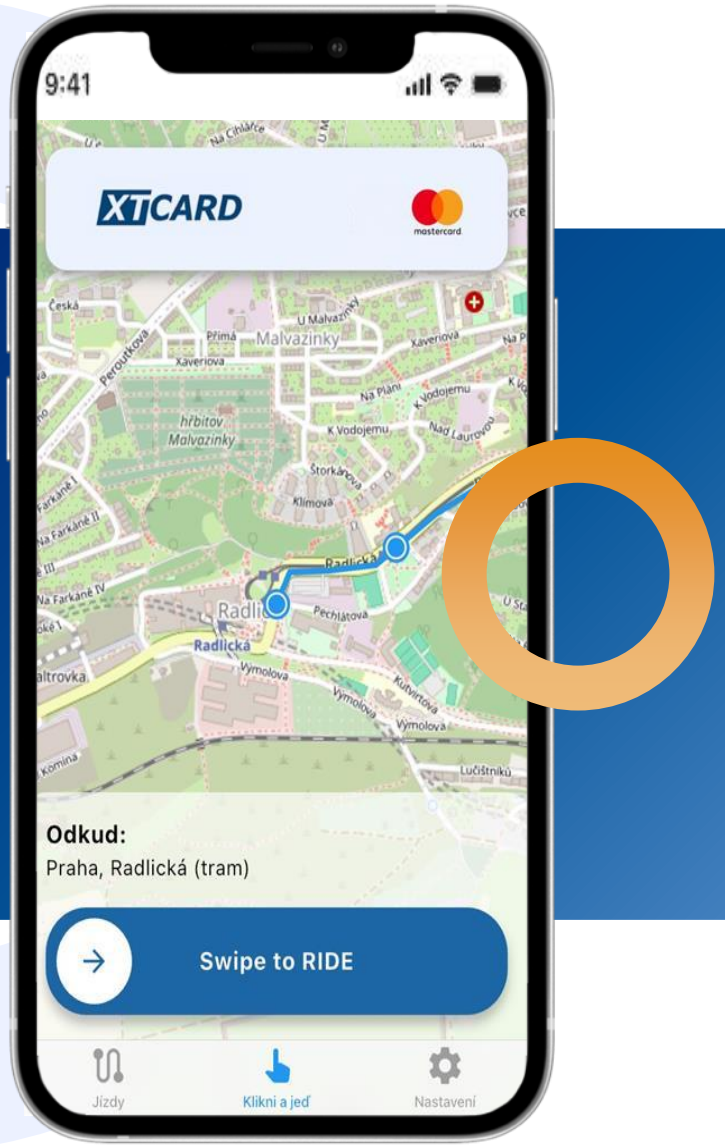
XTCARD

Pay As You Go…



XT-Card a.s.
who we are

XT-Card a.s. is a Czech specialist in eTicketing solutions for transport, payments and identification. Its large team of professionals builds on more than 20 years of experience. With over two million users, the company develops tailored solutions for national, regional and local transport networks.

