



MARKETING CONTACTLESS PAYMENTS FOR TRANSIT TEAMS

MAY 2022
FOR PARTNER USE ONLY

WELCOME TO CONTACTLESS

Public transit is about movement and speed — quickly and efficiently moving people where they need to go without interrupting their progress. To respond to dramatic shifts in consumer preferences, the ticketing process also needs to be seamless for your riders and reduce operational costs for you. That's where contactless, also known as "tap to pay," comes in.

Contactless payments offer riders the fast, touchless and secure experience they're looking for as they return to public transit.

WHO THIS PLAYBOOK IS FOR

Whether you are in the early stages of planning your contactless launch or looking for turnkey messaging, marketing contactless is critical to educating and activating your riders on tap to pay.

This playbook is your go-to source for contactless marketing tips, building on American Express's experience from working with transit authorities around the globe.

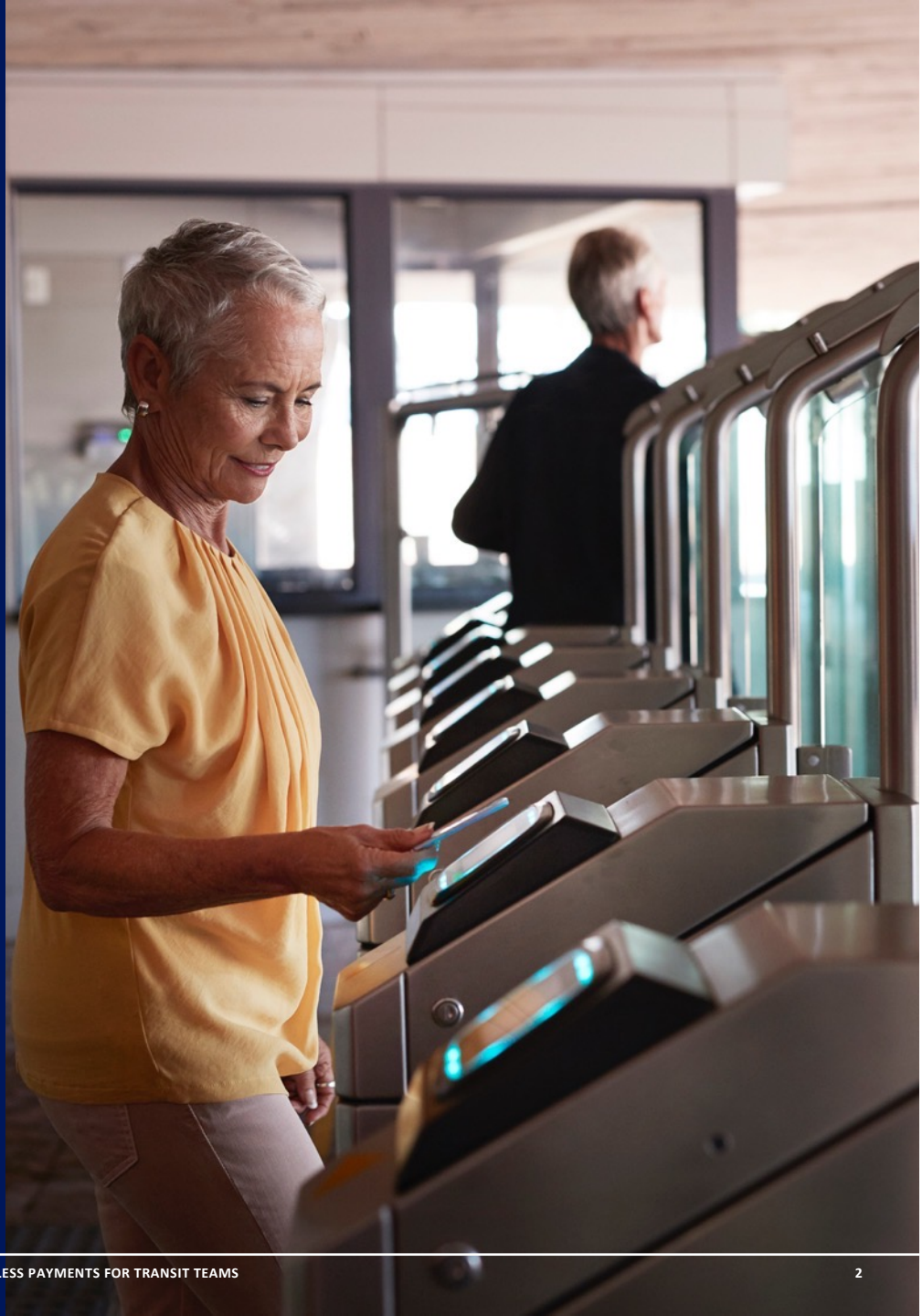


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THE CONTACTLESS JOURNEY

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A woman with dark hair in a ponytail, wearing a blue sleeveless top, is seated on a transit vehicle. She is looking out the window to her left, holding a smartphone in her hands. The background shows a blurred city street scene with buildings and signs.

INTRODUCTION

Setting the scene for effective communications

Contactless Payments Have Arrived

In recent years, contactless has become a preferred and growing payment method for consumers.



Expanding Usage

>80%

