



GO-TO-MARKET PAPER
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Tap on Phone in Urban Mobility



Contents

- 3 Introduction
- 4 Urban Mobility and acceptance intersect
- 5 Use cases
- 6 How Mastercard can help and next steps



Introduction

Tap on Phone allows businesses to accept payments from any contactless-enabled card, wallet or wearable right from their customer's NFC-enabled device. The evolution beyond hardware has enabled payment acceptance from anywhere, on consumer or business devices. With 65 million global businesses being cash only¹, there is significant opportunity to provide more options to consumers.

Tap on Phone

Tap on Phone can help merchants better serve their customers through:

- Fully contactless acceptance
- Paperless receipts
- Value-added services

With Tap on Phone applications going through rigorous PCI² security evaluation, all transactions are safe and secure – leveraging the same contactless EMV³ security technology as traditional solutions.

As a global company, we are having more conversations about where Tap on Phone can solve real world problems in the transit space.

We aim to introduce Tap on Phone and its main benefits in the urban mobility space, with real case studies and next steps on how Mastercard can help.

Urban Mobility

Every city has its unique needs for urban mobility, and the balance between mobility options defines the unique landscape of that city:

- Contactless payments
- Door-to-door travel
- Connected mobility commerce

At Mastercard we enable people to move seamlessly around urban environments while finding new ways for public transport and mobility operators to improve rider experience, deliver frictionless payments and maximize ridership.

Given its fast implementation process with minimum to no hardware required, Tap on Phone offers great opportunity in transit for multiple use cases.

1. Euromonitor Consulting, Where to Pay: Cash Merchants, 2022

2. PCI – Payment Card Industry Data Security Standard

3. EMV – Europay, Mastercard and Visa. Global security standard for credit and debit payment cards.



Urban Mobility and acceptance intersect

Key to the success and vibrancy of any city is the ability to get around simply, easily and without friction. Mastercard-supported solutions, namely Tap on Phone, can make trains, metro systems, buses and ferries easier to use and help reduce traffic congestion.

Depending on each transit operator's needs, there are different transit models¹ — pay-as-you-go, retail-like and card-as-credential.

- Mastercard Contactless technology gives passengers and transit operators a fast, secure and convenient way to manage payment, ticketing and access control.
- Tap on Phone gives the transit operator an easy-to-use solution for customers to use their Mastercard Contactless Card.

Travelers are increasingly looking for more flexible digital payment options

87%

of MTA subway and bus trips in 2025 were paid using the Tap and Ride technology²

€500b

expected size of the mobility-as-a-service market by 2030³

+200

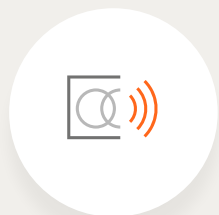
new deployments launched with Mastercard open-loop in 2025⁴

Tap on Phone allows transit operators to accept payments from any contactless-supported card or mobile wallet right from their eligible NFC-enabled device. With no added hardware required, businesses can use Tap on Phone solutions to deliver quick and convenient payment experiences.



No physical ticket required

Contactless payment acceptance at point of entry can reduce waiting times and streamline the ticketing process



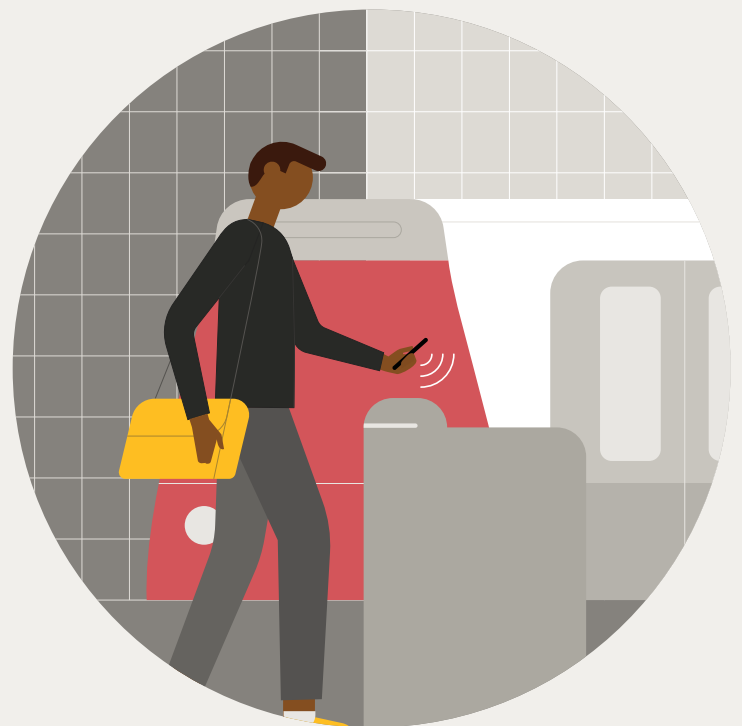
Next-gen, all-in one devices

One device to rule them all, from fare validation to ticket purchasing to penalty fare collection — all on the go



