

Quicker and hygienic way to get your ticket: Cash-free and contactless payment now available in some buses in Paderborn

From now on, passengers on the green go.on buses can pay for their tickets with Girocard and credit card in addition to cash. The start of the project was very successful and offers potential for local expansion and nationwide use.

Martinsried (Munich), Paderborn 22 April 2020: Innovative variety in public transport payment: Electronic payment terminals were installed in 15 green buses belonging to the bus company go.on as part of a pilot project. The people of Paderborn can now use these to make cashless purchases of tickets with a debit or credit card. The bus company go.on are setting a positive example with this pilot project and demonstrating how simple cashless payments on local public transport can be. Consultation on an expansion to additional parts of Paderborn's local public transport is already taking place. The East Westphalian transportation association (VPH) and go.on are thus pioneering cashless and contactless payment on local public transport in Germany.

The service has already been very well received: "We've received a lot of positive feedback and seen a high level of acceptance of cashless payment in our 15 terminal buses. For many of our passengers, the option of being able to buy a ticket even without having any change is a great help and also reflects payment behavior in retail and online shopping: Consumers want a choice of payment options. That is why we are going to have our electronic payment transactions specialist, epay, equip more buses with payment terminals in the future," explains Dirk Hänsgen, Managing Director of go.on, Gesellschaft für Bus und Schienenverkehr mbH. Udo Wiemann, Managing Director of VPH, is also sure that the trend toward quicker and hygienic payment will also cause a speed-up of ticket sales in the mobithek. A few months ago, the mobithek was also converted to cashless payment options.

Due to the current restrictions caused by the Corona pandemic, bus entry is currently only possible through the back doors. The driving personnel must be protected to the maximum extent possible. In order to counteract the massive loss of revenue caused by the restricted ticket sales, go.on has decided to protect the driver by a plexiglass window and to offer ticket sales again. The payment option via the terminal helps enormously here. From 23 April 2020, when school transport is restarted, it will again be possible to enter at the front door of the bus near to the driver. "We ask our passengers - as in the past weeks almost all retailers - to pay only cashless if possible. This is more hygienic and protects driver and passenger from possible infections," says Dirk Hänsgen. The service is available in all R50/R51 and R20 buses.

Flagship Paderborn project

As a full-service provider for e-payment solutions, epay realized the integration of payment terminals into the buses' existing cash register system. epay, which has its headquarters in Martinsried near Munich, developed an interface that enables the bus cash register to communicate with the epay payment terminal. The result is having greater convenience when paying and having an alternative to cash. With its entry into the local public transport market, epay is increasingly entering another area where payments are primarily made with cash: "We are very satisfied with the pilot project, as it is a technically sophisticated solution that is scalable by integrating the terminals into the existing cash register systems of buses and other local public transport vehicles. That is highly significant because the demand for innovative payment methods is growing in many sectors that primarily use cash. Our answer to this is offering the widest possible range of diverse payment methods from one single source," says Sebastian

Anslinger, Payment Sales Director at epay. The connection of further popular QR-based payment methods is conceivable, for example.

Financial institution Sparkasse Paderborn-Detmold, one of the drivers of the project

As one of the leading providers of payment services, gift card and prepaid products in Europe, epay has already been a partner to savings banks in the field of payment transactions for many years. The most widespread cashless alternatives in the Paderborn project are currently offered using debit and credit cards, and the savings bank Sparkasse Paderborn-Detmold was a strong driver from the start as a local advisory partner. The reasons for the Paderborn Sparkasse to co-initiate the project were the digitalization of the region and its function as a partner for SMEs: "We see ourselves as a driver of innovation for companies, but also in the interests of consumers. We would like to enable people in the region to use the modern and secure method of payment in daily local traffic and thus offer a simple method of payment familiar from the retail sector. The added health benefits of contactless payment are particularly clear at the moment," said Hubert Böddeker, Deputy Chairman of the Management Board of Sparkasse Paderborn-Detmold, at a press event held before the start of the Corona pandemic to test the new payment terminals live.

About go.on

go.on, Gesellschaft für Bus und Schienenverkehr m.b.H. is a union of currently 26 mid-sized bus companies. The company's purpose is to participate in competition proceedings in local public transport in the whole of Ostwestfalen-Lippe. Transport services are currently provided with around 100 buses in the Paderborn, Höxter, and Lippe districts. The company's registered office is at Niederwall 9, Bielefeld.

About Verbundgesellschaft Paderborn / Höxter mbH (VPH)

As a transportation association and service provider, VPH is responsible for mobility in the Paderborn and Höxter (Hochstift) districts in a coordinating role. VPH sells local public transport tickets on behalf of and for the account of the bus and train companies operating in the Hochstift region. It is also responsible for pricing, passenger information, and issuing season tickets and tickets for children and adults in education. VPH is the interface between the transport companies, passengers, and politicians.

About Sparkasse Paderborn-Detmold

Sparkasse Paderborn-Detmold is the oldest savings bank in Germany. Sparkasse Paderborn-Detmold's business activities cover the territories of the towns of Barntrup, Detmold, Horn-Bad Meinberg, Lage, Lügde, Schieder-Schwalenberg, Paderborn, Marsberg, Büren, Bad Wünnenberg, Lichtenau, Salzkotten, and Bad Lippsprünge and also the municipalities of Augustdorf, Schlangen, Hövelhof, Altenbeken, and Borchen.

Sparkasse Paderborn-Detmold had a balance sheet total of 7.753 billion euros in the 2019 financial year and had customer deposits of 5.784 billion euros. This makes it the largest savings bank in East Westphalia. According to the 2018 savings bank ranking list, based on its total assets it is the 35th largest savings bank in Germany. It has 76 branches/self-service locations and employees 1,231 staff.

About epay

epay is a world-leading full-service provider for payment processing and prepaid solutions that processed 1.5 billion transactions in 2019. The company has built up an extensive network of retailers with 728,000 point-of-sale terminals in 53 countries, to connect renowned brands with consumers all around the world. The company offers a portfolio of gift cards (prepaid, closed loop and digital media), business incentives and payment solutions (card acceptance, terminals, e-commerce, mobile and Internet of Payment) for omnichannel commerce, and offers its services thanks to its proprietary cash register integration software. epay is a division of Euronet Worldwide, Inc. (NASDAQ: EEFY), a Kansas-based company which earned \$2.7 billion in revenue in 2019, employing a staff of 7,700 employees and serving customers in 170 countries.



Photo (taken before the beginning of the Corona pandemic): Sparkasse Paderborn-Detmold

Caption: Happy about the new service for passengers at go.on: (from left: Sebastian Anslinger, Sales Director Payment epay / Andreas Bachmann, Verbundgesellschaft Paderborn/Höxter mbh / Claudius Rudolphi, Director Media Channels, Sparkasse Paderborn-Detmold / Dirk Hänsgen, Managing Director go.on / Udo Wiemann, Managing Director Verbundgesellschaft Paderborn/Höxter mbh / Hubert Böddeker, Deputy Chairman of the Management Board of Sparkasse Paderborn-Detmold / Sascha Wiczynski, Sales Electronic Banking and Payments Sparkasse Paderborn-Detmold)

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PRESS RELEASE



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