format. The software application will be implemented in Java so that the application can be interoperable among various other PDAs. Phase 1, currently underway, tests the PDA to record on-board cash transactions and record passenger data. Phase 2 will test acceptance of electronic payment applications, beginning with SEPTA's current magnetic media and moving toward read/write magnetic and smart card technology.

Prototype Development and Feasibility Test of a Contactless BankCard for all Fare and Toll Micropayments - This project validates the premise that standard bankcard payment technology (i.e., credit or debit cards) can be joined with contactless smart card technology and used to make all types of fare payments in a mass transit system, including payment for a single ride journey. The payment will be recorded and sent directly through the bankcard settlement network used by millions of retail merchants in their point of sale systems. The transit and toll agencies will continue to have complete control over fare policy, responsibility for determining the appropriate fare and maintaining records of fare/toll payments received. The transit agencies (or their contracted back office service providers) will not be responsible for card issuance, tier 1 cardholder support, financial settlement or transaction recordkeeping, since these duties will be assumed by the bankcard issuer and the payment processor ("acquirer"). The bankcard issuer would also assume responsibility for marketing of cards to patrons.



Question on these projects should be directed to Bill Stoeckert, Information and Payment Services Program Coordinator, at wstoeckert@snet.net or 860-489-3443, or visit the Coalition Connection at www.i95coalition.org