SoftPOS for Mass Transit

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Global Payments Around The World

$8.6 b
merchant accounts

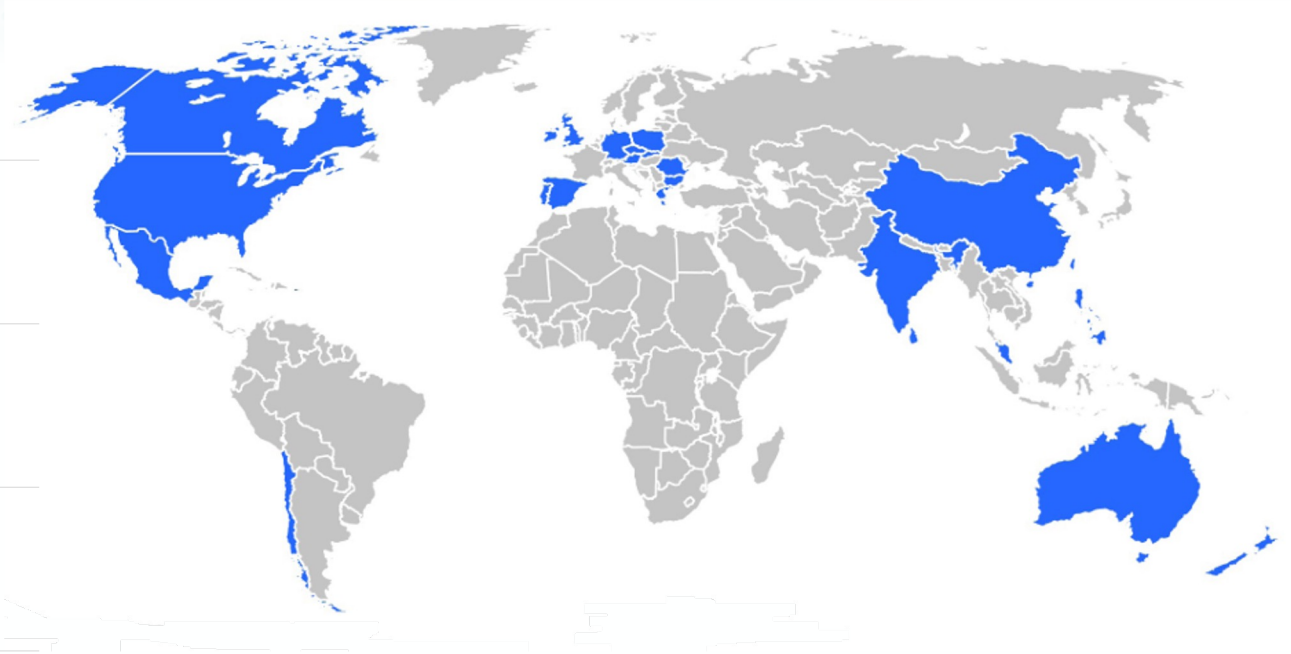
>100
countries served cross-border

38
countries with physical presence

>73b
transactions annually

$8.6 b
2023 Adj Net Revenue

>100
industries



Acquiring Services

- Mobile POS
- Payment Solutions
- Omnichannel Solutions
- Processing
- Merchant Services
- Loyalty / Marketing
- Analytics / Fraud Protection
- Financing

Genius Mobile POS in figures



600K+

Active terminals per month



$550M

Monthly transaction value

14M+

Transactions per month



17

Compatible kernels

20 YEARS OF SECURING PAYMENT DATA
PCI Security Standards Council

GP SoftPOS use cases

globalpayments | worldpay

One SoftPOS platform serves four use cases across every merchant segment

SMB | Enterprise | Integrated & Platforms

Genius Mobile Pay (Genius-branded) — genius

GP SoftPOS (Non-Genius-branded)