Minimized upfront investment

With Tap on Phone, transit authorities have minimal investment upfront to accept open-loop cards



1. Retail-like: An authorization is triggered for each time a cardholder uses their card or device at the transit terminal; Pay-as-you-go: a postpaid model, whereby all passenger trips are recorded, and the fare is determined and paid after the trips took place; Card as Credential: pre purchase model, whereby a contactless card or device is associated with a passenger's travel rights, such as the fare product of a prepaid monthly subscription.

2. Governor New York, October 2025, «Governor Hochul Announces Record Subway Ridership as MTA Surpasses Three Billion Taps on Contactless Payment System», [Link](#)

3. Wordline, 2025, Eight trends shaping the future of public transit payments, [Link](#)

4. Mastercard internal data, 2025



Examples of open-loop transit projects in practice



Los Angeles, United States

- Regional transit service in Los Angeles airport piloted for 12 months Mastercard's Cloud Commerce Tap on Phone solution to deploy contactless payment acceptance through Tap on Phone for their bus service
- Cloud Commerce provided transit operators a fast and secure way to offer a contactless payment option right on the ticket agent's smartphone

- Pilot was extended following increasing rider adoption and positive agent feedback



Multiple cities, Portugal

- UbiRider launched multiple open-loop deployments in buses with Tap on Phone
- Gradual launch in multiple Portuguese cities including Beja, Cascais, Azores, among others



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Contactless payments bring unmatched convenience and seamless interoperability to public transport, yet they are still limited to a few large operations and rarely cover complete journeys, especially those starting or ending in smaller municipalities. Traditional systems are slow, complex and costly to deploy, putting them out of reach for most operators. Tap on Phone has enabled UbiRider to deploy contactless payments in days, with minimal complexity and residual investment, allowing passengers to travel frictionlessly with a bank card or smartphone while streamlining fare collection for operators. Tap on Phone is effectively helping make contactless payments the norm in public transit.

Paulo Ferreira dos Santos
Founder and CEO at UbiRider



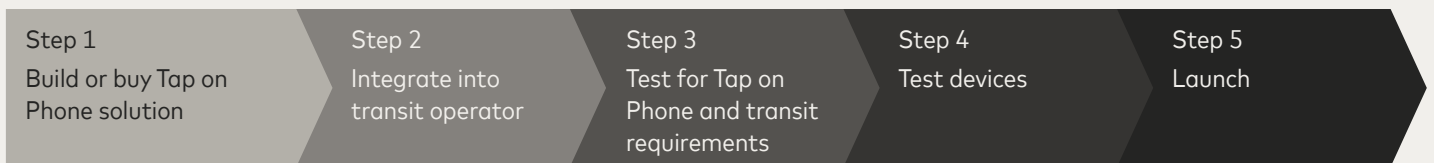
● NEXT STEPS

How our Urban Mobility team can help

- At Mastercard we have a multidisciplinary Urban Mobility team, with a global footprint and both a commercial and product focus that supports partners accelerating the launch and scale of open-loop deployments worldwide.
- We have vast experience in driving open-loop adoption through a combination of communication tools, product expertise and a deep understanding of the needs of the public transit agencies and the consumer. This knowledge allows us to support the definition and deployment of Tap on Phone to support use cases for transit.

How Tap on Phone can help

- Tap on Phone can add value in open-loop deployments across the globe, augmenting transit staff with terminals to support ticket validation, the purchase of tickets and refreshments on board, or revenue inspection. In other markets, Tap on Phone can serve as the main point-of-sale device and application for buses, trams and overground trains. Tap on Phone's flexible nature and ability to augment existing ticketing solutions at scale, can provide you with the foundation of success whilst giving customers the best transit experience.
- We have global expertise in the Tap on Phone space to ensure certification are met, customer education and marketing campaigns meets market demands and worldwide relationships to help you bring your solution to life. Below you can find a brief flow of the process to launch a Tap on Phone solution in transit:



● NEXT STEPS

For more information on how to use these case studies or in case of any questions, please contact:

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To get to know Tap on Phone Mastercard qualified providers, please visit the [Mastercard MPOS Website](#) or [Mastercard Engage Public Directory for Acceptance > Tap on Phone](#)

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