



सड़क परिवहन
एवं राजमार्ग मंत्रालय
MINISTRY OF
ROAD TRANSPORT
AND HIGHWAYS



International Workshop on the Global Navigation Satellite System (GNSS) based Electronic Toll Collection in India

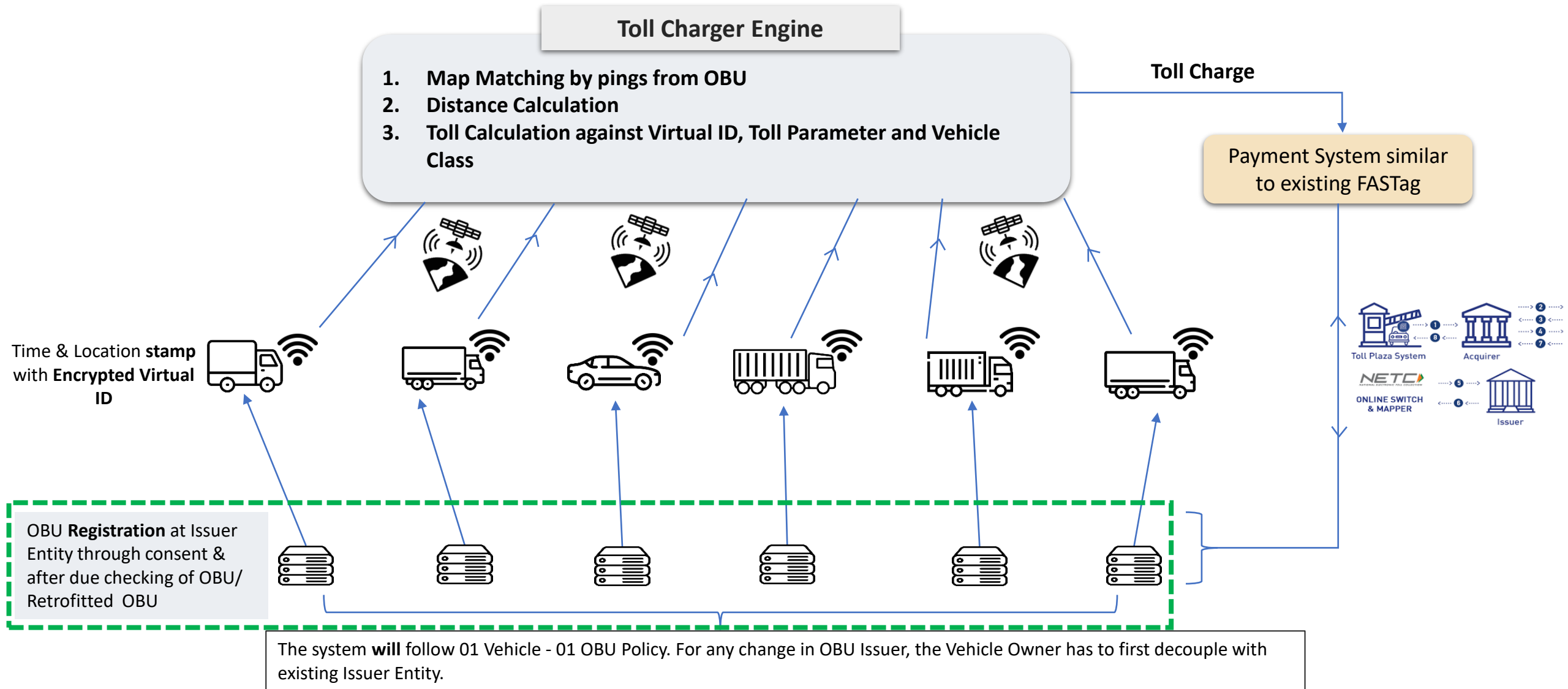
Issuer Entity

Panelists for Toll Charger Session

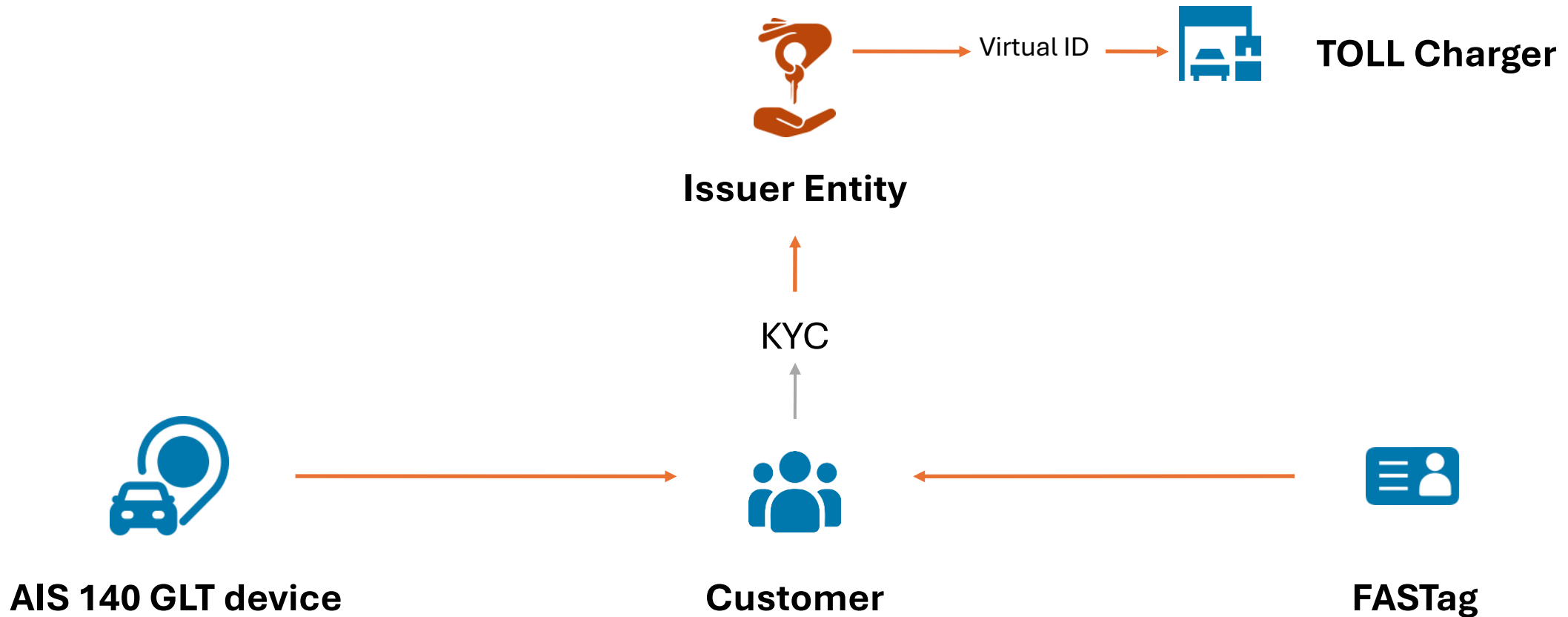


1. Mr. Sharat Sinha, CEO, Airtel Business
2. Mr. Udayan Joshi, Chief Technical & Claims Officer, SBI General Insurance
3. Mr. Rohit Daga, Business Head - Motor Insurance , ICICI Lombard
4. Mr. Sagar Sahay, Head, Prepaid, FASTag, Transit & Smart Cities, Kotak Mahindra Bank
5. Mr. Pardeep Goyal, Business Head (Retail), BPCL
6. Mr. Srikant Kurup, IDFC First Bank - Moderator

International Workshop on Global Navigation Satellite System (GNSS) based Electronic Toll Collection in India for Toll Charger Session



Roles of an Issuer Entity



*Not all roles are detailed in this diagram



Tie up with OBU Manufacturers

The Issuer Entity may empanel/tie up with compliant OBU Manufacturers in this regard. The Issuer Entity shall ensure transfer of anonymised pings from the onboarded Vehicle OBU/proxy server to the Toll Charger.