01

New merchants
- SMBs
- Micro business
- Seasonal business

02

POS replacement
- SMBs
- Midsize business

03

POS additional
- Large retailers
- Enterprise

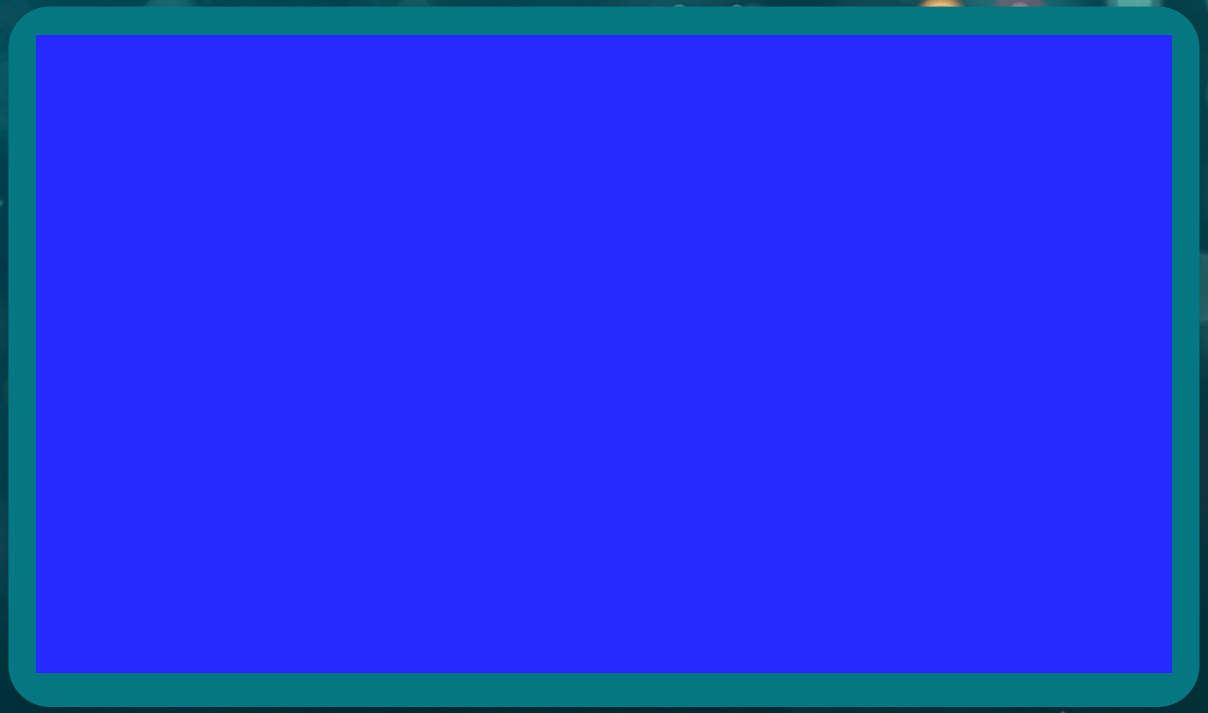
04

Mass transit
- Government
- Cities and public entities

SELECTED CUSTOMERS

SAMSUNG · PagBank · dpd · Bolt · BURGER KING · DHL · stm · Cable Aéreo

Global GP SoftPOS Opportunity



Source: Juniper, Mastercard, Dalberg; 2022-2025

+180M POS

terminals are replaced globally every **5-7 years** (15-20% annually). Additionally, most merchants need a low-cost off-the-shelf solution to expand card acceptance for:

- Queue busting *(seasonal peaks, semi attended)*
- Special events *(temp markets, charities)*
- Improved customer experience

+200M Merchants

worldwide still do not accept electronic payments. Main reasons:

- Cost of terminals & setup
- Need for mobility
- Speed to market / User friendly experience

Where It Makes a Difference

Real use cases across industries and verticals

40%



Courier & Logistics

13%



Grocery Stores & Supermarkets

4%



Utilities: Electric, Gas, Water Heating Oil, Sanitary

9%



Transportation: Railways, Taxicabs and Limousines

5%



Lodging: Hotels, Motels, Resorts

8%



Eating Places and Restaurants

3%



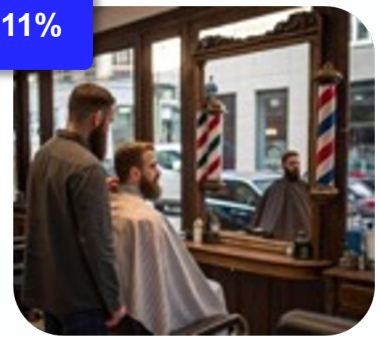
Men’s and Women’s Clothing Stores

2%



Insurance Sales

11%



Barber, Health and Beauty Shops

5%



Health Practitioners, Medical Services

Global Footprint



North & South America

ACI Worldwide
Banco Agrario de Colombia
Banco Cooperativo coopCentral
Banco de Occidente
Banco Nacional
CredibanCo
DeNovo
EWALLY
INBURSA
PagBank
PAYMENTS WAY
WiPay
todo mail
POYNT
First Citizens Bank
SHIFT4