Proven experience

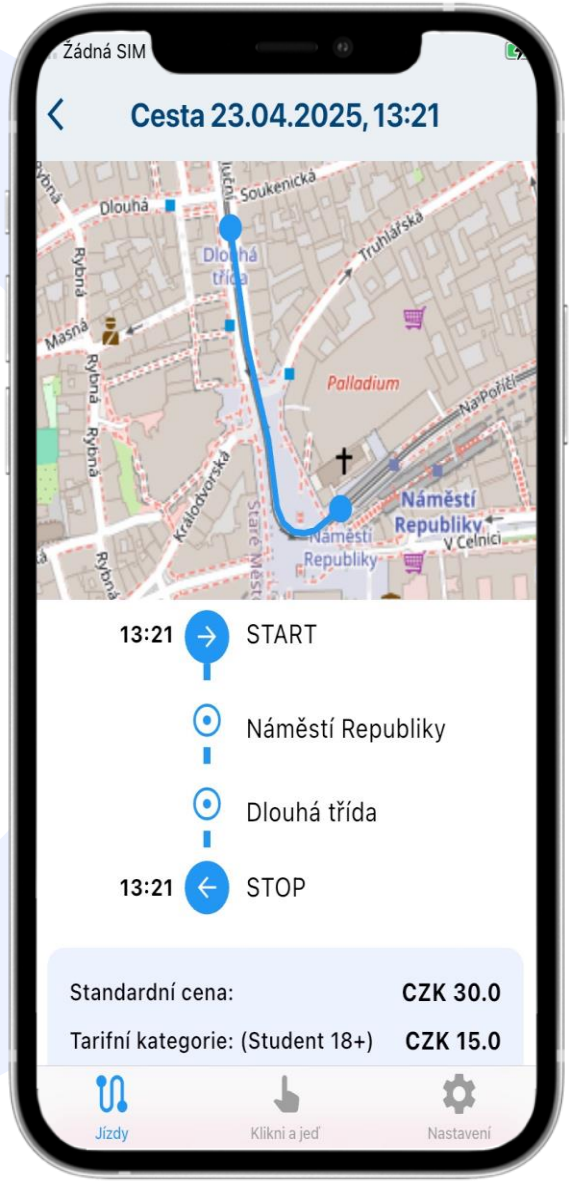
XT-Card combines card management, mobile apps, e-shops and revenue clearing with experience in complex system integration. Its transportation projects include the major solutions for e.g. Prague City eTicketing solution, Czech Railways' In-karta, IREDO and the Moravian-Silesian eTicketing ekosystém and many others. Customers value its responsive support, professional approach and reliable delivery.

Introducing the concept
Tap and ride ...

Virtual pay-as-you-go ticketing allows passengers to travel within a transport network without buying tickets in advance. The user starts the mobile app, which tracks their route using GPS, and stops ticketing when the journey ends.

The system then calculates the fare based on the distance travelled and the applicable tariff, and automatically processes the payment. This approach offers greater flexibility and convenience: passengers pay only for the distance actually travelled, without having to deal with paper tickets or understand the tariff beforehand.

XTCARD
Pay As You Go...



Swipe to ride

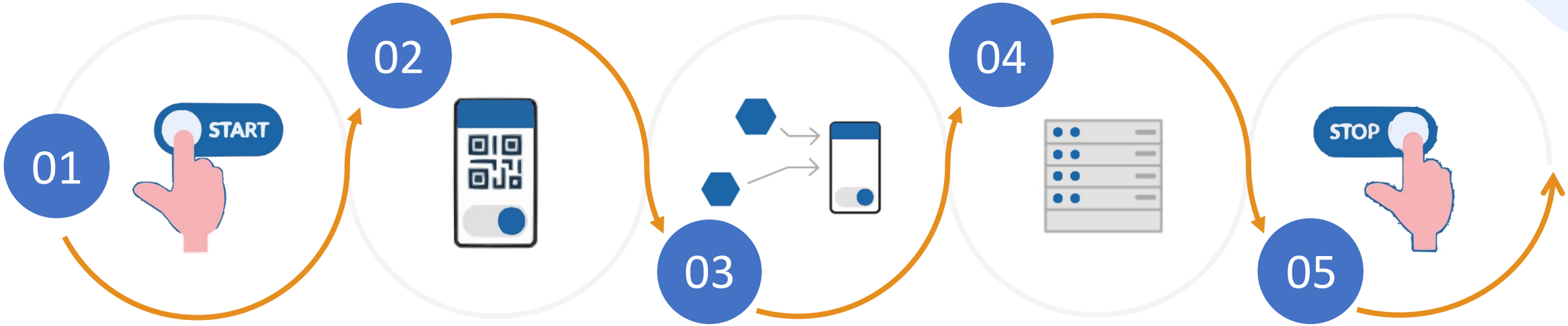


A new standard in transport ticketing

A simple way to travel without knowing the tariff or worrying about ticket duration and zone validity. No advance payment is required: you pay only for the route actually travelled, always at the lowest possible fare. Daily capping ensures that the total never exceeds the price of the relevant day ticket.

This type of virtual Pay-As-You-Go ticketing, also known as TAP IN/OUT, is gradually becoming standard in many modern European cities and in nationwide fare systems, for example in the Nordic countries.