of consumers have used contactless payments in the past 12 months¹



Fast & Convenient

76%

of consumers say contactless card payments are faster and more convenient than using cash or chip/swipe cards²



Preferred

60%

of consumers who've tried contactless say it's their preferred form of payment³

AMEX INSIGHT

69% of American Express Card Members who use contactless payments report that they use "tap to pay" with their Card at least once a week.⁴

¹Raydiant State of Contactless Payments 2021 Report May 2021.

²Data points reflect findings from an American Express online survey, conducted February 5-7, 2021, among a sample of 1,004 adults 18 years of age and older.

³Open-Loop Contactless Payment Systems Keep Transit Agencies, Riders Running Smoothly, PYMNTS.com, January 28, 2022.

⁴American Express commissioned an online survey conducted by Morning Consult in June 2021 based on respondents in the US who reported that they used an American Express, Visa, MasterCard or Discover credit card product to make non-business purchases at least once every 6 months. The trademarks used herein are the property of their respective owners.

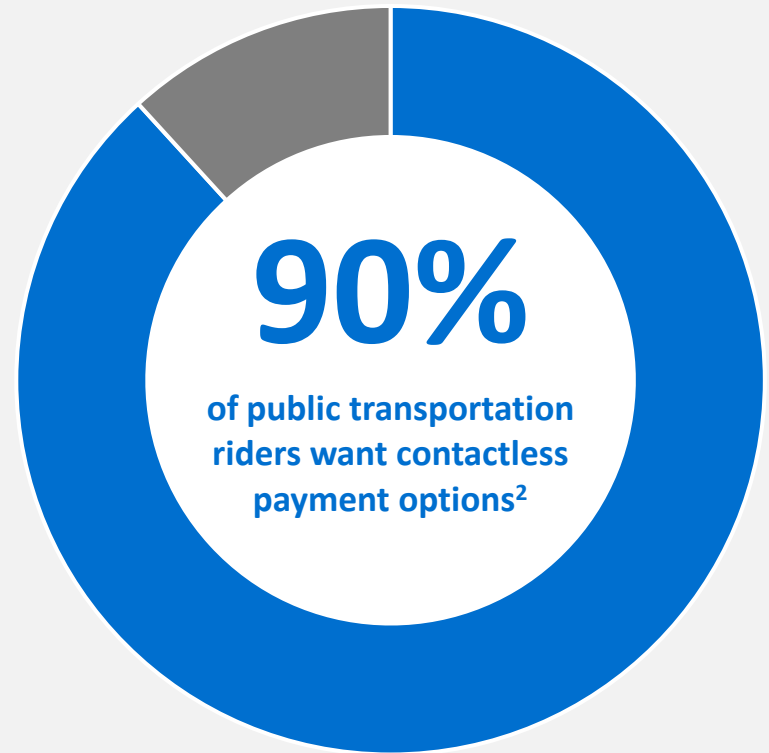
Next Stop: Transit

Consumers are returning to transit, and contactless is becoming a desired payment option by the majority.¹

You have a great opportunity to inform your ridership that the convenience of contactless payment options is now available.

AMEX INSIGHT

72% of American Express Trendex survey respondents plan to spend more money on domestic travel in 2022.³



¹Open-Loop Contactless Payment Systems Keep Transit Agencies, Riders Running Smoothly, PYMNTS.com, January 28, 2022.

²Transit Payments Report, PYMNTS.com, January 31, 2022. The Transit Payments Report was produced in collaboration with American Express, and PYMNTS is grateful for the company's support and insight. PYMNTS.com retains full editorial control over the following findings, methodology and data analysis.

³American Express 2022 Global Travel Trends Report, Survey Methodology: This Amex Trendex online poll was conducted by Morning Consult between February 3-11, 2022, among a national sample of 2,000 US and 1,000 travelers in Japan, Australia, Mexico, India, UK and Canada who have a household income of at least \$70K and defined as adults who typically travel by air at least once a year. Results from each market's survey have a margin of error of plus or minus 3 percentage points.



THE CONTACTLESS JOURNEY

Foundation for strategic and consistent messaging

Find Your Stop on the Contactless Journey

Whether you are transitioning to open-loop or full-speed ahead on a marketing plan, this playbook has something for you.

Are you in the **early stages** of planning your transition to contactless payments?

[Go to Stop 1 \(slide 9\)](#)

Ready to **write copy** to communicate the benefits of contactless to riders?

[Jump to Stop 2 \(slide 15\)](#)

Are you ready to launch contactless and want to **design an ad?**

[Skip to Stop 3 \(slide 19\)](#)

Your contactless marketing needs may evolve over time.
Use this playbook as an ongoing resource reference as you build future contactless campaigns.

STOP 1: BEST PRACTICES FOR CREATING A CONTACTLESS TRANSIT CAMPAIGN

How to Create a Campaign That Stops Riders in Their Tracks

While campaign creative and activations will vary, there are some best practices that apply to all contactless transit campaigns:

1. Develop a clear and actionable key message
2. Follow the customer journey
3. Be local
4. Use logos and visuals for credibility

AMEX INSIGHT

American Express has developed these best practices based on learnings from past campaigns that reached millions of riders.



1. Develop a Clear and Actionable Key Message

A key message summarizes the benefits that contactless payments provide to users and anchors your campaign in a compelling way.

You can then use variations of your key message as a headline to summarize the ease and convenience of contactless payments for travel.

KEY MESSAGE




Make travel fast, seamless
and secure every time
you ride YOUR NAME HERE.

SAMPLE EXECUTION

The graphic features a blue background with white text and icons. At the top right, there is an icon of a hand tapping a surface with three curved lines representing a signal. Below this, the text reads 'JUST TAP AND RIDE. IT'S THAT SIMPLE.' in large, bold, white letters. Underneath, in smaller white text, it says 'Now with contactless payments, you can make travel fast, seamless, and more secure every time you ride YOUR NAME HERE.' At the bottom, there are two white-bordered boxes containing the text 'YOUR PARTNER LOGO HERE' and 'YOUR TRANSIT LOGO HERE' respectively. To the right of these boxes is the American Express logo.

2. Follow the Customer Journey

By understanding your riders' customer journey, you can build a campaign that delivers the right message in the right channels at the right time.

	 AWARENESS	 ADOPTION	 PREFERENCE
MARKETING OBJECTIVE	Announce and build excitement	Educate about benefits	Reinforce ease and convenience
CONSIDERATIONS	Mass-awareness placements to reach all kinds of riders	High dwell-time formats to allow longer educational messages	Captive media that can be inserted in riders' daily routines as a reminder
RECOMMENDED CHANNELS	<ul style="list-style-type: none"> • In-station signage • OOH billboards • In-app ads • Display ads • Social • PR 	<ul style="list-style-type: none"> • In-station signage • In-app ads • Emails • On-transit signage • Local influencer campaigns 	<ul style="list-style-type: none"> • Point of sale • In-app ads • Emails • Payment screens • On-transit signage

3. Be Local

Adding a layer of localization to your ads — whether that's with messaging or visuals — will make them more relevant and relatable to your riders.

You know your market and riders best and understand what local touchpoints will resonate. We've included ideas to get the creative juices flowing.

TOPIC SUGGESTIONS FOR LOCALIZING

- Neighborhoods (*specific parts of town, transit stations, landmarks*)
- Food (*iconic and local, for example: Kentucky Fried Chicken*)
- People (*local celebrities, historical figures*)
- Sports (*teams, stadiums*)
- Culture (*local slang, trends or events*)

AMEX INSIGHT

Based on our learnings, local relevance can make transit campaigns particularly memorable, enabling riders to see themselves in your marketing.

SAMPLE EXECUTION

The sample ad execution is a vertical graphic divided into two main sections. The left section has a dark blue background and contains three white-bordered boxes: the top one says 'YOUR PARTNER LOGO HERE', the middle one says 'YOUR TRANSIT LOGO HERE', and the bottom one is the American Express logo. The right section has a bright blue background. At the top, it reads 'CONTACTLESS PAYMENTS HAVE ARRIVED AT LOCAL LANDMARK.' in large, bold, white and dark blue text. Below this, there is an icon of a hand holding a card over a contactless payment symbol. To the right of the icon, the text reads: 'Now with contactless payments, you can make travel fast, seamless, and more secure every time you ride YOUR NAME HERE.'

4. Use Logos and Visuals to Add Credibility

The contactless indicator has become widely recognizable. Including the indicator alongside logos from your organization and financial partners lends credibility to your campaign.

**JUST TAP
AND RIDE.
IT'S THAT
SIMPLE.**

Now with contactless payments, you can make travel fast, seamless, and more secure every time you ride **YOUR NAME HERE.**

**YOUR PARTNER
LOGO HERE**

**YOUR TRANSIT
LOGO HERE**

**AMERICAN
EXPRESS**

The contactless indicator provides a familiar visual cue to riders that the technology is available.

[Download it here](#)

Logos from your organization show that the technology is credible and supported by the Transit Authority.

Logos from your financial partners, in addition to American Express, indicate what payment types are accepted.

The Dos and Don'ts of Contactless Marketing

	DOs	DON'Ts
TONE	<ul style="list-style-type: none"> ✓ Keep a positive and excited tone. This is big news for riders! 	<ul style="list-style-type: none"> x Be robotic or dry
LANGUAGE	<ul style="list-style-type: none"> ✓ Use simple language that clearly shows the benefits of contactless payments ✓ Add local market insights and nuance to current copy options where you feel it would be helpful to include an extra layer of relevance 	<ul style="list-style-type: none"> x Be complex or confusing. It's a simple way to pay, so the language should be too! x Denigrate current payment options. Some consumers may not want to switch and that's okay!
VISUALS	<ul style="list-style-type: none"> ✓ Use a pared-back approach to design that lets the copy shine through ✓ If you use photography, ensure it is relatable 	<ul style="list-style-type: none"> x Use complex or cluttered design
LOGOS AND ICONS	<ul style="list-style-type: none"> ✓ Use the contactless icon to provide a familiar visual cue to riders that the technology is available ✓ Use logos from your transit system and financial partners to show that the technology is credible 	<ul style="list-style-type: none"> x Use layouts that don't leverage icons or logos as we risk losing the quick visual cues and credibility they provide

STOP 2: CREATING CONTACTLESS COPY THAT RESONATES WITH RIDERS

Contactless Is Here: Say It Loud and Clear

Be the hero! Take this opportunity to showcase to riders how you're meeting their needs. This section provides copy examples you can use directly or modify.

COPY COMPONENTS:

HEADLINE

The headline is a short, pithy statement that grabs riders' attention.

SECONDARY COPY

Gives more context to the headline. Could be considered a sub-headline.

BODY COPY

This is the support copy that focuses on the key message and expands the explanation of the benefits of contactless.

Headlines

These headlines have been designed with pithy and inviting language to excite consumers about contactless. You can use them either as copy or inspiration for your contactless ads.

It's tap-and-go time.

Contactless payments have arrived at your station.

Your transit pass is now just one tap away.

An easy way to get around town.

A fast way to pay.


Just tap and ride. It's that simple.

Tap. Ride. Relax.

Tap. Pay. Get on your way.

Your destination is one tap away.

SAMPLE EXECUTIONS


TAP. RIDE. RELAX. 

Now with contactless payments, you can make travel fast, seamless, and more secure every time you ride **YOUR NAME HERE.**

YOUR TRANSIT LOGO HERE

YOUR PARTNER LOGO HERE

AMERICAN EXPRESS

TAP. PAY. GET ON YOUR WAY. 

Now with contactless payments, you can make travel fast, seamless, and more secure every time you ride **YOUR NAME HERE.**

YOUR TRANSIT LOGO HERE

YOUR PARTNER LOGO HERE

AMERICAN EXPRESS

Secondary and Body Copy

In longer-form assets like email and social media posts for Facebook, Instagram and other platforms that allow copy along with an image, there is an opportunity to include more messaging. Use secondary copy to support your headline and body copy to expand on the benefits of contactless.

EXAMPLE SECONDARY COPY

Tap and pay from your phone, card or wearable

Eliminate the ticketing step in transit

Fast, convenient, secure

Save time in your day

EXAMPLE BODY COPY POINTS




Transit is about movement and speed — quickly and efficiently moving people where they need to go without interrupting their progress. And now with contactless payments, transit is fast, convenient and secure.

By eliminating the ticketing step in transit, you can get to your destination with less stress. You can use contactless with your card, device or wearable, on your terms. And it is a more fraud-resistant payment interface, adding security.

With contactless payments, there is no need to stop and buy a ticket. Just tap and go to your destination. It's that simple.

Copy Examples by Journey Stage

Arrange messaging and execution around the riders' journey to deliver relevant messages at key decision points.

	 AWARENESS	 ADOPTION	 PREFERENCE
KEY TAKEAWAYS	Contactless payments are now available	Contactless is easy, convenient and fast	Contactless makes your commute easier
COPY EXAMPLES	<ul style="list-style-type: none"> • Contactless payments have arrived at your station. Just tap and go! • Simply tap your card or phone to ride. • Tap and pay directly from your phone, card or wearable. No ticket needed. 	<ul style="list-style-type: none"> • Eliminate the ticketing step so you can get to your destination fast and with less stress. • Use contactless payments with your card, device or wearable, and get to your destination on your terms. • A touch-free experience means you can get to your destination safely. 	<ul style="list-style-type: none"> • Never feel the need to stop at a ticket machine again when you tap, pay and go. • Travel has never been so simple. • Tap and pay saves time in your day.

Final Destination: Ad Creation

This section offers ready-to-use templates for contactless ads. The creative examples show how you can use interchangeable headlines and copy to tailor your ads to different rider journey stages.

Swap headlines, copy, brand colors and logos to customize these templates to best suit your needs.

AMEX INSIGHT

These ads have been developed based on our learnings from best-performing contactless communications.

Creative Template: In-Station Signage

JOURNEY STAGE: Awareness

This in-station example announces the arrival of contactless payment options with the goal of getting the message in front of riders and building excitement.

Copy is minimal for quick reading in a fast-paced environment, and the station name provides localization.

Design is clean, bold and emphasizes the messaging.

[Download it here](#)



Creative Template: Press Release

JOURNEY STAGE: Awareness

This press release example is meant to announce the arrival of contactless payment options and result in earned media placements.

Copy is designed to grab attention and compel readers to continue to scroll for additional information in the body of the press release.

[Download it here](#)



Today, YOUR NAME HERE officials announced the rollout of a state-of-the-art, contactless fare payment system for all bus, train and ferry rides.

The system uses contactless payment technology that allows customers to make payments by tapping their smartphones, watches and cards at turnstiles without stopping to buy a ticket.

"It's a great time to be a subway rider in LOCAL LANDMARK," said SPOKESPERSON FROM YOUR ORGANIZATION. "Contactless offers all YOUR NAME HERE riders an easy, convenient and fast way to pay for their ticket. We are happy to offer an alternative to long ticket lines at rush hour!"

The change is expected to be a popular one for LOCAL LANDMARK citizens. In a recent survey, over 90% of commuters said they want more contactless payment options to simplify travel around the city.

The contactless fare system is planned to hit turnstiles in Q4 of 2022.

For more information, visit [YOUR WEBSITE HERE](#).