Europe

axerve
Banca Transilvania
BOV Bank of Valletta
BKT
CaixaBank
Clearhaus
dskbank
First Data
Getnet
iTech
ITCARD
Klearly
PagoNxt
PAYA Group
SIA
TBC BANK
MONETA
REVO
BUCKYROO
CREDO BANK
globalpayments
nexi
Silverflow



Middle East & Africa

abc
afs
ahli
aktif bank
bankmax
DeNovo
Ecobank
Garanti BBVA
geidea
Innovectives
paga
QNB
QNB Finansbank
Sohar
UP
VAKIF KATILIM
VaultPay
YapiKredi
Ziraat Bankası
HALKBANK
Sohar
BankABC
ahlibank



Asia Pacific

AGRIBANK
cba
HDBank
HITACHI
Islami Bank Bangladesh Limited
NAM A BANK
napas
NCB
SBI
TECHCOMBANK
VIB
Smart Web

What defines how you pay?

85%



The Legacy

Plastic cards & Cash

32%



Digital

Apple/Google Pay or Super apps

39%



Cross Border / Regional

UPI, Alipay, Jaywan, Aani

49%



Flexible Purchase

Account 2 Account, BNPL, Loyalty

SoftPOS in Transit

How mobile acceptance can extend the transit payment ecosystem

A strategic industry perspective for Global Payments and its SoftPOS ecosystem

Transit payments are evolving beyond cash and fixed ticketing infrastructure.

SoftPOS is one potential acceptance channel—not a universal replacement for validators.

Today: explore the opportunity, operational realities and Global Payments proposition.

Transit is becoming a payment experience

Passenger expectations are changing, while operators must protect speed and reliability.



Passengers expect familiar, low-friction ways to pay.



Operators balance passenger throughput, cost, security and legacy infrastructure.



The opportunity is to extend acceptance where mobile payments fit the operating model.

EVOLUTION

Four waves of payment acceptance

Each wave has expanded convenience; multiple models will continue to coexist.



01

Cash and paper tickets enabled basic access but involved manual handling.



02

Closed-loop smart cards supported stored value and dedicated transit ecosystems.



03

Open-loop contactless and wallets brought familiar bank-payment experiences.



04

Software-led acceptance adds flexibility for selected staffed and mobile scenarios.

TRANSIT REALITY

Transit is a demanding payment environment

A successful proposition must work operationally—not just in a demo.

- Short boarding windows mean extra steps can create queues.
- Connectivity, battery life, device condition and uptime affect reliability.
- Fare calculation, journey validation and payment authorization may be separate.
- Exceptions, refunds, reconciliation and support ownership must be designed.

APAC OPPORTUNITY

APAC is not one transit market

Local payment habits, infrastructure and operating models shape where SoftPOS fits.

- Mature networks may prioritize supplementary acceptance and staff workflows.
- Bus, feeder, ferry, shuttle and special services can have different needs.
- Validate local regulation, acquirer support, scheme requirements and device availability.
- Do not assume a use case proven in one market transfers unchanged to another.

SOFTPOS EXPLAINED

Bringing acceptance to the point of service

A compatible NFC-enabled commercial device can accept contactless payments through a suitably secured solution.



A supported smartphone or tablet runs a dedicated payment acceptance application.



The transaction follows the configured acquirer, processor, network and issuer flow.



Security depends on the validated solution, supported devices and deployment controls.



Staff-led SoftPOS acceptance differs from passenger tap-to-pay at a dedicated validator.

USE CASES

Where mobile acceptance can add value

Prioritize scenarios where mobility and flexibility matter.



Onboard staff

Buses, shuttles and selected staffed services.



Ferries and special routes

Flexible or temporary boarding environments.



Inspection and exceptions

Defined supplementary payment workflows.



Parking, events and pop-up services

Acceptance at temporary or mobile service points.



Contingency use

Only where connectivity and operating controls permit.

ILLUSTRATIVE SCENARIO

A bus operator adds flexible acceptance

Illustrative scenario only—not a customer case study or a claim of live deployment.

