On board with open payment

Riders embrace new fare options at New York State Fair

Case Study

GENFARE

Overview

Central New York State is a five-county region known for its outdoor recreation opportunities, from the forests of the Adirondack mountains to its numerous lakes and rolling countryside. Referred to as the "Crossroads of New York State," it's home to the Erie Canal, Syracuse University, Carrier Air Conditioning, and other economic drivers.

The region's transit passengers are served by the Central New York Regional Transportation Authority, or Centro, from the urban center of Syracuse to smaller communities – including Auburn, Oswego, Utica, and Rome – to rural communities.

Central New York is also home to the popular New York State Fair, a summer event that draws about 900,000 visitors over two weeks. Centro has helped to manage the state fair's complex public transit needs for decades. In 2024, Centro provided 155,820 one-way rides to and from three designated hubs and the fairgrounds – a successful test for Centro's new fare collection solution, especially the rollout of open payment.

The upgrade to a new fare collection system from longtime partner Genfare was carefully considered. The agency has been on a mission to serve its riders equitably in a changing transit landscape, informed by a comprehensive review of its route system in partnership with New York State's transit planning organization. This public engagement effort helped Centro better understand the region's diverse public transit needs, such as the need to expand its microtransit options.

Most of Centro's riders are transit dependent, with the city of Syracuse accounting for about 75% of its ridership. Its buses also serve a significant number of students at universities across the region, both on and off campus. Like its agency peers, it is continuing to recover from the pandemic, with overall ridership back to 75% of its pre-COVID numbers, and currently serves about 7 million riders per year systemwide. It's seeing a slow but steady uptick in choice riders returning as well.

City of Syracuse, New York

Centro at a glance

Central New York Regional Transportation Authority

centro

Oswego
Fulton
Rome
Utica
Syracuse
Auburn
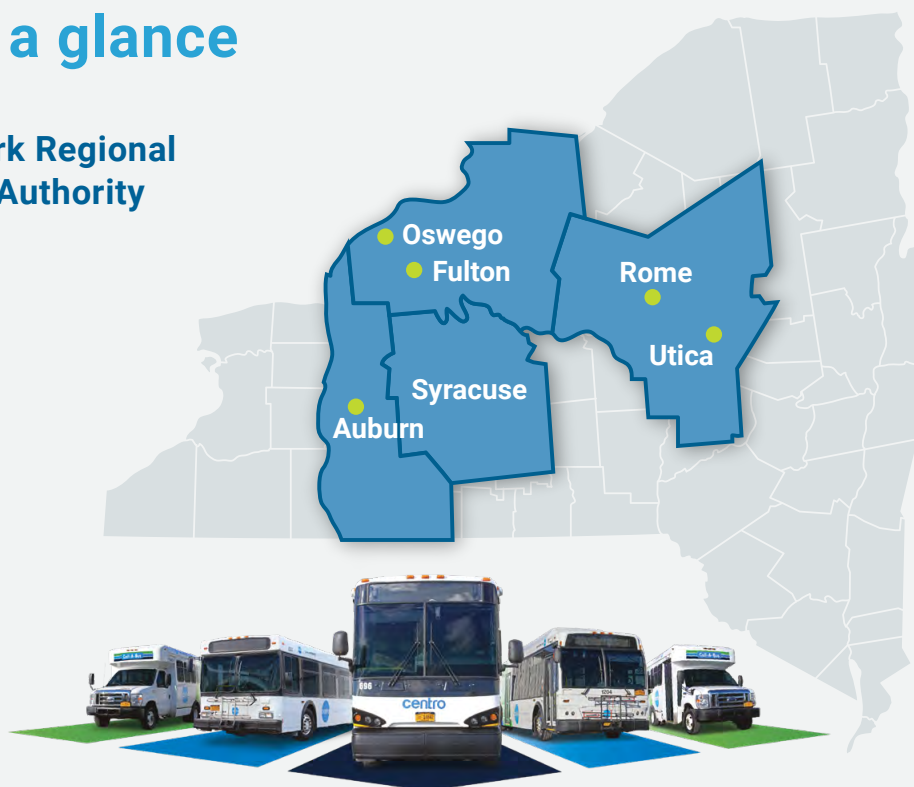
New York State service area	Onondaga, Oswego, Cayuga, and Oneida counties
Fleet size	240
Employees	572 (includes part-time)
Annual miles	5,900,000
Annual passengers	7,200,000
Daily passengers	Approximately 35,000 (weekdays)

Service features

- Route service connecting residential areas with the region's most significant employment districts, shopping centers, educational and medical facilities, and entertainment venues within the cities of Syracuse, Oswego, Fulton, Auburn, Rome, and Utica.

