

URBAN MOBILITY OPEN PAYMENTS FORUM

presents

Open-Loop Payment in Multi-Operator Environments

ABOUT THE PROJECT

1. The Challenge

Open-loop payment is increasingly being introduced within individual public transport networks. For PTOs and PTAs that have implemented it, the next challenge often arises when passengers travel across operator, modal or authority boundaries. In multi-operator environments, open-loop payment raises questions that go beyond acceptance at the validator. Fare rules, payment processing, revenue allocation, customer support, inspection, risk and governance may all need to work across several organisations.

Key questions include:

- What level of open-loop integration is needed for the passenger journeys in scope?
- Can operators accept the same payment method while maintaining separate fare rules?
- Where is coordination required for capping, transfers, refunds, inspection or

customer support?

- How should revenue and risk be allocated between participating organisations?
- What governance model is realistic for the existing market structure?

This initiative by UITP's Urban Mobility Open Payments Forum explores how PTOs and PTAs can approach these questions in a structured way, recognising that multi-operator open-loop integration can take different forms — from common payment acceptance to deeper coordination of fare, operational and governance arrangements.

2. Objective

The objective of this project is to develop a structured, practice-based reference framework for PTOs and PTAs working on open-loop payment in multi-operator environments. The project will help participants clarify options, dependencies and trade-offs across four perspectives:

- **Organisational** — how governance, accountability, decision rights and operator participation can be structured across multiple organisations
- **Commercial** — how fare coordination, revenue allocation, payment risk, chargebacks, fraud exposure and financial responsibilities can be addressed.
- **Technological** — how open-loop architecture, back-office interoperability, validation models and interaction with existing ticketing systems can be approached.
- **Legal and regulatory** — how data sharing, liability, compliance responsibilities, inspection and dispute handling need to be considered.

The project will draw on participants' experience and structured peer exchange to identify common patterns, practical options and decision points for different multi-operator market structures.

3. Who Should Participate

The project is intended for PTOs and PTAs that are already committed to open-loop payment and are considering, preparing or managing its use across multiple operators, modes or authority areas. Participants may come from different market structures, including authority-led, operator-led, federated or mixed environments.

4. Working approach (one-year programme)

Phase 1 – Baseline mapping

Phase 1 will establish the starting points of participating markets. It will map the current context across four areas:

- **Market context** — operators, modes, passenger flows and relevant journey patterns.
- **Current maturity** — existing fare integration, revenue-sharing arrangements and open-loop deployment status.
- **Institutional setup** — decision-making structures, coordinating bodies and allocation of responsibilities.
- **System setup** — validation approach, ticketing and payment systems, and relevant back-office arrangements.

The outcome will be a set of typical starting points for multi-operator open-loop environments.

Phase 2 – Integration Spectrum

Phase 2 will investigate the different levels at which open-loop integration may be considered across operators. This may include:

- Common payment acceptance;
- Coordination of fare rules;
- Capping and transfer logic;

- Revenue allocation;
- Inspection, refund, and customer support processes.

The objective is to clarify the spectrum of possible arrangements that may be considered by PTOs and PTAs.

Phase 3 – Four Perspective Deep Dives

Phase 3 will examine the main choices, dependencies, and trade-offs across four perspectives:

- **Organisational** — governance, accountability, decision rights and operator participation.
- **Commercial** — fare coordination, revenue allocation, financial risk, fraud and chargebacks.
- **Technological** — validation models, back-office interoperability, architecture choices and interaction with existing systems.
- **Legal and regulatory** — data sharing, liability, compliance responsibilities, inspection and dispute handling.

The deep dives will use participants' experience to identify common patterns, practical options and issues requiring further attention.

5. Outputs

The project will produce practical outputs for participating organisations and the wider Urban Mobility Open Payments Forum community.

1. Public paper

A public paper will consolidate the main findings of the programme, including:

- Typical starting points for multi-operator open-loop environments;
- The integration spectrum and possible ambition levels;
- Organisational, commercial, technological, and legal/regulatory options;

- Key trade-offs, dependencies, and decision implications;
- Practices or considerations that emerge from participant experience.

2. Diagnostic toolkit

A practical toolkit will help PTOs and PTAs assess their own context and possible integration pathway. It may include:

- An integration maturity self-assessment;
- Governance and decision-mapping canvases;
- Commercial and risk allocation checklists;
- Structured questions for internal or peer workshops.

3. Peer exchange and dissemination

The project will include webinars or structured exchange formats to share interim findings, test emerging conclusions and support wider discussion within the Urban Mobility Open Payments Forum community.

6. Participation Model

The project will be organised around an invitation-based core working group, supported by wider workshop and exchange formats.

The working model will include: a core group of selected PTOs and PTAs; wider workshops for validation and exchange; and, confidential exchange options where needed.

Planned workshops:

- **1st workshop: 24 June 2026, Brussels**
- 2nd workshop: 28 October 2026, Montreal
- 3rd workshop: to be announced

CONTACT PERSONS

Andrea Soehnchen

Project Manager

Urban Mobility Open Payments Forum

andrea.soehnchen@uitp.org

Iryna Moroz

Communications Officer, UITP

Iryna.moroz@uitp.org