01 Challenge

Limited flexibility for selected transactions on a route.

02 Approach

Authorized staff use supported SoftPOS devices alongside existing ticketing.

03 Controls

Define eligible transactions, fare recording, declines, refunds and device loss.

04 Pilot

Select routes, train staff and agree baseline measures before launch.

PASSENGER JOURNEY

Design the complete journey—not just the tap

The tap is one moment in a broader service experience.



01

Discover

Passenger knows where and how to pay.



02

Tap and confirm

The card or supported wallet is read and clear feedback is provided.



03

Record

Transaction and relevant journey data are captured.



04

Reconcile

Payment and transit records are matched.



Design exception paths for declines, duplicate taps, refunds and connectivity loss.

TRUST & SECURITY

Security is a design requirement

Use certification and controls precisely; validate scope, devices and deployment model.



- Confirm the applicable PCI MPoC listing, scope and deployment conditions.
- Maintain supported devices, operating-system posture and lifecycle controls.
- Protect payment data under the validated solution's security model.
- Define access controls, updates, incident response, key management and audit trails.
- Certification is not a blanket guarantee or universal regulatory approval.

INTEGRATION

The payment flow and transit flow must work together

Be explicit about who authorizes the payment and who validates the journey.

Payment flow	SoftPOS application	Acquirer/ processor	Network	Issuer
Transit flow	Fare/ticketing system	Journey event	Reconciliation	Operations

Define transaction status, fare rules, offline behavior and duplicate handling.

Agree data ownership, settlement timing and support responsibilities early.

OPERATIONAL READINESS

The deployment model matters as much as the app

A solution must be supportable across routes, devices, people and exceptions.



People

Staff training, role permissions and escalation paths.



Devices

Enrollment, updates, battery management, loss and replacement.



Operations

Monitoring, support SLAs, reconciliation and incident ownership.



Include accessibility, passenger communication and staff usability in pilot reviews.

GLOBAL PAYMENTS

Bring the ecosystem together around the use case

Position relevant capabilities for each market, operator and deployment model.

Acceptance

Appropriate in-person and digital channels, subject to product scope.

Infrastructure

Relevant processing, acquiring and ecosystem connections.

Integration

Connect acceptance into merchant, mobility and operational environments.

Partnership

Coordinate operators, technology providers, banks and schemes.

Use only approved product names, regional proof points and confirmed partner roles.

BUSINESS CASE

Measure value with evidence, not assumptions

The business case should reflect passenger experience and total operating cost.

Reliability

Device uptime, failure rate and payment completion.

Service impact

Boarding time where relevant and staff workload.

Financial control

Reconciliation accuracy, exception rate and settlement visibility.

Cost to serve

Devices, support, connectivity and integration costs.

Set a baseline and success thresholds before the pilot begins.

DEPLOYMENT ROADMAP

A disciplined path from pilot to scale

Start with a defined operational problem and prove the model before expanding.



01

Define

Use case, market, stakeholders and passenger journey.



02

Validate

Device, security, payment, fare and integration requirements.



03

Pilot

Limited routes with support and exception plans.



04

Measure

Reliability, transaction outcomes, service impact and reconciliation.



05

Scale

Only when agreed operational and financial gates are met.

CLOSING

The opportunity is to enable a better journey

Three takeaways for the audience.

01

Transit acceptance must be designed around operational realities.

02

SoftPOS can extend acceptance where mobile-based payments are appropriate.

03

Global Payments and ecosystem partners can help validate and scale the right use cases.

Discussion: which transit use case in your market would benefit most from flexible acceptance?

The Transit Fare Collection Challenge

What operators are dealing with today



1. The "Infrastructure Lock-in" (Hardware Obsolescence)

Challenge: Traditional Automated Fare Collection (AFC) systems rely on expensive, fixed-wired validators. Replacing these to support "Open-Loop" (bank card) payments requires massive capital investment and years of installation.



2. High Cost of "Low-Volume" Routes

Challenge: Installing a $2,000+ validator on a rural bus or a low-frequency shuttle is often not financially viable. This leads to these routes remaining "cash-only," creating a fragmented system.



3. "Revenue Leakage" and Inspection Friction

Challenge: In "Proof-of-Payment" systems, fare inspectors often struggle with bulky, slow devices that can only read one type of card (e.g., only proprietary transit cards, not EMV bank cards). This slows down inspections and allows fare evaders to slip through.



