Card Payment Solutions for Taxis
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The National Transport Authority are working to promote awareness of the trends and technologies for Card Payment Solutions that are available in the Irish market, many of which are highly suited to the Taxi industry’s needs. This document highlights current trends and passenger feedback and outlines a number of exciting solutions now available to Irish Taxi Drivers.
Recent research in Ireland, the UK and Europe has pointed to significant increases in the use of, and the desire to use Debit and Credit Cards to pay for a variety of services, including Taxis and other modes of transport. Some interesting headlines include:

- Card Payments doubled in 2012 over 2011 figures, and in 2012, Card Payment volumes were greater than Cash Payments for the first time
- Last year, debit cards were used for purchases and payments by over 80% of adults and 50% of businesses
- The strongest trend away from cash to debit cards is associated with low value payments of around €5 to €50
- Card issuers in Ireland will increasingly provide contactless functionality on their newly-issued cards, which will increase the propensity for their usage
- The graph illustrates the spread of Consumer spend in retail, travel and entertainment by payment method in 2012:

  - 47% Debit cards
  - 27% Cash
  - 20% Credit Cards
  - 4% Cheque
  - 2% Other

In the coming years, legislative changes are likely to make acceptance of Card Payments mandatory for Taxi and other transport services
Passenger Insight

In a recent Passenger Survey at Terminals 1 and 2 in Dublin Airport, the overriding feedback indicated over 48% of arriving passengers would prefer to pay for their Taxi journeys by Debit and Credit Card, with this number rising to 69% amongst Business passengers.

These figures will only increase in line with more promotion and awareness of these services amongst passengers, and by 2015 it is expected that upwards of 75% of passengers will expect to be able to pay for their Taxi journey by Debit and Credit Cards. This is reinforced by the increased levels of Card Payments for Taxi journeys in other EU countries.

Card Payment Solutions

The following pages outline 5 of the top Card Payment Solutions available in Ireland that are highly suited to facilitating Debit and Credit Card payments within Taxi services.* When selecting a solution you should consider the following factors:

- The security of the solution for you and the passenger with Chip and Pin technologies
- The ease of the sign-up process with your chosen provider
- The convenience and ease-of-use of the technology
- Up-front and ongoing costs for you to provide Card Payment services
- The speed of transaction processing and of fund transfer to your bank account
- Quality of support for you from the chosen provider

* Please note that this information has been provided by the individual suppliers. The National Transport Authority do not accept any liability for an error or omissions or subsequent changes to the solutions. Nor shall the National Transport Authority be liable for any costs or losses arising from the use of any of these solutions.
Benefits

• All chip and pin transactions fully guaranteed
• No joining fee
• Reduces the amount of cash drivers may carry
• Security for passengers as they enter their PIN into the device
• No need for ATM
• Access to overview of transactions through online backoffice

Costs

• No set-up costs
• €99 for device (one-off payment)
• €0.13 Master Debit
• €0.07 + .15% Visa Debit
• 1.40% Master Credit Card
• 1.15% Visa Credit Card
• 3.95% AMEX
• €10 minimum monthly invoice
• No minimum contract

How to apply & what you need

• Sign-up online www.adyen.com/signup
• Required documents: Proof of identity & address, Bank Account details

For more info phone: +44 7721 559214 (U.K. offices)
+ 33 20 240 1240 (Headquarters) or visit: www.adyen.com
SUM UP

• No need for device (except for MasterCard)
• Works on iPhone, iPad, iPod touch & Android devices
• App/software needs to be downloaded (free)
• Acceptance of all major credit & debit cards
• All transactions authorised & authenticated immediately online
• Sensitive date is never stored on the mobile device
• No paper needed, electronic receipts can be provided

Benefits

• All funds paid within 7-10 working days to the Bank Account
• SumUp guarantees the payout of all card transactions
• Online reporting available
• Reduces the amount of cash drivers may carry
• EMV and PCI-DSS certified
• No need for cash or ATM

Costs

• Card Reader and App are free
• 1.95% per transaction
• €19.95 for MasterCard payment’s device (one off payment)
• No monthly fees or additional costs

How to apply & what you need

• Download the App and follow the online registration process
• A welcome pack will be sent to you to start operating
• Online applications only
• Approved you will received the card reader via courier.

For more info phone: 01 525 3490 (local rate)
email: support@sumup.ie or visit: www.sumup.ie
AIB POGO

- Bluetooth Device that synchronises to Phone App
- App needs to be downloaded (free)
- Acceptance of all major credit & debit cards
- SMS and e-mail receipts, NO paper required
- Chip & Pin compliant solution
- All transactions authorised online
- Daily & monthly online reporting
- Charges through USB car charger

Benefits

- All chip and pin transactions fully guaranteed
- No joining fee
- All funds paid the following day to the Bank Account
- Reduces the amount of cash drivers may carry
- Security for passengers as they enter their PIN into the device
- No need for ATM

Costs

- €100 for device (one off payment)
- 2.75% on all Credit Cards
- 50 cent per Debit Card
- €10 monthly service charge
- No minimum contract

How to apply & what you need

- Copy of Taxi Driver Licence
- Bank Account details
- Online application with electronic signature
- Applications processed within 3 working days
- Once your application is approved you will get your code to log-on to the App.

For more info phone: 01 218 21000 (local rate)
email: sales@aibms.com or visit: www.aibms.com
ELAVON Mobile Merchant Solution

- