

Have Card, Will Travel: MBTA Introduces Mobile Credit Card Payment Option

Keolis Commuter Service (Keolis) operates the Massachusetts Bay Transportation Authority’s (MBTA) rail system, the fifth largest in North America. The MBTA and Keolis recently expanded their partnership to align through incentives and global best practices increases to revenue and ridership. As a component of this directive, the rail operator recognized a need for better insight into ticket and revenue numbers than what the MBTA’s paper ticket system provided. The paper tickets were tallied once a month, making limited data available only once every 30 days. In order to create a new marketing and promotional campaign that would boost ridership and optimize schedules, Keolis needed readily available, in-depth data that could form the basis of its new growth initiative.

THE CHALLENGE

In addition to addressing the lack of data, Keolis wanted to tackle another problem: a top complaint from passengers was the inability to pay onboard with a credit or debit card. MBTA’s Greater Boston area commuter rail moves an estimated 127,000 riders a day, but its onboard ticketing options were limited. Passengers could purchase tickets with cards from a kiosk at the station or in-person at a ticket window. However, if riders boarded the train without tickets, they would have to pay cash, or download the MBTA’s Commuter Rail mobile ticketing app.

Boston is a large tourism destination, so visitors or occasional users on board who didn’t have cash had two choices: download the app to pay or be issued a post-ride payment form to mail in later. Additionally, this cash-only option onboard was a security issue for conductors who had to carry large sums of money. Since fares are determined by departure and arrival zones, for



ISV: e-Nabler, creators of eMobilePOS and RailSales mPOS

Challenge: Lack of data and inability for passengers to pay onboard with a credit or debit card

Solution: RailSales mPOS from e-Nabler

Products: iPhone 6S equipped with RailSales’ mPOS, Infinite Peripherals’ Linea Pro 6 scanner, Star Micronics’ SM-S230i handheld printer

non-ticket holders onboard, conductors had to memorize zone pricing to calculate the fare of a ticket, accept payment, then calculate the change to return to the passenger, or issue a non-payment form before moving on to the next rider. There could be up to 188 travelers in each car, so waiting for people to download the app or issuing them a post-ride payment form made each conductor's job take longer than it should. In addition, riders who accepted the post-payment form were on the honor system to mail it in, so MBTA would risk loss of revenue on riders who didn't carry cash.



THE SOLUTION

Conductors already carried Mobile Computing Devices (MCD) to receive notifications and train information, so Keolis sought a solution that would integrate with the hardware that was already in use. The rail operator partnered with the software company e-Nabler Corp, developers of eMobilePOS suite of point-of-sale applications for their unique mobile solutions expertise, who developed RailSales mPOS, which supports onboard ticket purchases with various tender types such as credit or debit cards. e-Nabler's system runs on the Apple iPhone 6S (MCD) with an Infinite Peripherals Linea Pro 6 scanner and a Star Micronics SM-S230i handheld printer. Star's SM-S230i is a 2" portable Bluetooth and USB printer that is compact and lightweight, so it can be worn on the conductors' belts. The printer is MFi certified and easily connects to and pairs with the MCD.

This setup allows conductors to use the same interface they were already familiar with, which eliminated the need to carry a second mobile device and train on a new mobile operating system. The RailSales ticketing application's new dynamic scheduling interface gives conductors up-to-the-minute train, zone and station selections for fare calculations and makes the end-of-day shift reconciliation accurate and much more convenient. RailSales mPOS also gives passengers the ability to pay on the train with a credit or debit card, or cash and get a receipt that can be validated visually or by scanning the receipt's QR code.

The new fully operational integrated mobile RailSales solution was successfully rolled out in record time to approximately 400 conductors over four months after a successful 10-conductor pilot.



RESULTS

e-Nabler's RailSales mPOS solution allows Keolis and MBTA access to more in-depth anonymous data about riders' habits, including what times they're riding, which routes they're using, whether the trip is on a weekday or weekend, and additional station-to-station info that was not previously available. Keolis is now able to compile the new data to create business practices that will increase passenger counts on lower-use days and times and improve scheduling. It also gives the rail operator data that can be integrated with sales figures for monthly pass and mobile app tickets, so Keolis can see the total amount of revenue for all riders.

On the train, people can now pay with debit and credit cards, as well as cash. Conductors can also sell multiple fares more efficiently, apply rider attributes (senior citizen, student, military, etc.) for special pricing, and collect fares for infrequent and seasonal special event trains that may be inserted into the normal schedule. The familiar, fast iOS interface of RailSales application allows conductors to quickly and accurately process fare payments, issue tickets and continue to the next passenger, and eliminate the manual end-of-day reconciliation. Keolis predicts that between 70% and 80% of passengers who currently use cash will switch over to card payments with the new mPOS solution. Visitors and infrequent riders who do not carry cash will also have an alternate payment option, which helps to capture revenues that may otherwise be lost. It's expected that in the long term, the convenience of onboard card payments will increase ridership and overall commuter rail revenue.

Keolis has access to close real-time data for every transaction processed by the new RailSales application. The resulting business intelligence from the system will also yield operational efficiencies such as revenue management and improved scheduling, while passengers benefit from the modern system's easier-to-read printed tickets, leading to greater MBTA brand loyalty.

