



**PayiQ**<sup>®</sup>

**SERVICE PROVIDERS USING  
PAYIQ TECHNOLOGY**

## Turku Region Public Transport - Föli

Turku, the capital of southwestern Finland and one of the major harbor cities in the northern Baltic sea, has grand ambitions as a future smart city. Its cooperation with PayiQ started when the city and surrounding municipalities wanted to offer mobile ticketing to the handheld generation and casual travelers. PayiQ was chosen as the development partner through competitive tendering.

For PayiQ Turku region was the first major client to use the platform. Turku decided to tailor the PayiQ White Label app to their needs and brand it Föli. The app has evolved significantly through a collaborative effort during the years. Turku started with single tickets for different customer segments and day tickets ranging from 1 to 14 days. Tickets are validated in realtime by ticket readers in the buses. The app was nationally awarded as the Best Mobile Solution in Finland 2016.



The development continues. Turku's app was the first in the world to offer mobile top-up of travel cards. The app can be used to top-up value cards and to add new seasons to season tickets. Turku has also offered combination tickets to its customers. Customers have had the possibility to buy an entrance ticket to a fair and a day ticket to public transport – all combined into one ticket available on mobile app. Turku has broadened its ticket range further by offering series tickets and mobile season tickets.

[www.foli.fi](http://www.foli.fi)

**FÖLI**  
TURUN SEUDUN  
JOUKKOLIIKENNE



## MaaS Global

Maas Global is the world's first Mobility as a Service (Maas) operator that combines multiple forms of travel into one request, one app and one monthly fee. Its Whim app is already available in several countries and the startup aims to be one of the leading operators in the worldwide 10,000 billion Euro mobility market. PayiQ's ticketing technology is integrated into Whim app, playing its part in living up to Maas Global's mission, which is to make the Whim experience as enjoyable as having your own car.

[maas.global](https://maas.global)

**whim.**

**Maas** GLOBAL





Photo by Petri Haanpää

## Oulu Region Public Transport

City of Oulu is the most northerly of bigger Finnish cities and the home to many of the country's high-tech research facilities and growth companies. Its wellfunctioning public transport system is one of its calling cards, and it wants to use the latest technology to offer its residents, businesses and tourists an easy alternative to cash for paying for bus tickets. Oulu and the surrounding regions use PayiQ's White Label app for its mobile ticketing and theirs was the first transportation service in Finland to combine mobile tickets and traveling zones.





## Kyyti Group

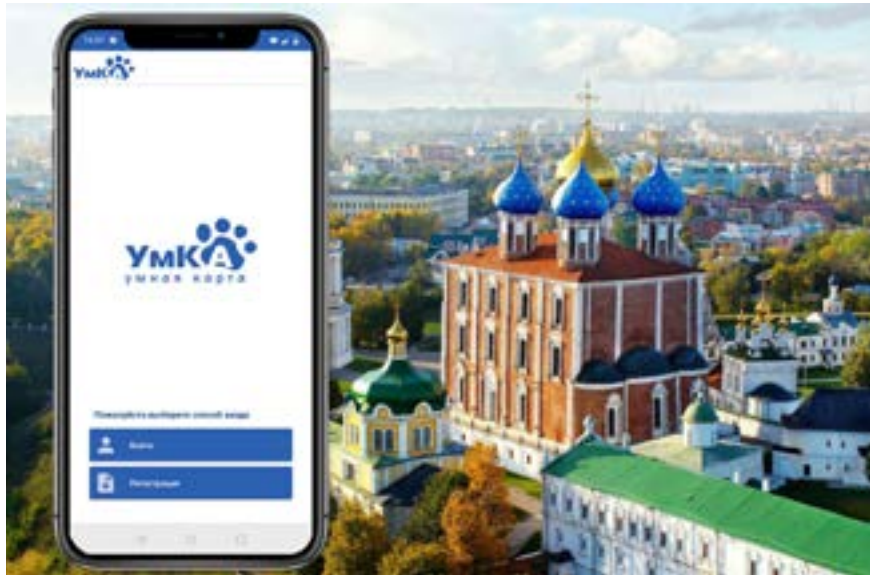
Kyyti Group is a rapidly growing private Mobility as a Service (MaaS) operator providing on-demand capabilities. They have integrated PayiQ technology into their own mobile solution. Kyyti is a good example of the usage of PayiQ Online Cloud API and the OEM capabilities of the PayiQ Platform. Kyyti offers their products and services through their own apps and their payments and transaction security is transparently managed by the PayiQ backend platform. This allows Kyyti Group to focus on their own business goals and their own solutions while the complexities are conveniently handled by the PayiQ platform with the built-in Fraud Prevention Engine.

[kyyti.com](https://kyyti.com)

**KYYTI**



## Ryazan UMKA Smart Card



PayIQ offers a mobile application in the city of Ryazan to replenish UMKA smart card.

The UMKA smart card app is a quick way to pay for travel with a transport card and buy monthly passes. Users can at any time check their card balance, top up history, and receive notifications and news from the operator all with their smartphones. The application allows topping up of multiple transport cards, which is very convenient for a family.

To use the app user only needs to register an account. The Faster Payments System (FPS) was chosen as the payment mechanism for the application – being the most effective one for the operator. The advantage of this payment method for the passenger is the possibility to choose any bank application installed on the user's smartphone if the selected bank supports FPS. Money is credited to the operator's account immediately after the passenger authorizes the transaction.

UMKA smart card app was taken into use in less than a month. It is based on PayiQ's Ticketing as a Service platform that enables an easy and cost-effective transition from traditional tickets to dynamic products and services. The key benefit for customers is easiness and simplicity; everything can be handled with a mobile phone.



**Contact us to learn about how our solution  
can benefit your service:**

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