4. Slow Boarding and Queuing

Challenge: Cash payments or complex paper ticket validations at the bus door increase waiting time. This ruins schedule adherence and frustrates passengers.



5. The "Top-Up" Friction & Accessibility Gap

Challenge: Passengers frequently face boarding barriers due to insufficient card balances in areas where expensive, high-maintenance physical top-up kiosks are unavailable or broken.

Who Is This Solution For?

Real-world deployments across the transit ecosystem

Dedicated Terminals / Validators

Metro systems, municipal bus networks, and cable car operations seeking flexible, scalable contactless payment acceptance — without the cost and complexity of dedicated terminal hardware at every touchpoint.

Typical deployment scenarios:

On-board bus acceptance: tablet or handheld replaces cash and adds open-loop contactless

Fare inspector enforcement: officers collect payment on the spot with ruggedized handhelds

Event-Based Transit Planners: Temporary transit hubs for stadiums, festivals, or Olympic-style events were setting up permanent hardware is not feasible.

Passenger self-service: riders' own NFC-enabled phones accept payment directly

Transit Technology Integrators & PSPs

AFC system integrators and payment service providers building or extending fare collection platforms who need a certified, fast-to-deploy SoftPOS layer with ODA support, open-loop ABT capability, and full GP processing included.

Typical deployment scenarios:

GP SoftPOS as a certified payment layer inside your AFC or ticketing platform

PSP fare integration connect GP processing with ODA support and open-loop ABT rules

Rapid pilot deployment prove the solution on one route before a full network rollout

Multi-operator management manage SoftPOS across multiple transit authorities from one account

The GP SoftPOS Solution

Any NFC-enabled Android device becomes a certified contactless payment terminal. Passengers tap. Fare collected. No dedicated hardware. No card readers. No separate fleet.

Speed

Designed for transit — passengers tap and go

ODA Support

Offline Data Authentication, Captures transactions on-device when connectivity is unavailable

Open-Loop

Any card or wallet works. No closed-loop card needed

ABT Ready

Connects to your back-office for capping & fare rules



Flexible Deployment

Deployment Scenario	Device Used
Fare Inspector / Revenue Protection	Ruggedized handheld
On-Board Bus Driver Console	Tablet
Pop-Up / Event Services	Staff smartphone
Passenger Mobile App	Passenger's own device

Five Pillars of Value

01



Cost-Effective "Open-Loop" Migration

It bypasses the multi-million-dollar hardware refresh cycle, allowing agencies to test "tap-to-ride" on specific lines or buses before committing to a full infrastructure overhaul.

02



Streamlined Fare Inspection & "On-the-Spot" Fines

Traditional ticket checkers carry two devices: one to read the card and one to issue a fine. SoftPOS merges these into one device.

03



Line-Busting at Peak Stations & Major Events

Ability to reduce overcrowding at ticket windows and prevents "gate-jumping" caused by passenger frustration over long lines.

04



Inclusion for Informal & Paratransit Routes

SoftPOS turns any driver's smartphone into a fare box, bringing high-tech ticketing to low-budget feeder routes. This eliminates expensive hardware costs while capturing the "last-mile" data needed for better network planning.

05



Automated "Best-Fare" & Loyalty Integration

SoftPOS is software-native and connects directly to the Account-Based Ticketing (ABT) back-office and apply "best-fare" discounts in real-time.

20 YEARS OF SECURING PAYMENT DATA
PCI Security Standards Council

Deployment Use Cases



Fare Inspector / Collection

Challenge

Inspectors can't collect payment from passengers who haven't paid. Revenue leaks.

Solution

Inspector's Android/iOS device + enforcement app + SoftPOS. Payment collected in seconds, on the spot.

Revenue at enforcement · Fewer disputes · Inspector empowerment



On-Board Bus Acceptance

Challenge

Bus drivers can't handle cash safely or manage a complex terminal. Fares are missed.

Solution

Tablet in the driver console connected to SoftPOS. Passengers tap as they board. ODA support for low-connectivity routes.

100% fare capture · Cash eliminated · Faster boarding



Pop-Up, Parking, Hospitality & Event Services

Challenge

Valet, parking, line-busting, professional services, hospitality and seasonal pop-ups require payments

Solution

Staff smartphones + transit app + SoftPOS. Live in hours. Zero hardware to provision.

