PayiQ®

THE PLATFORM

Easy to use mobile ticketing platform with world-class fraud prevention

PayiQ®

PayiQ TaaS® (Ticketing as a Service) is a **cloud-based service for anyone wanting to sell a mobile ticket or a bundle of mobile tickets** to the end customer as one simple transaction.

The initial users of PayiQ have been public transportation systems that are using the service to handle the increasing number of one-time mobile ticket buyers. Right behind them is the potentially explosive market of Mobility-asa-Service that offers an alternative to owning a car by combining multiple integrated modes of transportation behind one app and one periodic fee. PayiQ TaaS® is an intelligent information handling and ticketing layer that enables both local and global MaaS solutions.

PayiQ®

There are two ways to start using PayiQ. You can build your own local branded ticket app using our white label application or you can integrate our ticketing platform into your service via our Online Cloud API, and give access to anyone you like.

The technical core of PayiQ is not payments, but fraud prevention. The intelligent fraud prevention engine calculates a fraud likeliness score for every transaction, whether a payment or an authentication. The score is based on several parameters, such as the used device and location. If the score is high, the transaction will be rejected. There are different plugins that can be used to analyze and calculate the score for increased understanding of user behavior.

The backend software serving customers and their applications runs on **secured Linux operating system managed by default in Microsoft Azure cloud** using Microsoft data-center closest to the customer's geographic region (or, in special cases, in private national datacenter). PayiQ also utilizes HERE positioning system that geographically locates every transaction done through the system.

PayiQ supports all common payment methods. Purchases can be charged through mobile phone billing and all the usual credit cards. In addition, online wallets or consolidated invoicing can also be used. Our data handling complies with the PCI DSS information security standards that meet all the requirements defined by international credit card companies.

Every transaction is a chance to learn more about customers and together these transactions form big data sets that can be used to further develop transportation services, event marketing and management and the overall customer satisfaction.

The Benefits of PayiQ TaaS®

Customers appreciate more and more simplicity in buying tickets and services in the device they always carry, the mobile phone. In order to make the customer experience as good as possible, they must feel safe with the solution and be able to use the payment methods they prefer. They must also be able to shop their tickets at any time without having to stand in line. And the validation of the ticket while entering transportation or an event should be fast and smooth.

SECURE

PayiQ TaaS® contains intelligent fraud prevention that detects potential risks in real-time so they can be tracked and prevented. Data handling complies with the PCI DSS information security standards which meet all the requirements defined by international credit card companies. By reducing the cash in circulation, the security of the staff is also increased. No frauds mean no loss of money for the operator.

PayiQ is compliant with EU General Data Protection Regulation (GDPR) and Payment Services Directive (PSD2).

VERSATILE

PayiQ TaaS® offers a flexible mobile payment system that supports all common digital payment methods. Purchases can be charged through credit and debit cards, mobile operator phone billing, consolidated invoicing, online wallets or other preferred payment methods.

With the PayiQ Tickets app customers can be offered multimodal transport services as well as combination tickets. A combination ticket could for example be a ticket to an event and transportation to the venue.

Ticket products are flexible and can be offered as a single or periodic ticket, with recurring payments, top-up of travel cards etc.

Pricing is dynamic and can quickly be changed and instantly made available to customers without the need for application upgrades. With PayiQ Tickets Live Content customers can also be offered new contents and services.

Tickets can be sold in the generic PayiQ Ticket app, through a branded app with our white label solution or integrated in your service via our cloud API.

COST EFFECTIVE

Using PayiQ TaaS® is both cost effective and has fast time to market. The initial capital cost for implementation is low and the running costs consist of a license fee and transaction-based payments.

The online cloud solution makes it scalable and easy to grow with regardless of operator size. The Ticketing as a Service solution can easily be integrated into a third-party system with the API.

Base your purchase decision on a real-life pilot

PayiQ®

CONTACT
Initial contact and specifications

SOLUTIONS
Proof of solution in days

DECIDE
Decision on purchase and roll-out

DELIVER
New services available in two weeks

Implementing mobile ticketing into an existing transport system may sound like a daunting task. No transport authority wants to see broken deadlines, mounting costs and experience the wrath of dissatisfied travelers.

The best way to prepare for a large-scale implementation is to pilot the service in few specific routes and means of transportation. Let's say a bus line or two, a tram route and a train connection.

PayiQ can build a pilot program with ticketing system, validation infrastructure (reading of the tickets) and relevant reporting in less than a month (Two weeks is our record so far!). The routes are chosen together with the customer and the data collected is not just quantitative, but we also interview users, both end-users and operators, of their experience to get a full picture of the program's successes and development areas.

The data from the pilot is a solid foundation on which to build the decision regarding wider implementation. The service can be scaled in intervals, it can be implemented service-wide, or, especially in the case of municipalities, a public procurement can be organized based on real experience and real data.

Built with service integrators in mind

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A third-party systems integrator is needed when a customer wants to integrate PayiQ service into a private cloud instead of using the Azure-based standard option. In this case the systems integrator does the last mile development and, in some cases, also takes care of the hosting. At times, PayiQ's ticketing is something an integrator wants to offer in its own service portfolio.

The technology was built with this in mind: it is a scalable service with open integration cloud API, which supports a wide range of system integrations, such as route management solutions, operator backbone systems, loyalty programs, data analysis and reporting. It allows mobile ticketing and payment

with real-time fraud prevention to be integrated into wide variety of online services.

PayiQ client software, both web user interfaces and mobile apps, communicate with the backend through Online Cloud API. All the integrations are produced through these interfaces. For security reasons, there is no other communication access with the backend platform.

PayiQ online service is fully documented and the documentation is available to our partners. We provide our OEM customers access to our Online Cloud API to enable full embedding of our technology into third-party solutions.

The online documentation is password protected and can be found here: **https://payiq.net/developer-resources/**

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

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