

Case Study

City Cabs Edinburgh



City Cabs improves customer service by providing Chip & PIN payment facilities in all their taxis.

The Requirement

City Cabs Edinburgh is a taxi owners association. The business had grown steadily over a number of years. Because of the increased use of credit and debit cards in society more and more customers were requesting to pay for fares by card.

In order to fulfil this requirement and continue being the leading taxi fleet in Edinburgh, City Cabs started offering card payments to clients via their Cordic Booking and Despatch system. This was integrated with the Adelante ConnectPay gateway and allowed customers to make payments via the web, over the phone or in taxis at the end of the journey and even for monthly account invoices.

In 2013 City Cabs were awarded one of only two Edinburgh Airport concessions allowing them to pick up passengers from the rank at the Airport. As a part of the tender process companies were required to offer Chip and PIN payment facilities to customers being picked up at the airport. In order to do this City Cabs needed to upgrade their card payment system to comply.

The Solution

City Cabs contacted Adelante to assist with this project. Putting Chip & PIN terminals in each of their taxis took careful planning. There were many things to consider including who pays for the terminals, how is this money



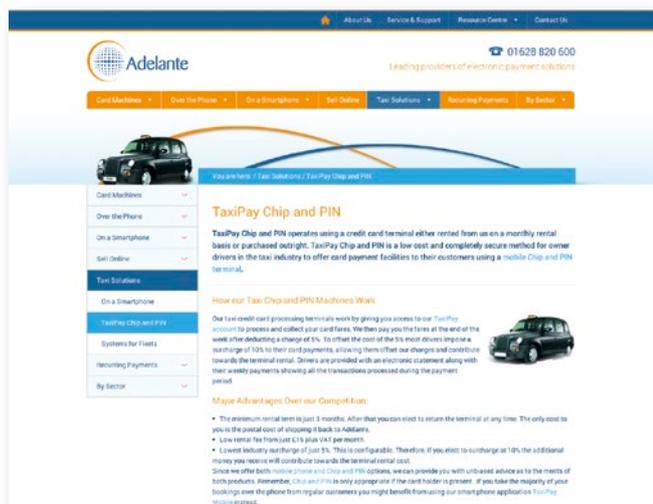
collected, how do drivers get paid for the fares paid by card. In addition there were things like driver training and delivery roll out to consider.

Having reached agreement with the key decision makers at City Cabs, a delivery date of January 1st 2013 was agreed and implemented. City Cabs chose to allocate and distribute each machine to their drivers, and the paperwork was then sent on to Adelante to create the driver account.

Adelante provided a simple solution that allowed City Cabs to make a single payment for the terminal rental costs every month. The drivers were then enrolled onto the **TaxiPay** merchant system. This allows fares to be processed on the **TaxiPay** account and the money transferred weekly into the drivers individual bank accounts. To support this drivers are provided with statements with their transaction history.

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City Cabs chose to work with Adelante because they are the only payment gateway specialising in the taxi trade and have had an outstanding working relationship over the last few years.



The Benefits

The benefit to the drivers is that there's no need for them to obtain their own merchant facilities and there are no ongoing charges outside of the terminal rental cost. They are able to just subscribe to the **TaxiPay** service and once the terminal is set up they can start offering Chip & PIN payment facilities to their customers.

The benefit to City Cabs is that they are not involved in the movement of any of the money and can just add the monthly cost of the terminal rental to their driver's subscription fees. They have therefore been able to implement the solution with minimal administration costs.

The number of fares paid by card continues to grow. Customers are happy because they can pay instantly by card and receive a printed receipt, and drivers are happy because they are winning fares from drivers or fleets not able to accept Chip & PIN payments.

"Working with Adelante has been a pleasure and we are completely happy with the outcome. The staff at Adelante are very approachable and flexible and fully understand how the taxi trade works. They are also very responsive to any requests we or our drivers have. The whole project has been well managed and was far less complicated than we envisaged when we were planning adding Chip and PIN payments in car."

Adelante have also shared details of their new Recurring Payments System which will allow us to automate the account customer payment collection process which will save our finance team lots of administration time moving forward."

George Aird
Chairman, City Cabs Edinburgh

"City Cabs situation is typical of the issue currently being faced by large fleets across the UK. Many corporate account customers are now demanding in car payments. As larger fleets make this facility available all consumers are starting to understand they can now pay taxi fares by card and choosing companies that can offer this service."

It is important for taxi companies to get their drivers to agree to accept credit and debit cards because they are always resistant to change. City Cabs have managed this process well, making sure all their drivers fully understand what is being done, why it's important, why it's beneficial to them, and showing them how easy it is to use a Chip & PIN machine. Adelante are regulated by the FCA ensuring the flow of money into drivers account is done in a professional way and removing City Cabs from this onerous task."

Caroline Woods
Head of Sales, Adelante



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