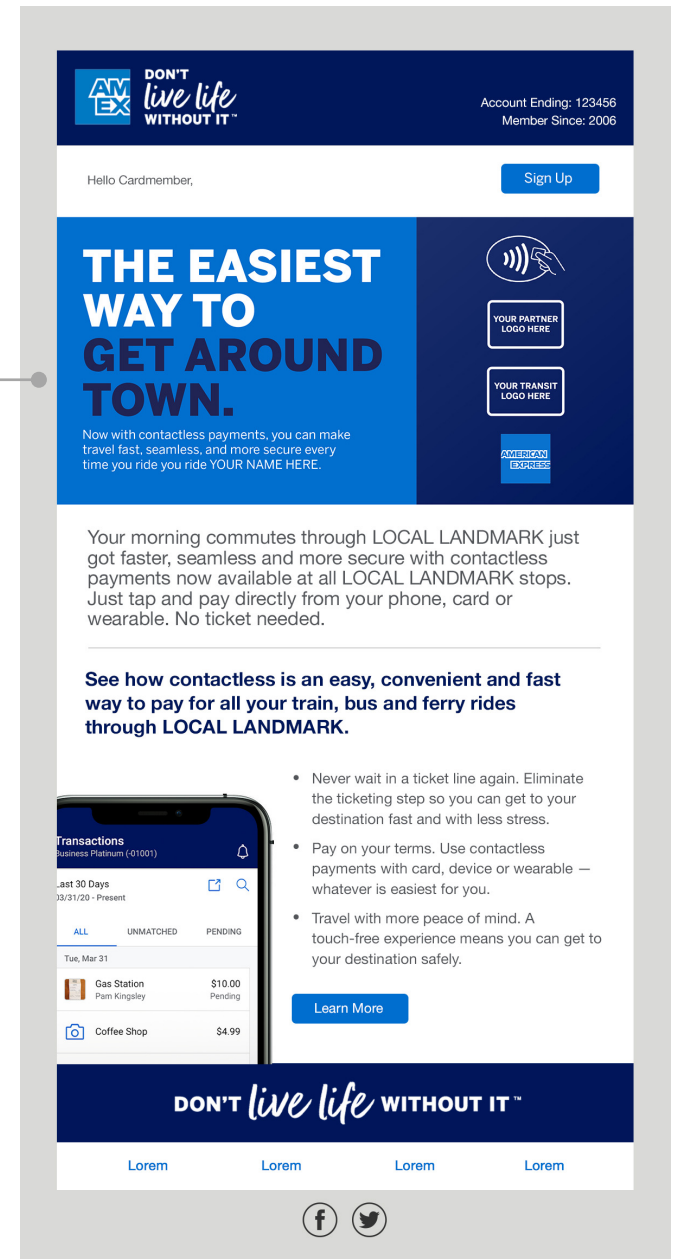
[YOUR SOURCE CLAIM HERE](#).

Creative Template: Email

JOURNEY STAGE: Adoption

This email example educates about the benefits of contactless and highlights the benefits of contactless, encouraging riders to consider trying and adopting this new payment method.

[Download it here](#)



