Bhubaneshwar's Common Payment Card

Summary:

Bhubaneshwar Smart City Ltd. along with ICICI Bank has developed a Common Payment Card System (CPCS). 'Odyssey' city card, is a unique offering that enables residents to make quick and easy payments for an array of services at different points-of-sale, such as public transportation systems, municipal bill payments, utility payments, parking, retail, recreation, amusement and other payments within the area of Bhubaneswar Municipal Corporation. This project has been implemented under Build, Operate, Manage and Transfer mode.

Objective and rationale:

- To overlay a digital payment eco-system for the city.
- To enable citizens in accessing a unified system for all government and non-government services.
- To promote faster and hassle-free mode of transactions.

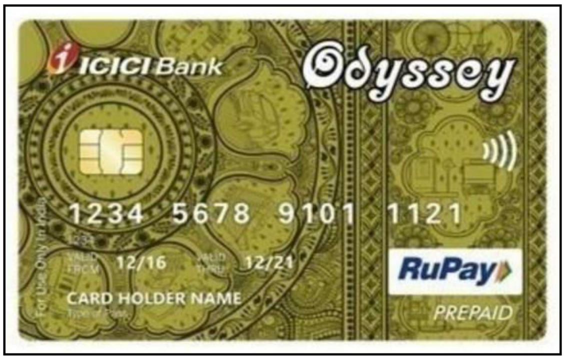
Key stakeholders:

- Bhubaneshwar Smart City Ltd
- ICICI Bank

Implementation strategy:

Common Payment Card System provides safe digital monetary transactions reducing citizens' dependence on cash for transactions. 5 lakh such cards are being disbursed through 325 point-of-sale machines maintained at a grid of 500 metres in the city. This system is expected to be the mainstay for the city's digital payments ecosystem. Users can recharge their card by either paying cash at the designated counters or digitally through the online customer portal. Revenue sources for the concessionaire include rights towards cost recovery and advertising rights on the smart card, as well as 10% revenue share from transaction charges from non-municipal payments.

What is unique is that one does not require bank account opening to avail this card, can be used on regional buses as well, and can be linked to various government incentive programmes too. The card can be recharged by UPI/online portal or cash top-up which is available at all listed outlets and BRTS stations. The issuance fees for personalised card is Rs. 75, while that for a non-personalised card is Rs. 50.



Resource utilization:

This is a pan-city project and the total cost is around Rs.19.19 crores. The implementation was done in 8 months and the O&M is for the next 48 months as per the contract. This project is done through B-O-M-T mode where the implementing agency is the ICICI bank.

Impact:

By August 2020, around 16,000 such multi-utility cards had been issued.

Lessons Learnt:

Prepaid multipurpose common mobility cards like Odyssey Card enable cashless transactions across multiple fronts. It is an excellent example of how civic authorities along with private participation can together enable create a city-wide ecosystem of digital payments.

Replicability and Sustainability:

Cities like Jammu and Indore have also opted the PPP way to commission their common mobility card plans. Other smart cities could explore scaling up such successful initiatives

Fact Sheet:

Thematic area	Public private partnerships
First-year of the program	2018
Responsible institution	Bhubaneshwar Smart City Ltd.
Target audience	Commuters in Bhubaneshwar
Coverage	Bhubaneshwar, Odisha

Source: (SmartNet NIUA, n.d.) (Bhubaneshwar Smart City Ltd, n.d.)