Revenue on unmonetized services · No hardware cost · Live in hours

Implementation Approach

Step 1



Discovery

Week 1

Map use cases and current infrastructure

Confirm device fleet and integration path

Establish timeline and scope — no assumptions

Step 2

Integration & Setup

Weeks 2–6

Technical Team supports your developers end to end

Test environment provided — validate before go-live

No payment expertise required from your side

Step 3

Go-Live on One Route

Your first route

Start small — validate passenger experience

Build the business case for full rollout

Step 4

Scale Across Network

At your pace

New routes, use cases, and device types

Platform scales — no re-engineering

One relationship covers your full growth

Case Study

Cable de Manizales — Colombia

The Challenge

The cable car system in Manizales, Colombia required a flexible and scalable fare acceptance solution capable of handling peak-hour surges during special local events — soccer matches, concerts, and festivals — without the cost and complexity of deploying fixed terminals.

One Relationship, Full-Stack Capability

Genius SoftPOS White Label was deployed across the cable car network, enabling extra payment terminals to be activated rapidly during high-traffic periods. The solution also integrates with the local taxi system, allowing users to access discounts and move seamlessly across city transport modes.

On-Demand Acceptance

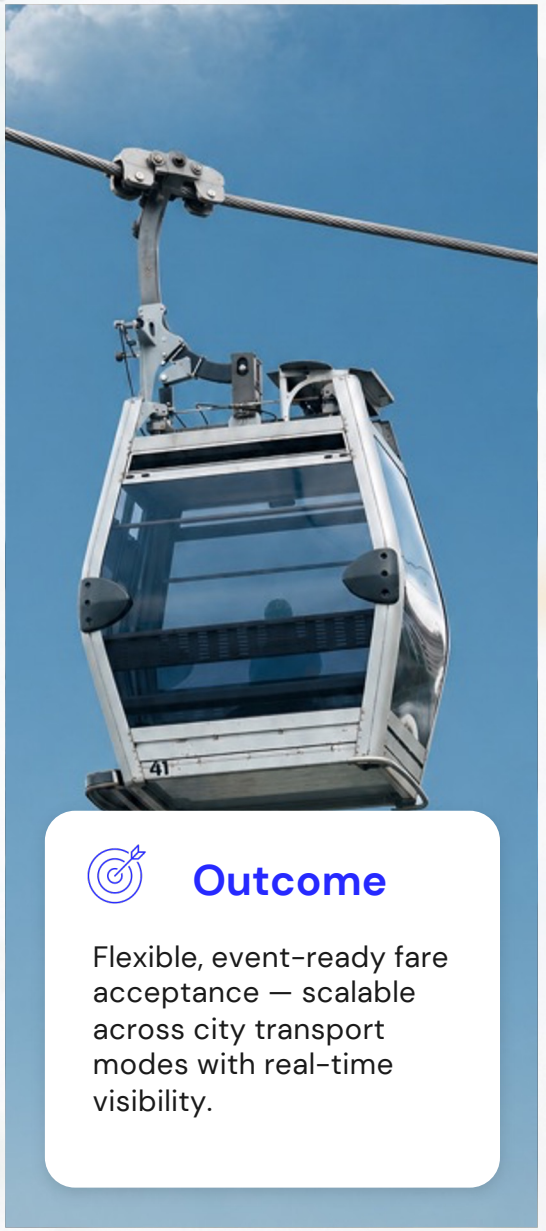
Extra acceptance points activated on demand during peak hours and events — no new hardware procurement required

Cross-Service Integration

Multi-modal transport discounts across cable car and taxi networks, enabling a seamless city-wide rider experience