- Inter-city service connecting Syracuse and Onondaga County with the cities of Oswego, Fulton, and Auburn and various communities in between.

- An accessible fleet of buses for persons with disabilities.

- Shopper services to area grocery stores for seniors and persons with disabilities.

- Paratransit services for seniors, persons with disabilities, and rural residents who meet ADA requirements.

- Bicycle racks on nearly all Centro buses.

- Transportation for qualified Onondaga County seniors through the "Onondaga Senior Call-A-Ride (OSCAR) Program."

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Solution

Before the upgrade, Centro's fareboxes accepted cash, coin, and magnetic stripe card fares. The agency knew that giving riders the option to use bank cards and mobile payments would help it usher in a new era of convenience by removing barriers to ridership, plus making boarding faster and easier for riders and bus operators. Centro also aimed to simplify its operations, reducing the time and cost of cash collection.

The benefits of adding mobile ticketing and open payment options were evident to Centro's decision-makers, says Steve Koegel, Centro VP of communications and business planning. But Centro also wanted to proceed cautiously, with in-house testing and a step-by-step rollout before unveiling an entirely new payment system to its riders.

The agency turned to Genfare, provider of its fare collection solution for three decades, to find a solution that would offer accessibility to a wide range of riders. In 2023, it procured Genfare Fast Fare® fareboxes for its fleet

along with Genfare Link, a comprehensive, cloud-based fare collection platform backed by Amazon Web Services.

Centro's Fast Fare fareboxes came equipped with a future-forward configuration, giving them the capability to accept all available fare payment options, says Edward Brandis, business development director at Genfare. "The fareboxes are all equipped with QR code readers for mobile tickets, and an integrated smart card and open payment reader. Having all fare payment options available at the farebox simplifies and expedites the boarding process and contributes to a good customer experience," Edward says.

Edward Brandis
Business Development
Director - Northeast

Fast Fare is an all-in-one, customizable farebox that quickly accepts, validates, and processes whatever form of payment is in the rider's pocket.

Genfare Link integrates with Fast Fare fareboxes, serving as a centralized back office, including dynamic reporting dashboards and real-time maintenance monitoring.

Adopting open payment lets riders pay with the contactless bank cards, mobile wallets, or wearables they already have on them. Riders simply get on the bus, tap their debit or credit card or scan the mobile wallet on their smartphone or watch, and can rest assured they are paying the right fare.

The New York State Fair presented a strong, if unique, case for debuting its open payment option, adds Genfare Program Manager Mike Haynes, who led the Centro upgrade project. The agency was ready to overhaul its manpower-heavy and costly special ticketing process for the fair, while keeping in mind the needs of attendees, who are often choice riders and people who travel from outside the region. They need to quickly board buses in large groups, and may be unfamiliar with the Centro bus system.

Mike Haynes
Program Manager

"At the end of the State Fair, everybody wants to take the bus home, so payments need to be fast," Mike says. "You've got a crowd of people standing there waiting. The bus pulls up, and all of them want to board and get going. A credit card is the way to make boarding faster and more convenient."

One of the advantages of open payment is the ease with which a visitor can access an unfamiliar transit system at their destination, Edward adds. "You or I can step off a plane in any major city and with phone in hand, use it to find a bus stop, tap to use Google Pay or Apple Pay, get on that bus and ride. I don't need to worry about reloading a ticket or stranding funds for rides I won't take."

Fast Fare fareboxes also allow on-the-fly fare structure customization to meet short and long-term needs, such as special event tickets, student or employee programs, discount fares and fare capping. (Centro is not currently offering fare capping but has the technology to adopt it in the future.)

As part of its equitable service goals, Centro wanted to provide youth, disabled and senior riders with a half-fare option, and Genfare configured the open payment system to its specifications. Now, when boarding, riders eligible for reduced fares alert the operator and receive half fare when they tap to pay with a credit card.

The Fast Fares also transmit near-real-time data on payments, so that agencies can accurately reconcile fares with ridership data. The data can be used to better understand riders and community and provides valuable information that can be used for pinpointing demand and streamlining bus routes and other services, Edward says.

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Project implementation and process

Centro eased into these big changes with a stepwise approach. "The first step was giving riders a simple system that's easier to understand," Steve says. "Then, when you roll out a different payment method, it's not complex to the users."

