A first in France: the contactless payment card becomes a ticket in Dijon’s trams

For the first time in France, a transport network in a large French city will equip its trams with contactless validation terminals, enabling passengers to pay for their journeys directly on board using contactless payment cards.

Dijon, 27 March 2018 – Dijon Métropole, Keolis, the Caisse d’Epargne de Bourgogne Franche-Comté, Visa and Worldline announce the launch of a new innovation in the field of open payment for public transport in Dijon. For the first time in France, when passengers (tourists, occasional travellers, regular passengers who have forgotten their ticket, etc.) board a tram, they will now be able to pay for their journey with a contactless payment card, regardless of their bank. This innovation, available throughout Dijon’s two tram lines, will be extended to the city’s bus routes in a second phase.

This new open payment solution enables users to avoid queuing and purchasing tickets from vending machines. All they have to do is board the trams and validate their journey by tapping their contactless payment card on the validation terminal provided for this purpose. They can then travel with total peace of mind, knowing that they always pay the lowest price for their journeys and will not have to present a paper ticket to controllers. Indeed, this open payment system implements the pricing rules in force for standard tickets, namely €1.30 per journey, valid for 1 hour on the two tram lines, and goes further by setting the price of a daily pass, at €3.90, as the maximum price. During inspections, a simple validation of the user’s contactless payment card on the controller’s terminal is sufficient to prove the user’s right to travel. Finally, users of the service who want to view their travel history, or print their receipts if required, can simply go to the website https://www.divia.fr/page/sans-ticket-sans-contact and enter their bank card number. The dedicated page for this purpose is secured in accordance with banking standards.

After "On Dijon", an innovative contract that is unique in the world for the creation and management of a connected "cockpit" of public space facilities in the 24 districts of the city that will be launched in late 2018, Dijon Métropole and its partners will continue with the transformation of their region. At the heart of the innovative policy led by François Rebsamen, Chair of Dijon Métropole, is a rich and varied heritage of remarkable diversity, bringing high quality development.

The capital and epicentre of the Bourgogne-Franche-Comté region, Dijon is a bold and radiant city on a human scale, a university and financial centre with a rich history of solidarity, culture and sport. This first in France, the contactless payment card transformed into a ticket, will facilitate the daily lives of the city’s inhabitants. This innovation also positions Dijon Métropole as a model of sustainable development in the service of its citizens.
"Cities today ensure greater efficiency in public services and consistency of action within one area. This is not a hegemonic role, but a unifying one, involving major innovative projects for the residents of Dijon and the wider region." François Rebsamen

As a benchmark partner for the areas being transformed, Keolis is helping Dijon Métropole to design an optimised universal transport provision that is adapted to the needs of each passenger. With this open payment project, Keolis is developing a new connected transport experience that is both smoother and more enjoyable on a daily basis. By deploying this innovative system across the entire transport network, Keolis is supporting Dijon Métropole in its transformation into a smart city. The deployment of these services enables Keolis to optimise the transport experience for both regular and occasional passengers and to enhance culture and tourism in the city.

"With a visionary and pioneering "smart city" transport policy, this new project confirms the goal of Dijon Métropole to improve the day-to-day transport experience within its region and to simplify access to public transport for everyone. Keolis is proud to be the benchmark transport partner for the implementation of this ambitious policy. With this new project, we are helping to optimise the day-to-day transport experience of the city’s inhabitants as well as its many visitors." Frédéric Baverez, Executive Director of Keolis France.

Transport and more specifically, the convergence between transport, digital services and payment services is a major theme of Worldline’s development. Worldline’s investment and positioning in Open Payment was part of a natural process, thanks to the company’s expertise in both payment systems and passenger interactions. Indeed, Worldline is the European leader for payment solutions and has more than 30 years of experience in passenger interactions systems in Europe and Latin America. With this expertise, Worldline launched an ambitious investment programme in early 2016 to develop the WL Tap 2 Use solution, which has been deployed in Dijon. The launch of Open Payment in Dijon is the first illustration of the strategic partnership between Worldline and Keolis in December 2017.

