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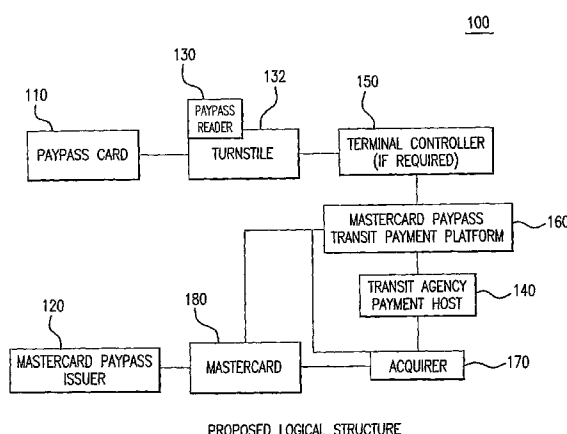
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(54) Title: METHOD AND SYSTEM FOR USING CONTACTLESS PAYMENT CARDS IN A TRANSIT SYSTEM



(57) Abstract: An automatic fare collection solution for a transit system exploits the use of smart payment cards (e.g., MasterCard's PayPass cards) by the commercial payment card industry. The smart payment cards that are issued by commercial card issuers and banks to customers conform to a common or open industry standard such as the ISO 14443 standard for contactless payment cards. A cardholder seeking access to transit services presents his or her smart card to an RFID-enabled card reader at a transit system entrance. The cardholder is granted quick access unless his or her smart card is list of "hot" cards (i.e., lost or stolen, expired or delinquent cards). A card transaction record is prepared and communicated from the card reader to a transit payment platform. The transit payment platform is linked by conventional payment-by-card electronic networks to card issuers and banks for authorization, clearing and settlement of the card transaction.

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