Ticketing process



START

The passenger starts a journey - Check-IN

Secure QR code

The server provides a QR code for passenger validation and ticket inspection devices

Data collection

The app collects journey data from GPS, Wi-Fi, speed and time sensors

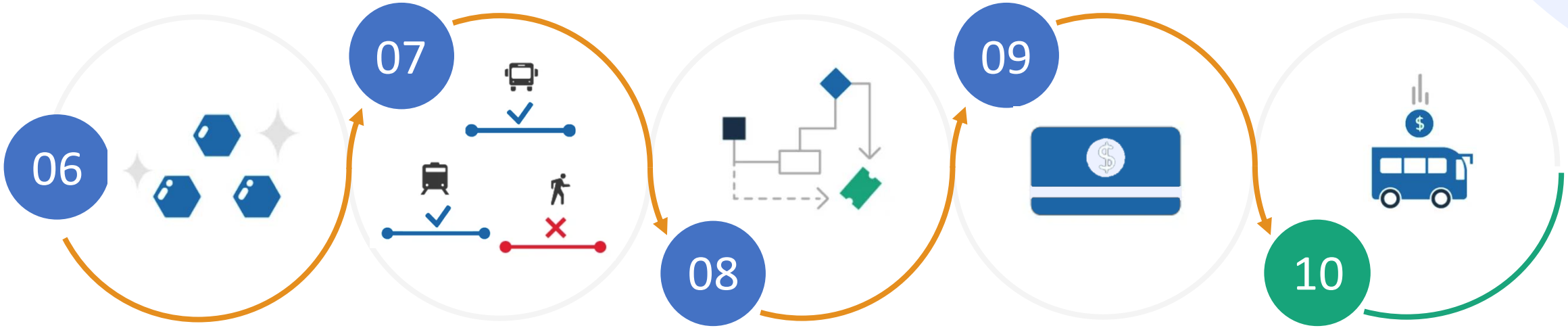
Back-End

Data is sent to central servers for further processing

STOP

The passenger ends a journey - Check-OUT

Ticketing process



Data cleansing

Inconsistencies and logical errors are removed from the data

Route reconstruction

AI and machine learning reconstruct the entire journey, including stops, services and times

Fare calculation

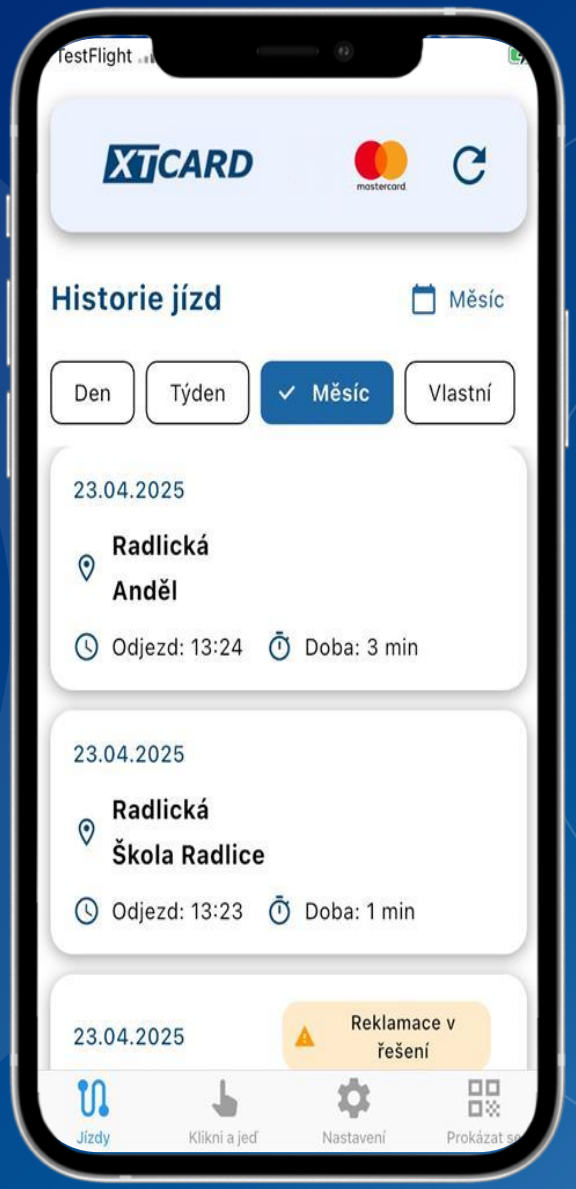
The fare is calculated from the reconstructed route and available tariff data

