# PayiQ

Smart ticketing for a smart future

# THE PLATFORM

# Easy to use ticketing platform with world class fraud prevention

PayiQ is **cloud-based service for anyone wanting to sell a ticket or a bundle of tickets** as one simple transaction to the end customer. The first 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 as a Service (MaaS) operators that offer an alternative to owning a car by combining multiple integrated modes of transportation behind one app and one periodic fee.

The next wave of users will be events organizers that want to integrate ticketing and validation into their own events site or app. After that the possibilities are endless. You can combine any form or combination of transportation with events or museums or sports facilities.

payiq.net/company

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**There are three ways to start using PayiQ.** The fastest is to start selling your tickets through the PayiQ Tickets general app. This way you can get going within hours. The second option is to build your own branded ticket app using our white-label application. The third is to integrate our ticketing service into your service via our Online Cloud API.

**The technical core of PayiQ is not payments, but fraud prevention.** The intelligent fraud prevention engine calculates a score for every transaction, whether a payment or an authentication, based on the device used and the location. If the score is high, the transaction is 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 a secured Linux operating system managed by default in Microsoft Azure cloud using Microsoft datacenter closest to the customer's geographic region (or, in special cases, in private national datacenters). PayiQ also utilizes the HERE positioning system which geographically locates every transaction made 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 which meet all the requirements defined by international credit card companies. PayiQ technology has also been audited by F-Secure.

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

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# The Benefits of PayiQ Smart Ticketing

Customers are more and more appreciative of simplicity while buying tickets and services through 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 a venue should be fast and smooth.

## Secure

PayiQ Tickets 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 means no loss of money for the operator.

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

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## Versatile

PayiQ offers a flexible mobile payment system that supports all common 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 content and services.
Tickets can be sold in the generic PayiQ Ticket app, as a branded app with our white-label solution, or integrated with your service via our cloud API.

## Cost effective

Using PayiQ Ticketing as a Service is both a cost-effective and fast time-to-market solution. The initial capital cost for implementation is low while the running cost consists of a license fee and a transaction-based fee.
The online cloud solution makes it scalable and easy to grow, regardless of operator size. Through the API, the Ticketing as a Service solution can easily be integrated with a third party system.

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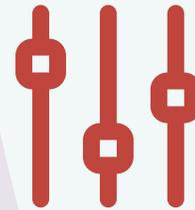
# Base your purchase decision on a real life pilot

## Build a Pilot

Build a pilot program for a specific need in less than four weeks.

## Test Viability

Offer the service to end-users in the real world for a suitable test period.

## Analyze Results

Dig into an analysis of, and conclusions on all relevant pilot data.

## Decide on Implementation

Base purchase decision and implementation on real data from a real case.

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

**The best way to prepare for a large-scale implementation is to pilot the service** on a 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, as we also interview end-users as well as operators about their experience, in order 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** or it can be implemented service-wide and, especially in the case of municipalities, public procurement can be organized based on real experience and real data.

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# Built with service integrators in mind

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

The technology was built with this in mind: it is a scalable service with an 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 with a wide variety of online services.

PayiQ's client software, both Web User Interfaces and Mobile Apps, communicates with the backend through the Online Cloud API. All the integrations are produced through these interfaces. For security reasons, there is no other communication access to the backend platform.

PayiQ's 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/en-us/developer/

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## Challenging smart ticketing.

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

**E-mail: sales@payiq.net**
**Phone: +358 2 480 842 67**

Tuomo Parjanen, CEO
tuomo.parjanen@payiq.net

payiq.net