

CASH PAYMENT

Fast Facts

With support from the Better Bike Share Partnership, in 2015, Philadelphia launched Indego as the first bike share program in the country with an automated cash payment option. Indego teamed up with PayNearMe, a network of retailers to accept cash payments from bike share users, and Indego's equipment provider, BCycle, to develop a back-end integration with the PayNearMe system.

INDEGO'S CASH PAYMENT IN NUMBERS

- Since the program's 2015 launch, Indego has received over **2,200** cash payments, with cash-paying users having taken over **80,000** rides.
- Approximately **20%** of Indego30 Access Pass, a discounted monthly pass available to SNAP recipients, have opted for the cash payment option.
- The "Digital Skills and Bicycle Thrills" program has graduated over **200** people since its inception.
- **40%** of Indego Cash Payment sign-ups eventually switch to digital payment.

HOW IT WORKS

- A user signs up on the Indego website and receives a payment code which they can take to any location in the PayNearMe network. PayNearMe retailers include CVS, Family Dollar, 7-Eleven, and Ace Cash Express.
- At the retailer, a cashier will scan the barcode and accept a cash payment, and the user's account becomes active. They can start riding within a few minutes of paying.
- When it comes time to renew their account, users receive a text with an updated pay code which includes any usage fees incurred during the prior month.

KEY FINDINGS

- Payment method was only one of several barriers to accessing bike share. Users who prefer to pay in cash often have low digital literacy and concerns about privacy. To address these barriers together, Indego teamed up with Philadelphia's Office of Adult Education and the Bicycle Coalition of Greater Philadelphia to offer a program called "Digital Skills and Bicycle Thrills," which combines learning about Indego and bike safety in an online format that promotes digital learning in a supportive environment.
- The cash payment option is often used as an entry point for users who are nervous about using a credit or debit card online. These users often switch to a digital payment option once trust in the bike share system is established.

INTERESTED? CONSIDER THE FOLLOWING:

- Does my equipment provider offer an integration option with PayNearMe?
- Does my city have a good distribution of PayNearMe retailers, especially in neighborhoods with a higher concentration of unbanked individuals?
- Do I have appropriate controls for ensuring that the cash payment option will not be abused? Do I have the resources to also offer support on the front-end for users interested in signing up for a cash payment?
- Can I combine a cash payment option with a discounted pass option for individuals in lower income brackets?