Settlement

The passenger is charged for the day's travel, with daily capping applied

Clearing

Funds are transferred to carriers or transport network operators



A complete travel overview
No fare expertise needed

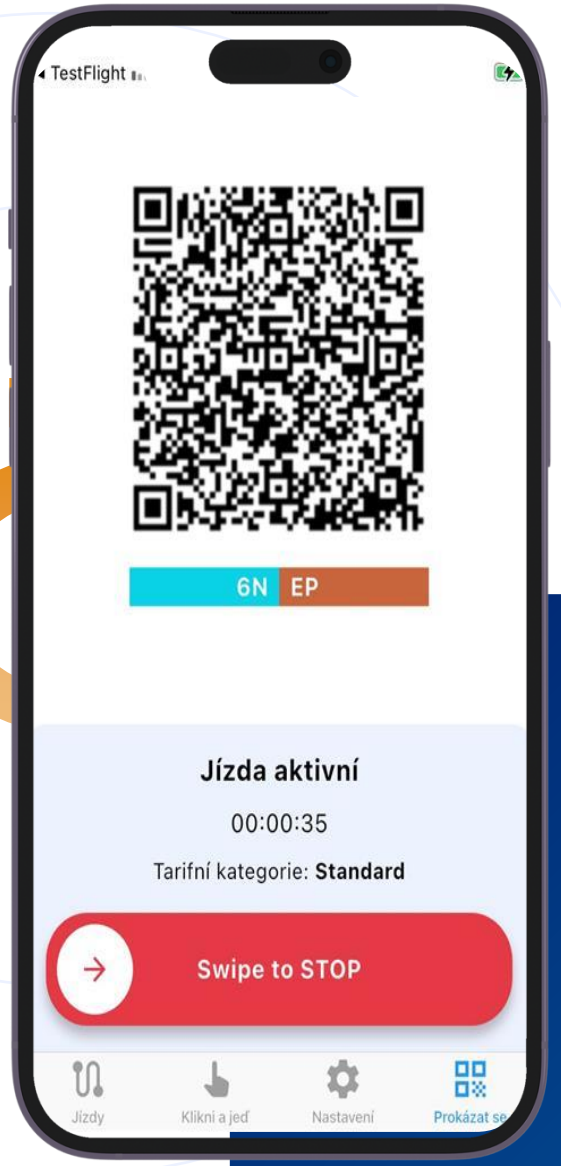
Using data collected during the journey and machine learning, the app reliably reconstructs the passenger's entire route, including transfers and breaks. Users receive a clear summary of their journeys, with a map and the fare for each journey, reflecting their passenger category and any other applicable discounts.

AI

Modern machine learning and AI technologies not only reconstruct the route reliably, but also detect various types of fraud, correct passenger data and intelligently recognise the mode of travel and means of transport used.

Low costs for Solution deployme

The app generates a secure QR code when a journey starts. This code can be tailored to the relevant fare system and use a standard already implemented in that network, such as a day ticket created virtually for validation purposes. Actual settlement takes place at the end of the day, based on the journeys made.



No hardware changes needed

The system will be able to work without changes to existing ticketing equipment by using the standard already implemented in the network.

TAP IN/OUT from scratch

Transport networks without TAP IN/OUT can implement the solution without buying or upgrading expensive on-board hardware, while retaining the same ticketing principle and passenger functionality.

Smart features

The system will offer several smart features to maximise automation for both customers and operators. For operators, these functions reduce costs and prevent problems. For customers, they provide a positive user experience.

- Fraud management
- Multiple fare systems
- SDK KIT
- SMART START/STOP
- Connected transport networks
- Universal app, White-label app
- Automatic fare calculation
- Daily capping
- Detailed public transport usage data
- AI route calculation
- Apple Pay/Google Pay
- Full clearing for operators

Passenger comfort

The app and the overall solution focus primarily on the end user and their comfort when travelling on local and integrated public transport. Users will be able to use the same kind of solution found in modern cities around the world.



SMART START/STOP

The app automatically detects when a passenger starts or ends a journey and notifies them if TAP IN/OUT is not active. It can also automate these actions so that users do not pay more than the fare for their actual travel.