Live Monitoring

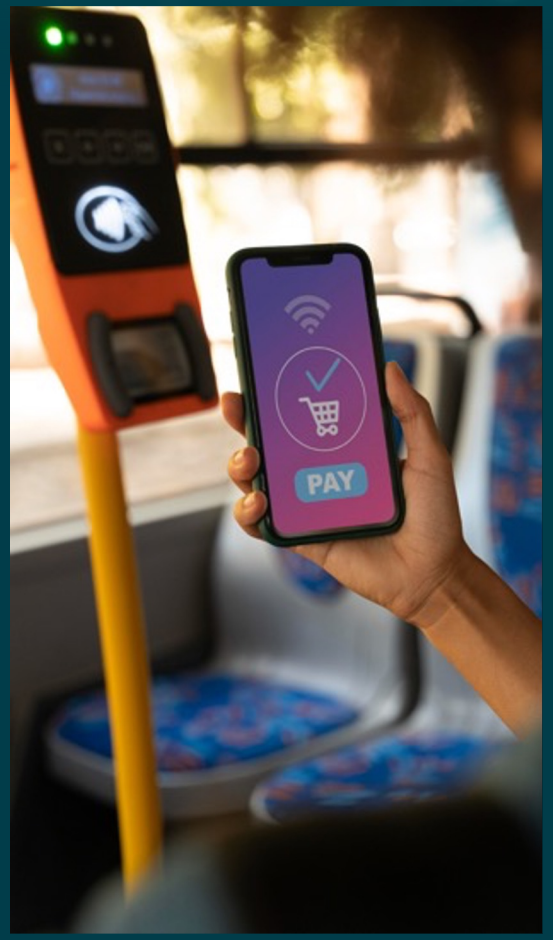
Live transaction monitoring via web portal for operations and finance teams, with full reconciliation visibility



Outcome

Flexible, event-ready fare acceptance — scalable across city transport modes with real-time visibility.

Why Global Payments



Scale You Can Rely On

Global Payments processes billions of transactions annually across 100+ countries. We are not a startup. Your payment infrastructure is backed by one of the world's most established payment companies.

One Relationship, Full-Stack Value

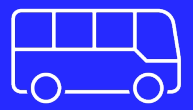
Genius SoftPOS is part of the wider Genius platform. As your operation evolves, you have a direct path to analytics, fraud management, loyalty, and more — through a single partner.

Built for High-Availability Requirements

24/7 support. Dedicated Partner Success Manager. Regional data processing for public sector compliance. Enterprise SLAs from day one.

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The future is a portfolio of acceptance choices



FUTURE

Transit operators will continue to combine validators, open-loop acceptance, mobile devices and digital services.



Interoperability over devices

Interoperability and sound operating design are more important than a single device.



Journeys need different methods

Different passenger journeys may need different acceptance methods.



Partners aligned end to end

Partner coordination can help align operators, banks, networks and technology providers.



Built for local needs

Build for local needs and standards rather than assuming one universal model.

20 YEARS OF SECURING PAYMENT DATA
PCI Security Standards Council

Jailbreak and Root Detection, Attestation

Fifteen controls protect the device, the app and the data on every tap

Application security

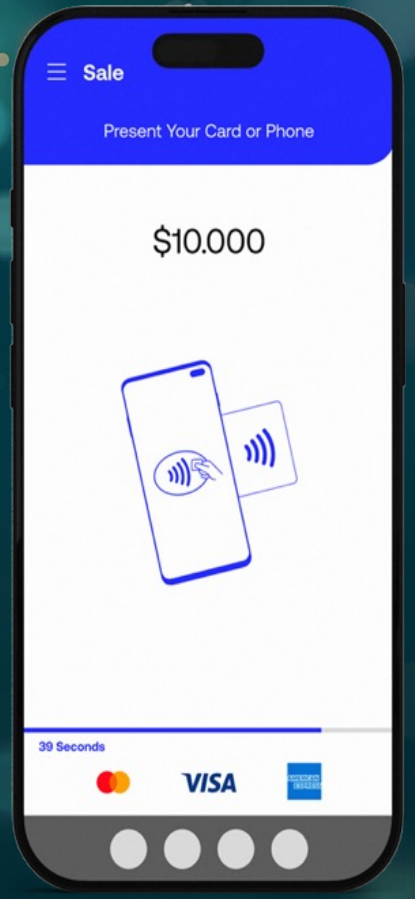
- Application obfuscation
- Detection of rooted, hooked and debugged devices
- Device and OS version blacklist

Real-time application security

- Prevent Java/native debugger
- Detect emulator and repackaging
- Block Java/native hooking frameworks
- Block user and system screenshots
- Check trusted keyboard

DEVICE & DATA

- Root detection
- Device identification
- Geolocation
- Device binding
- Secure storage
- Secure channel
- Anti screen-shot
- Anti screen-mirroring



APP INTEGRITY

- Prevent Java/native debugger
- Detect emulator
- Detect hooking
- Detect repackaging
- White-box cryptography
- Anti-keylogger
- Anti screen-reader

Thank you.



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