



SUCCESS CASE

## Smart Cities & Mobility

### Open and Interoperable Payment Solution for Metro Systems

Implemented in: Panama

#### Challenge:

implement an open ticketing system with EMV cards in the Panama City Metro, at no cost to the operator and with the possibility of future integration with other urban transport modes.

#### Solution:

- Implementation of an open ticketing model for metro systems, based on contactless bank payments.
- Adoption of international EMV standards to enable direct payments with cards and enabled devices.
- Flexible Pay-as-You-Go fare model, with the possibility of point-to-point charging.
- The technological foundation was prepared for the issuance of specific transport cards and future integration with other modes.



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## Benefits:

Interoperable payment across the entire mobility system.

Inclusion of users from all social profiles.

Future expansion to buses, trains, and cable cars.

Economies of scale for new users.

Integration with international ticketing standards.

Modern and secure experience for metro users.

Tags: Open Payments; EMV; Contactless; Urban Mobility; Interoperability; Metro Transport; Financial Inclusion; Smart Mobility.