Universal app

The XT-Card app can support multiple fare systems in a single application. Wherever users travel, they can use a familiar app without having to register again.

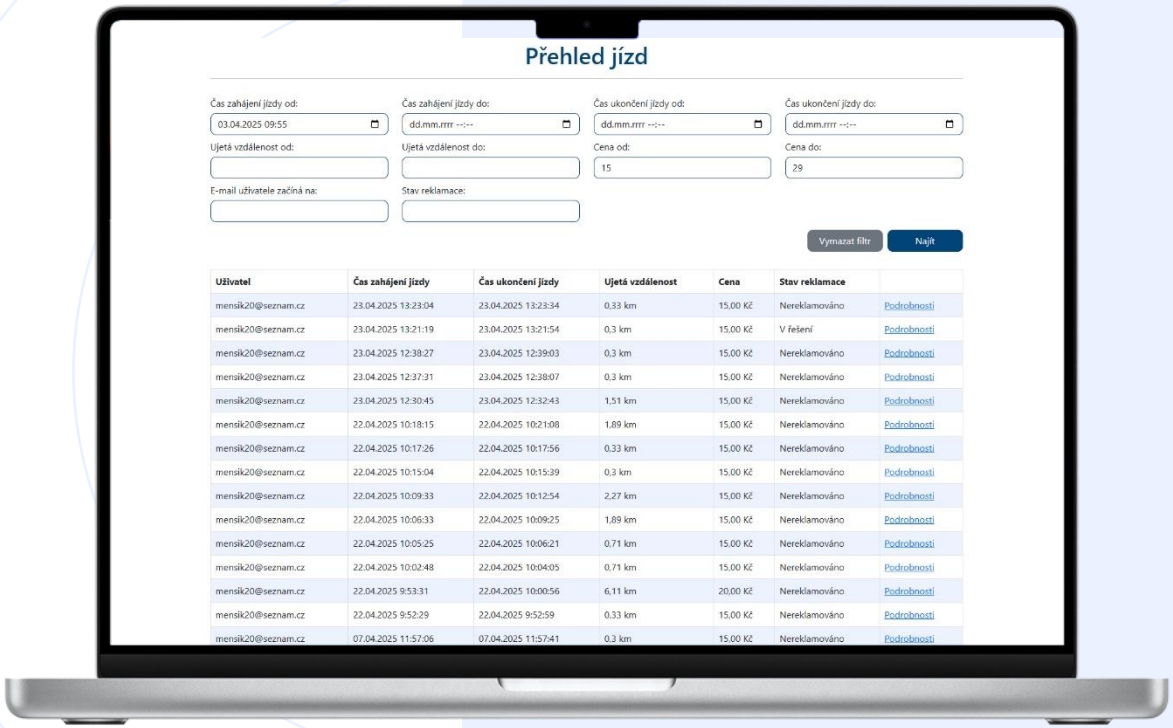


Simple payment management

Alongside standard card payments, users will have access to Apple Pay and Google Pay. They will be able to manage personal and business journeys using different cards and separate tax receipts for straightforward expense accounting.

Administration portal
Back office

The solution will include an extensive administration portal and a back-office module to help customer support resolve complaints, including incorrectly calculated routes and payment issues. By its nature, the system may calculate a proportion of routes incorrectly because of fare exceptions, service disruptions and other circumstances. Customer support therefore needs effective tools to investigate the problem and resolve each request to the customer's satisfaction.



Smartwatch Ready

The entire solution can be easily implemented on smartwatches. Passengers can start or stop a journey and display a QR code for ticket inspection or validation directly on their watch, without taking out their mobile phone.



SDK KIT

The SDK packages the application into an implementation kit that can be integrated into existing third-party apps through a documented interface.

Existing transport apps can add XT-Card Pay As You Go alongside their current functionality and fully integrate the system into their ecosystem, including customised branding. The SDK handles the complete functionality, security and processes, just as a standalone app would.



Full integration

Transport operators and integrators do not need to launch another separate app. Passengers can access all the functionality in the solution they already know.

Flexibility

XT-Card Pay As You Go can serve both networks without an existing mobile app and those that already have one. The flexibility of XTC Pay As You Go integration offers a wide range of deployment options.

Branding Mastercard

Travel smarter with Mastercard ...



Thank you

Ing. Martin Rejzl

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