Steve Koegel
VP of Communications & Business Planning

In anticipation of the 2023 rollout of the new fareboxes and new payment systems, the agency consolidated its multifaceted fare structure and acclimated riders to that change. It simplified multiple fare structures for the city of Syracuse and the other communities it serves to only two base fare tiers in use across its entire service region: local service for $1 per ride and a $3 commuter bus service. In addition, Centro eliminated its old transfer payment system. Now, when riders swipe or tap to ride within designated zones in a same-day period, they are no longer charged for transfers.

"It's now very simple and unified across all of our locations," Steve says. "This made it easier to roll out the tap-to-pay [open payment] structures and mobile ticketing. The less time [riders] need to talk to the driver and explain where they're going and what the fare should be, the easier it is for everybody."

The next step was unveiling the new fareboxes and fare options, and Centro decided to introduce mobile pay well before launching open payment. In July 2023, Genfare installed Fast Fare fareboxes on 200 Centro buses with mobile ticketing capabilities, allowing riders to download and pay via a mobile app.

Notably, Genfare collaborated with the developer of Centro's existing trip-planner app, called GoCentralBus, to modify that app to incorporate Genfare's mobile ticketing functions. Genfare Link uses application programming interfaces (APIs) as a way to interact with external systems such as Centro's third-party trip planning app, enabling features like mobile ticketing integration or real-time fare data access.

The rollout of the mobile ticketing option was a success, setting the stage and comfort level for unveiling open payment, Steve says. In July, about two months before the New York State Fair's opening day, Mike and the Genfare engineering team deployed Centro's "tap-to-pay" open payment feature, so that the fareboxes could accept credit or debit cards and mobile wallets as well.

Centro's **"Say it before you pay it"** campaign was successful in assuring reduced fare riders that open payment would work for them.

"Centro thought it would be more convenient for their riders if they could do everything in one app, and that's perfectly okay with us," Edward says. "We support and encourage [this kind of collaboration]."

In addition, Centro "did an excellent job training their operators," contributing to the success and relative ease of the rollout, Mike says. The agency worked with Genfare to create in-house training videos that were key to getting its staff up to speed on the new hardware and software. The agency also produced customer-facing videos that it posted on social media, informing the public that new payment options were on the way, showing how they work and how the changes would speed up the bus boarding process.

Word of the new payment options also spread organically among riders, Steve says.

"We've discovered that once somebody uses it, they can't wait to tell somebody else about it and say, 'Hey, did you know that you don't need to pay cash anymore? Just use your credit card, as long as it's got that contactless symbol on it, you can tap it on the fare box, and it works great.'"

Transit customers also noticed the newly installed fareboxes, and Centro bus operators had many opportunities to explain that a credit card option was coming, even before tap-to-pay debuted.

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State Fair challenge

Having two payment systems roll out within four months of each other was a bit of a challenge, Steve says, but Centro was determined not to rush the process. One of its key goals was to acclimate everyone – staff, bus operators, and regular transit customers – to the new fare systems and structure well before the date of the resource-heavy New York State Fair.

The fair, the oldest of its kind in the United States, debuted in 1841 and remains popular to this day. Each year, Centro mobilizes an all-hands-on-deck effort to get attendees to the Syracuse fairgrounds over 13 days in August and September, reducing traffic and parking burdens for fairgoers. The agency traditionally has used a point-of-sale paper ticket and cash payment process at the designated park-and-ride lots, where crowds board its direct-to-fairground shuttle buses.

Until 2023, Centro staffed point-of-sale booths at those lots to collect payments and direct attendees to the buses. With cash being handled, security was required as well. And to top it all off, many attendees are infrequent riders, or from out of town, and are not familiar with the Centro bus system.

THE FAIR
THE GREAT NEW YORK STATE FAIR

"It's a huge undertaking," Steve says. "We were able to replace it this year simply by saying, 'you can pay with your credit card.' So we no longer had to have a point-of-sale location at each park-and-ride pickup. We no longer had to have security there."

"It was a big manpower effort handling cash, which you have to secure," Edward says. "By offering these new payment methods, Centro can more quickly process the casual riders who now can pay with the mobile app, or, if they're not that accustomed to transit but do have a bank card on them or Google Pay or Apple Pay on their phone, just tap it on the [farebox]," he says.

"The idea is to make it easy for all attendees, regardless of their familiarity with transit, to just pay with whatever they've got in their pockets. You can pay for your ride, take your seat and enjoy your day at the fair."