AIS 140 VLT Device (OBU) Status Management

The Issuer Entity shall ensure that a vehicle fitted with Valid OBU (FASTag with balance + Functional OBU) shall be charged per km wise. Suitable mechanism shall be developed to ensure that there is no double charging when the vehicle fitted with valid OBU crosses the Toll Plaza.



Linking of Payment System

The Issuer Entity shall be responsible for linking Bank Account / Wallet /Credit Card of the GNSS Vehicle with FASTag wallet linked to the OBU of GNSS Vehicle. The Issuer-Entity will be responsible to reveal the FASTag ID mapped to Virtual-ID when requested by Acquirer Bank for processing payment.



Link with FASTag ID:

The Issuer Entity shall maintain with itself the link between the existing FASTag of the Vehicle and the Virtual-ID generated.

Onboarding of OBUs with Toll Charger

The Issuer Entity shall onboard the Vehicle fitted with AIS 140 VLT Device (OBU) to the Toll Charger after doing KYC, mapping its FASTag and generating Virtual-ID



Payment Creditor

Entity shall be obliged to credit the calculated User Fee to the Acquirer Bank whenever demand raised through the Central Clearing House (CCH) / NPCI.



Customer Support

The Issuer Entity shall send SMS, Voice Call, IVR based reminders to its customers in case there is OBU malfunction/low balance/power snap of OBU or other issues with OBU. The Issuer Entity shall also provide Customer Support and dispute redressal for chargeback /wrong deduction and other ETC related disputes



Commercial Terms with Owner

The Issuer Entity may provide value added services like free OBU, free Insurance etc based on consent-based data sharing and other commercial terms with the owner.



SMS Information

Issuer Entity shall send SMS to the Customer whenever Toll is Charged.

“ Rs.30.98 charged for 16.57 km travelled by vehicle DL1LAG1162. For trip details click <https://t.ly/9owgU> For enquiry call 1033. ABC Bank. “



Replace cash in hand of the driver completely

The GPS device would help ensure the merchant location is captured real time and would also give greater financial control to the fleet owner.



Reconciliation of trip expenses for fleet operators

A GPS linked payment instrument would help create auto reconciled reports with clear time stamp and merchant details. Today, these are all manually done with lot of leakages.



Bundled Mobility Financial service offerings

Banks could provide embedded financial offerings such as “Travel Now Pay Later” using GPS feed and a linked payment instrument.



Introduction of non toll use cases

With location getting validated, non toll use cases such traffic challan and RTO payments could be added to the list of use cases.

Leveraging the reach of Motor Insurers for GNSS-ETC Adoption



Customized Insurance Policies with better pricing.

Consent based data insights about driving habits, routes, distance, time etc would offer a great platform for creating customized insurance solutions & thereby helping vehicle owners with access to more suitable coverages, at appropriate price



Helpful in the 'golden hour' for medical assistance and enhancing road safety

Faster response and Immediate medical help after an accident saves lives. Reduction of losses for insurers would mean attractive policies for customers



Usage and driving behaviour based insurance is a reality!

Individual level pricing and usage based insurance would be a great outcome of GNSS tolling. With individual level pricing, customers can enjoy optimum and more justified premium rates.



OBU as Value added product/service

Fuel outlets are one of the most important touch points on the Indian Highways and by becoming an Issuer entity, OMCs and their outlets could act as the focal point for all road users.



Location specific offers for vehicle owners

Consent based data could help provide geography/dealer specific offers to the road user.



Connected Vehicle Payments

Auto manufacturers are moving towards cabin infotainment and payments. The GNSS tolling would help OEMs create more cabin payment features for users

- Opportunity Assessment.
- Business Models
- Value Added Services
- Challenges & Mitigation measures

Q&A



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सत्यमेव जयते



Thank You