Creative Template: Social Post

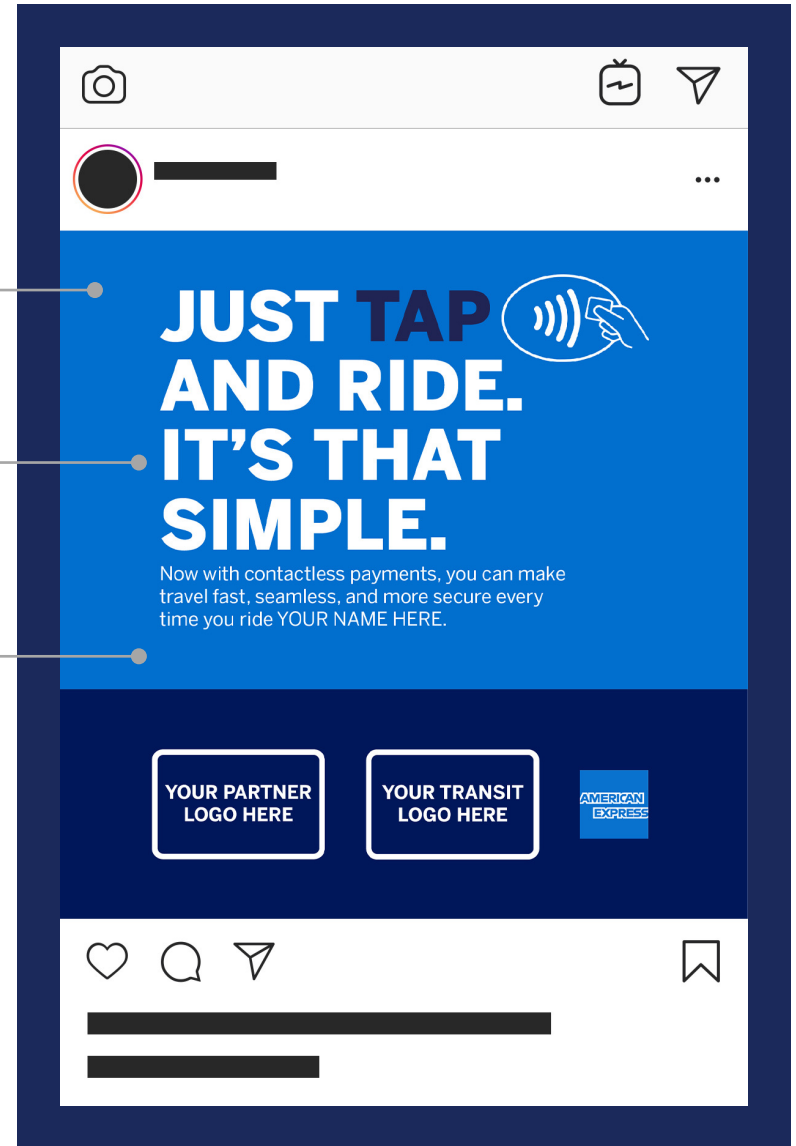
JOURNEY STAGE: Adoption

This social post example [educates about the benefits of contactless](#) and highlights the simplicity of contactless, encouraging riders to consider trying and adopting this new payment method.

[Social copy leverages a strong headline](#) and the opportunity to include additional post copy to explain contactless benefits in more detail.

[Design is clean](#) with the word "TAP" and the contactless icon in a contrasting color to quickly and clearly communicate the benefits.

[Download it here](#)




Creative Template: Digital Display Banner

JOURNEY STAGE: Preference

This display example reinforces the ease and convenience of contactless by showcasing the results of contactless travel.

[Download it here](#)

TAP. 


**RIDE.
RELAX.**

Now with contactless payments, you can make travel fast, seamless, and more secure every time you ride YOUR NAME HERE.

YOUR TRANSIT LOGO HERE

YOUR PARTNER LOGO HERE

AMERICAN EXPRESS

TAP. 

**PAY.
GET ON
YOUR
WAY.**

Now with contactless payments, you can make travel fast, seamless, and more secure every time you ride YOUR NAME HERE.

YOUR TRANSIT LOGO HERE

YOUR PARTNER LOGO HERE

AMERICAN EXPRESS



RECAP & RESOURCES

Key Takeaways

Follow the customer journey to get the right message in front of the right riders at the right time and through the right channel.

Use headlines that convey the ease and convenience of contactless payments, localizing messaging for added relevance to grab the attention of your riders.

Include contactless icons and logos from your transit system and financial partners to add credibility in your advertising and communications.

Keep the design of your advertising clean, bold and simple so the messages are emphasized and clear.

Resources

We are excited to accompany you on your contactless journey and hope you will return to this playbook as your marketing needs evolve.

Not only do we have marketing guidance, but we have other guidance too! Here are some additional resources about contactless payments you may find helpful:

AMERICAN EXPRESS RESOURCES FOR MERCHANTS

- Contactless in Transit – [Public Web Page](#)
- [Amex Trendex: 2021 Digital Payments Edition, “Digital Convenience is Here to Stay”](#)
- Contactless Payments for Merchants – [Landing Page](#)
- [Touchless Payments Strategy Guide](#)
- [Brand Resources](#)

ADDITIONAL RESOURCES

- PYMNTS.com [Transit Payments Report](#) – Open-Loop Contactless Payment Systems Keep Transit Agencies Riders Running Smoothly
- [US Payments Forum](#) – Transit Contactless Open Payments Working Committee

QUESTIONS?

Please reach out to your client manager with any questions.