Genfare will continue to work with Centro toward customizing its farebox software to best accommodate the state fair bus boarding and payment process, such as quicker handling of multiple riders on one tap-and-pay pass, for example, Edward says. Centro can also log in to Genfare's online customer portal to start and follow a support case and correspond with a Genfare support engineer, as well as access a comprehensive library of educational videos and documents for agency staff from maintenance to bus operators to administrators.

With the Genfare customer support agreement, "we continue to remain accessible to Centro at all times. That's been true of our relationship over the past 30 or so years," Edward adds.


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Genfare is a valued service provider on the Visa Global Registry

The Visa Global Registry of Service Providers acknowledges service providers that have shown their commitment to security by meeting the requirements of the PCI Standard. Genfare takes security seriously and is dedicated to safeguarding the payment industry.
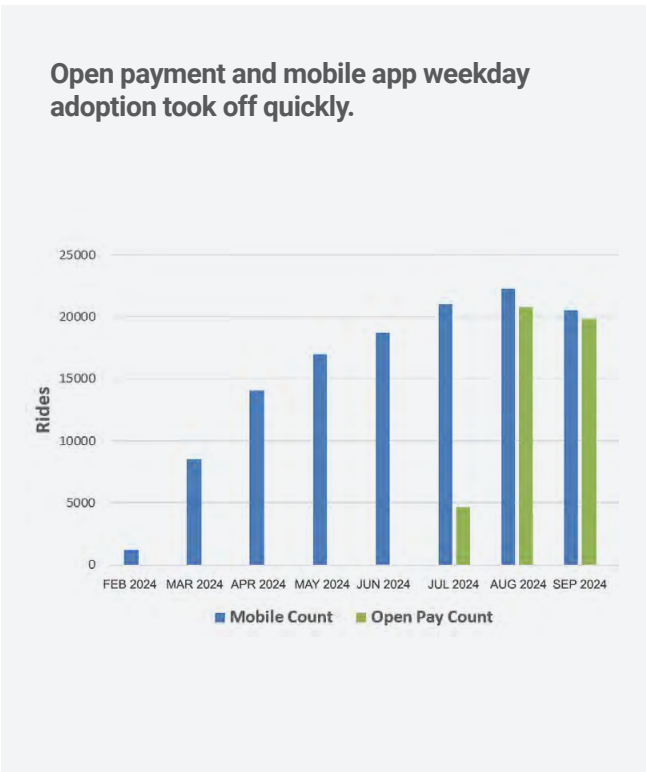
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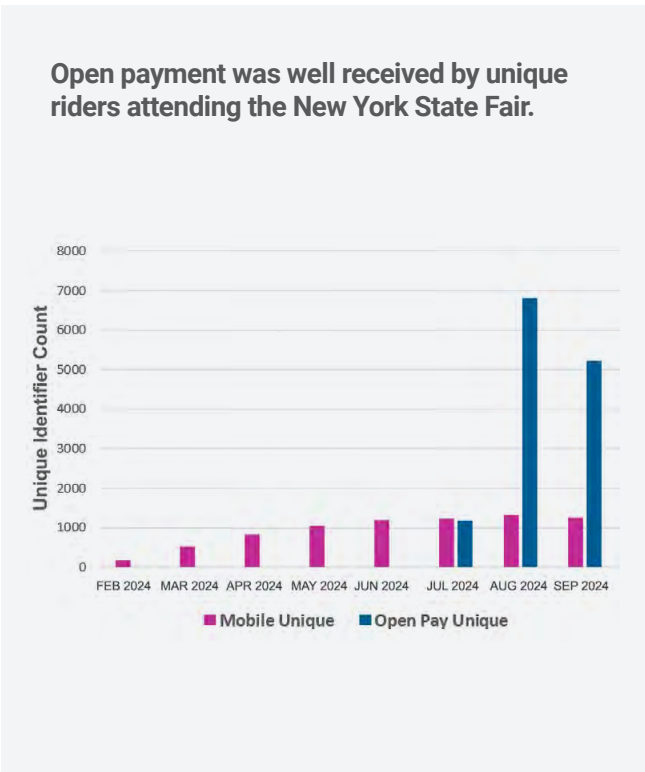> — Steve Koegel, Centro
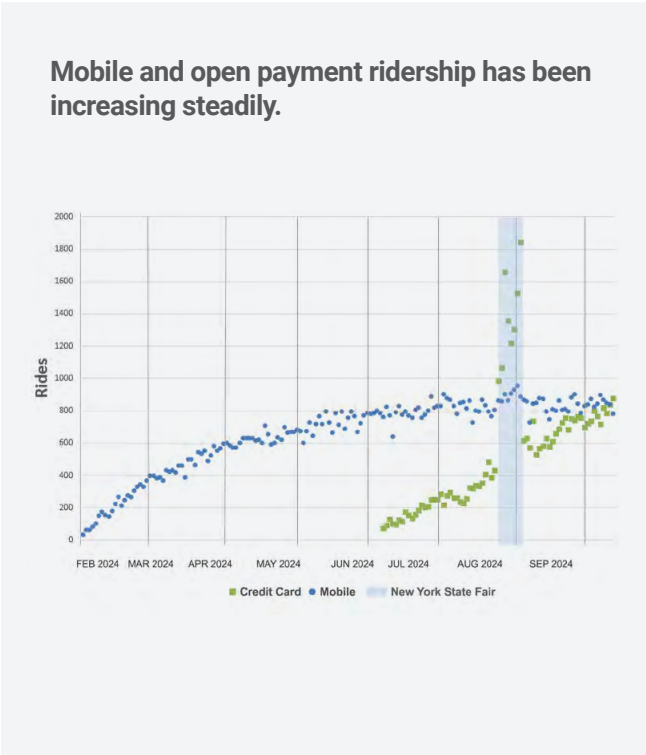
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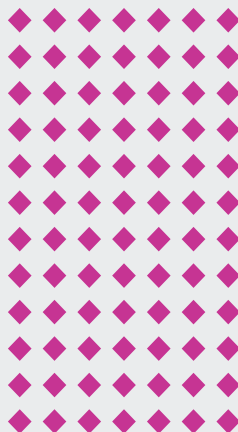
Results