"The launch of Open Payment in Dijon is a technological achievement that we are pleased to see coming to fruition today alongside Keolis and our partners. By combining our expertise in payment and transport, we have managed to deploy an end-to-end solution ranging from the supply of validation equipment to the processing of transactions and payments, via interfacing with Natixis Payment Services banking system. This innovative solution enables us to improve the user experience today for public transport and tomorrow for all transport and day-to-day services such as car parks, museums and sports centres”, explained Pascal Mauzé, Head of Global Sales and Marketing at Worldline.

A historic and preferred partner of the local public sector, the Caisse d'Epargne de Bourgogne Franche-Comté is the main financier of local authorities in the region, to the tune of 1.4 billion euros. Naturally the Caisse d'Epargne is working alongside Dijon Métropole to support the financing of its projects. Thus, in 2010, it signed the first public-private partnership with Dijon Métropole for the implementation of services to optimise the power supply management of the tram line.

For Jean-Pierre Deramecourt, Chair of the Board of Directors of Caisse d'Epargne Bourgogne Franche-Comté “Our commitment to local communities and our banking expertise lead us to join this first project in France to make the link between the world of transport and the world of payment. With the support of Natixis Payment Solutions as well as Keolis, Visa and Worldline, the Caisse d'Epargne de Bourgogne Franche-Comté is offering an innovative solution for contactless payment.”
In fact, regardless of their bank, customers can now pay with their contactless payment card or with their mobile¹ at the validation terminals of the Dijon trams.

With its program designed to develop the use of payment cards for transport systems, Visa is working with transport operators, partners and technology stakeholders to research all aspects of consumer travel and collaborates with them to deliver the best possible travel experience. To do this, Visa has a team set up to design services around customer needs, to reduce any inconvenience they may experience when using public transport.

"Visa is committed to offering customers innovative, reliable and secure payments everywhere, for everyone. By implementing our solution in Dijon’s trams, we would like to give passengers a faster, easier and more secure experience when they use public transports", said Gérard Nébouy, Visa’s Regional Managing Director, France.

For its part, Natixis Payment Solutions puts all its expertise in innovative payments at the service of this first real-life application of open payment in France. "We are pleased to support the Caisse d’Epargne de Bourgogne Franche-Comté, in association with Visa and Worldline, in the implementation of this global open payment solution designed to support the development of communities in the field of transports", said Catherine Fournier, Managing Director of Natixis Payment Solutions.

About Dijon Métropole
Dijon Métropole brings together 24 districts of the Dijon conurbation, with more than 256,000 residents. Its remit includes all transport-related issues (roads and parking, public transport, active modes of travel, etc.), the environment (water and sanitation, household waste, air quality, biodiversity, etc.), urban planning and housing, economic development and tourism, and even structural facilities (Zénith concert venue, Olympic swimming pool, large stadium, etc). It is one of the 22 most important urban areas identified by the government for the restructuring of the national territory. At the heart of the Paris-Lyon-Strasbourg triangle, it has acquired infrastructure that really puts it on the map: two tram lines, the north ring road, the new François-Mitterrand hospital and the new Dijon-Bourgogne private hospital, the Zénith concert venue, Olympic swimming pool, large stadium, Museum of Fine Arts currently being renovated, contemporary arts centre, urban heating networks, incineration plant upgraded to standard, completely rebuilt wastewater treatment plant, 400 additional hectares for business parks, a dozen eco-districts, and much more. The background to all of these structural projects was the desire to position Dijon Métropole as a conurbation with a high quality of life, an ecological benchmark in France.

Its dynamism and appeal are supported by objective indicators: two UNESCO awards, under the titles of "The gastronomic meal of the French" and "The Climats, terroirs of Burgundy", the classification of the city centre as an international tourist zone, a regular increase of its population, a marked increase in the number of students, an unemployment rate lower than the national average, the interest shown by major players in architecture and urban planning, the proliferation of labels and rankings favourable to the conurbation, and a greater inflow of tourism.

