

### Secure real-time credit/debit card payment processing for Taxi and Private Hire Drivers

**TaxiPay Chip & PIN was created specifically to address the problems drivers associate with accepting payment for bookings and fares via credit and debit cards.**

Historically, taxi or private hire credit card processing solutions have always proved expensive, and as a result owner drivers have rarely offered credit card payment facilities to their customers. For the first time a low cost solution is available that is easy to set up and simple to use.

**TaxiPay Chip & PIN** is not just a terminal. It provides a number of tools to allow you to manage your credit card payments in a variety of ways.

First off, you get a dedicated Chip and PIN terminal for card holder present transactions with the guarantee of no fraud.

There are other great benefits as well, including:

- No need to get a credit card account with the bank
- The minimum rental term is just three months. You can elect to return the terminal at any time, giving just 30 days notice, for the cost of shipping it back to Adelante
- Low cost terminal rental
- The lowest industry surcharge of just 5%
- This surcharge is configurable. Therefore if you elect to surcharge at 10%, the additional money you receive may well pay for the terminal rental
- Accepts all major credit and debit cards, including American Express.

Following comprehensive market research and product evaluation, Adelante has selected the Thyron MPT500 terminal, the market leader in the design and manufacture of mobile Chip and PIN terminals. Securely delivering the highest levels of performance and features built into one of the smallest hand held card terminal footprints available today, the Thyron terminal easily provides all the mobile functionality that your business demands.



TaxiPay Chip & PIN has three separate components:

**Card Holder Present** – When the card holder is present you can use your Thyron Chip and PIN terminal to process the credit or debit card. This will guarantee that the card is not fraudulent and ensure that you receive the money for the fare. The terminal is also configured to allow you to use the magnetic strip reader in the event that the card being processed does not have a Chip included. This is often the case for foreign issued cards like the USA where Chip and PIN has not been introduced.



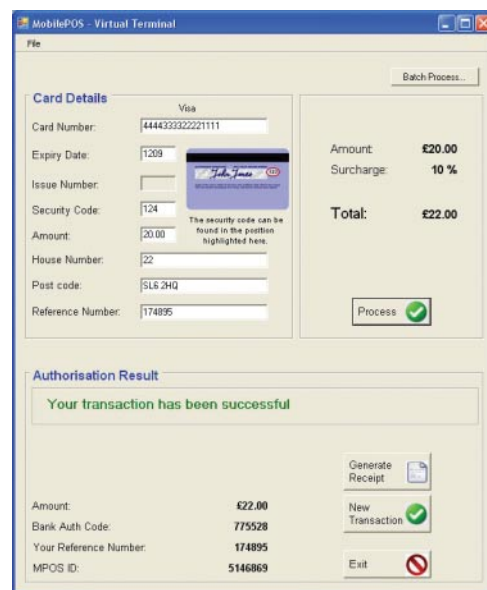
Chip and PIN



## Office Transactions – Your TaxiPay

**Chip & PIN** account also includes an option to allow you to process transactions in the office via a virtual terminal. This is a software application that runs on your desktop computer and turns it into a credit card machine. Just like your Chip and PIN terminal the surcharge for each transaction is configurable and will be added to each fare automatically. The virtual terminal is user friendly and includes the ability to email or print receipts for customers making the booking.

**TaxiPay Administration** – This facility is available to all **TaxiPay** users. By logging onto the online **TaxiPay** administration facility you can see all of your transaction history including Chip and PIN and Virtual Terminal transactions. This acts as a reconciliation aid when you receive your **TaxiPay** credit card money allowing you to see the transactions you are being paid for.



## Features and Benefits

### Process Credit and Debit Cards

- Works 24 hours per day, 365 days per year
- Typically 5 second processing time
- Accepts all major cards including American Express
- Provides customers with payment choice

### Driver and Office Benefits

- No merchant account required
- Payments to drivers made weekly in arrears
- Receive full fare plus a percentage of the surcharge
- Public Carriage Office approved

### What is included for Drivers

- Thyron Chip & PIN terminal
- User guide
- PCO approved window stickers for each driver
- Desktop computer virtual terminal
- Free Internet based merchant administration system