Open payment and mobile app weekday adoption took off quickly.
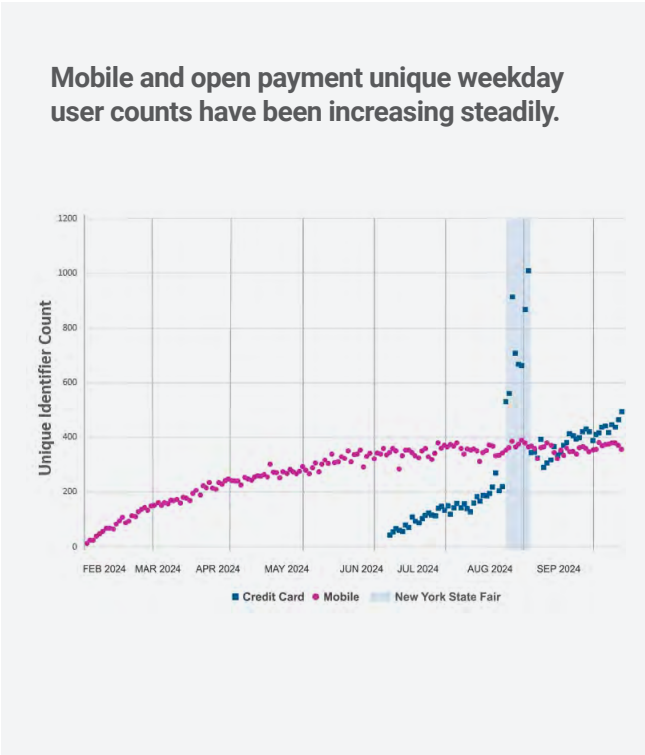

Open payment was well received by unique riders attending the New York State Fair.

Mobile and open payment ridership has been increasing steadily.

Mobile and open payment unique weekday user counts have been increasing steadily.

The upgrade has been successful, with a steady uptick in riders converting first to mobile tickets and then tap-to-pay, Steve says. By October 2024, about 14% of Centro riders had converted to using either mobile tickets or tap-to-pay.

From a cash payment perspective, 47% of pay-as-you-ride Centro customers were paying with cash in October 2023, when magnetic stripe passes or cash and coin were the only options. By October of 2024, when open payment and mobile pay were also available, that number was down to 35%. And there was an additional surge in tap-to-pay adoption that began during the state fair and remained elevated after the event ended.

Genfare Link data suggests that Centro cash users account for most of the conversion to both of the new payment options, with a steady increase in the overall number of people using non-cash payments as the two were introduced, Steve says. And tap-to-pay gained traction even more quickly than the mobile app did. For example, there were 972 mobile ticket payments made when that option debuted in February, compared with 4,000 tap-to-pay payments in July, the first month of the open payment rollout.