About Keolis

¹Subject to membership of a mobile payment system and in accordance with its terms
A pioneer in the development of public transport, Keolis is the partner of public decision-makers who wish to make shared transport a lever for the appeal and vitality of their region. The world's number 1 in automated metro and tramway operations, Keolis relies on a sustained and open innovation policy with all its partners and subsidiaries – Kisio, LeCab, EFFIA, Keolis Santé, Cykleo – to strengthen its core business and develop new innovative and "tailor-made" shared transport solutions: trains, buses and coaches, trolley buses, public chauffeur-driven cars, river and sea shuttles, self-service bikes, car sharing, 100% electric autonomous shuttle buses, urban cable cars, etc. In France, Keolis is number 2 in parking thanks to its subsidiary EFFIA and number 1 in medical transport since the creation of Keolis Santé in July 2017. Owned 70% by SNCF and 30% by Caisse de Dépôt et Placement du Québec (CDPQ), the Group has 63,000 employees in 16 countries and generated sales of 5.4 billion euros in 2017.

* Keolis has a historical presence in France and has developed in Germany, Australia, Belgium, Canada, China, Denmark, Qatar, the United States, India, Luxembourg, Norway, the Netherlands, Portugal, the United Kingdom and Sweden.

**About Keolis Dijon Mobilités**
In Dijon, since 1 January 2017 Keolis has been operating the first "universal transport" contract in France, ensuring the operation of all the city's transport services: the bus network, tram lines, parking and self-service bicycle hire.

Keolis Dijon Mobilités operates:
- 2 tram lines
- 200 buses (including 102 hybrid buses) serving 18 routes (first French hybrid bus network)
- 400 self-service bicycles and 800 bicycles for long-term rental
- 9 car parks with 3,500 parking spaces and 4,500 street parking spaces
- 1 transport service for disabled persons

With 750 employees, Keolis Dijon Mobilités handles 47.3 million trips each year for its inhabitants, with a total of 11.4 million km travelled per year.

**About Worldline**
Worldline [Euronext: WLN] is the European market leader in payment and transaction services. Worldline’s forward-looking innovations and services enable companies to reach their end customers in a targeted way and to offer them modern and seamless services. With more than 45 years' experience, Worldline is a major player in the B2B2C field. Worldline supports all companies and public administrations in this ever-changing market and makes a major contribution to their success. Worldline offers a unique and flexible business model based on a growing global portfolio and which includes comprehensive support. Worldline’s activities are divided into three business areas: Merchant Services, Mobility & e-Transactional Services, and Financial Services including equensWorldline. Worldline employs more than 9,400 people worldwide and generates an annual turnover of €1.6 billion. Worldline is an Atos subsidiary. worldline.com

**About Caisse d’Epargne de Bourgogne Franche-Comté**
Caisse d’Epargne de Bourgogne Franche-Comté is a regional cooperative bank facilitating the economic and social development of its territory. Its sound financial status means it can pursue ambitious development. Through 200 branches and 5 business centres, its 1,750 employees provide their skills and expertise to nearly 1 million customers every day.

www.caisse-epargne.fr

**About Visa**
Visa Inc. (NYSE: V) is the world leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network on the market, enabling individuals, businesses and economies to thrive.

VisaNet, our global processing network, provides reliable and secure payment worldwide and is capable of processing more than 65,000 transactions per second. Perpetual innovation at Visa is a catalyst for rapid growth for connected commerce on all terminals, as well as a powerful vehicle for a cash-free future for everyone, everywhere. As we move from a material world to a digital world, Visa is mobilising its brand, products, teams, network and size to redefine the future of business. For more information, visit (www.visa.fr), the Visa Vision blog (vision.visaeurope.com) and @Visa_Fr

About Natixis Payment Solutions

Natixis Payment Solutions brings together all payment and prepaid activities and solutions, in proximity, via internet and mobile. It serves the BPCE Group's banking networks and direct customers – retailers, businesses, local authorities, charities, banking institutions and also Payment Service Providers (PSP).

In addition to card and SEPA payment solutions, its services include omni-channel third-party payment and acceptance solutions by Payplug and Danelys in France and in Europe. Natixis Payment Solutions also offers service vouchers (Chèque de Table/Apetiz, Cesu Domalin, Cado Chèque/Cado Carte), the online kitty Le Pot Commun, the E-Cotiz platform for online management of membership and contributions designed for charities, and Depopass secure payment between private individuals.

Natixis Payment Solutions is a major player in payments: managing 21 million cards and processing 7.1 billion transactions in 2017, with a 10% increase in card transactions, 64% of the business volume of Payplug and Dalenys traders, and 12% of the volume of restaurant vouchers issued.

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