

## **Common City Payment Card System**

### **[Sura Money Card]**

- 1. Name of the Project:** Common City Payment Card System [Sura Money Card]
- 2. Background:** Surat Municipal Corporation has a unique vision of digitizing their city-wide services. Payment digitization is one of the first and most important steps involved in empowering their citizens to experience world-class facilities where the said payment instrument can be used in multiple locations. The system is envisaged to bring significant ease to citizens by way of paying electronically using a smart card for all city services including transport, municipal services like library, swimming pool, community hall, entertainment and amusement park, parking, bill payments, utility payments, etc.
- 3. Vision:** The City Payment Card initiative aims to provide the citizens of Surat with an easy to use payment instrument with the convenience of “tap and go”. The underlying technology being considered is contactless smart card. At the same time, the City Payment Card initiative intends to include mobile wallets, NFC enabled smartphones and co-branded contactless cards which ride on popular schemes such as RuPay, MasterCard and Visa.
- 4. Sector:** Information Technology
- 5. Cost and financing:** SCP Cost : Rs. 44 .00 Cr
- 6. Brief Description (Technical Details):-** Surat Municipal Corporation (SMC) has a unique vision to empower residents and visitors of Surat city to look at a new paradigm of payment and identification. The project which was trialed earlier now is gaining momentum and under the ‘Smart Cities’ initiative from government of India. The project named ‘S-Connect’ is a unified payment and identification mechanism riding on the popularity of contactless card technology. It aims to simplify the life for all residents and visitors of the city by addressing common issues such as lack of proper change while making payments, high queuing times at public places to access amenities and the need to carry multiple cards for identification, membership etc. SMC has decided to go for the open loop card system consistent with MoUD approach towards National Mobility Card system. The overarching idea of the City Payment Card is to use a single payment instrument for all city-wide services.

- 7. Speciality:** The overarching idea of the City Payment Card is to use a single payment instrument for all city-wide services. This would also facilitate to integrate mobility systems across the city with other services.
- a) Interoperability - Being open standard based, the cards can be used across all transit and retail modes along with other municipal services like tax payments, library/ swimming pool membership, one-time entrance fees, etc. These are solutions where cards are issued to card holders by multiple issuing entities and are accepted at multiple locations not necessarily belonging to SMC only. The solution provides interoperability amongst the members who subscribe to this solution and becomes a part of the payment network.
  - b) No loss to personalized card holders if the card is lost as the value is also stored on server if customer reports the loss on time to financial institution to block the card.
  - c) The cards are provided free of cost to customers without any recurring monthly or annual charges.
  - d) The eco system to include Prepaid Cards, co-branded debit/credit card, mobile wallets and NFC enabled mobile payments, thus future-proofing the solution.
  - e) With RuPay as the preferred scheme, the solution to be compatible with UPI, Aadhar linked payments and National Mobility Card initiatives.
  - f) Higher transaction limits as regulated by RBI or any other regulating agency norms based on the type of.

## 8. Implementation Plan:

- **Current status:** Project Implementation is in Progress.

**9. Impact/ Envisaged Impact of the project:** The Impact of using Surat Money card is to facilitate the citizens with one single card for all their daily needs related to mobility, retail and civic services.