Notably, there are now more unique users of tap-to-pay than mobile app users, and the use of magnetic stripe passes has not significantly fallen. Steve expects the interest in tap-to-pay to continue growing.

There were some surprises as well. Centro expected tap-to-pay to be readily adopted in the city of Syracuse, and it was, with 7.5% of riders using it by October. But Genfare Link data also showed that a substantial 6.5% of riders adopted the option in the smaller city of Oswego, N.Y., at about the same time. This has given the agency new insight into the interests and needs of riders in a location where it didn't anticipate that level of uptake, Steve says.

"We were very happy to see the numbers increase as quickly as they have in the mobile ticketing and the tap-to-pay, open payment system. Both of those products have been embraced very well by our customers," Steve says.

And the upgrade has been welcomed by Centro's staff, as well.

"There's a bit of a learning curve, but there's going to be that with any type of new system," Steve notes.

"

Overall, everyone within [our] organization is very happy that tap-to-pay and multiple ticketing are here. It makes many jobs easier. It's a win, win, win."

— Steve Koegel, Centro

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From a revenue collection standpoint, open payment is quick and easy, he adds. "It goes directly to our bank account. We're not moving money from one location to another to a bank, and so it's a very efficient process. There are fees involved that you don't incur when you're collecting cash, but when you factor in the customer convenience and the reduced load on your workforce, you're ahead of the game."

Genfare also provides backend support for payment security, including compliance with the Payment Card Industry Data Security Standard (PCI DSS), and Centro's diligent information technology department has been pleased with the outcome, Steve adds.

PCI

Security Standards Council ®

"That's really important in this day and age, that we feel very comfortable and secure with how that process is working. We don't hold any credit card numbers, and we don't have to worry about that on our end."

There is also a sense of trust among Centro riders that the technology is going to work, he notes.

"We didn't have complaints, we had questions," Steve says. And Centro was ready for that, he adds. Its revenue collections department was hands-on during the rollouts, providing help and answers, and the marketing department had successfully gotten the word out that the changes were coming, with videos showing the payment process in action.

"Once we had the right hardware for the situation, it was a very, very comprehensive transition, everything was well thought out, and I don't think this is a process you want to rush," Steve says. "[Genfare's] Mike Haynes was just tremendous as far as being on it, paying attention to detail."

@GoCentroBus

Open payment made easy

Genfare has multiple routes to adding open payment options to your fare structure, no matter your farebox setup. Here's how:

Farebox replacement

Open payment technology can be included when upgrading to the newest Fast Fare® fareboxes.

Fast Fare® upgrade

Existing Fast Fare® fareboxes can be modified to accept open payment by adding a kit.

Legacy farebox solution

If your fleet uses Genfare's long-lasting legacy fareboxes and you're not ready to invest in Fast Fare®, an Open Link validator can be mounted to a stanchion or pole and connected to the farebox.

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Takeaway

Genfare customers are often surprised at the relative ease and speed of making the transition to mobile app and open payment, Edward says.

"I think there's a lot of trepidation in our industry about offering these technologies, as though it's only something that the large agencies can do, or that it takes years to pull off,"

he says. But Centro's case shows that, with thoughtful planning and collaborative support, it's possible to roll out new payment systems in a short period of time, with specifications that meet your unique needs, he adds.

Centro is now ready to sit back and watch the Genfare Link-produced fare payment data mature, Steve says. While the New York State Fair makes his agency a unique case, he adds, "for 99% of the agencies that are thinking about going to mobile ticketing, if you're using it on your line system, the tap-to-pay, open payment is tremendous. It's very successful; more successful than I envisioned 10 to 15 years ago when I first heard of the concept."
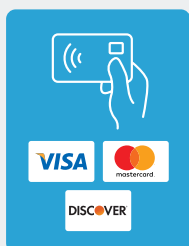
Solution Delivered

Fast Fare fareboxes

GENFARE link.

Vendstar 4 ticket vending machines

Mobile vaults

Open payment

VISA mastercard DISCOVER

Mobile Link

Smart cards

Administrative and retail point-of-sale terminals

GENFARE

We'll make it work for you

We understand the funding and timing constraints transit agencies face. Whether you need a rapid, full-solution fare collection implementation or a phased approach spread out over multiple years, Genfare can make it happen.

Contact your Business Development Director to learn more about how Genfare can support your transit agency's needs within your budget and timeframe.

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