ABSTRACT

A method includes, in response to a user presenting a payment-enabled mobile device at a first terminal device, receiving a first parameter at the mobile device indicating a first location associated with the first terminal device and storing the first parameter. In response to the user presenting the mobile device at a second terminal device, a second parameter is received at the mobile device indicating a second location associated with the second terminal device. Parameters, including the first parameter and the second parameter, are provided to a comparison mechanism on the mobile device configured to compare the parameters to fare calculation information stored in the mobile device. Based on the comparison, an amount to be deducted from an open-loop payment account stored in the mobile device is determined. A notification is generated on the mobile device indicating the amount to be deducted, for travel between the first location and the second location.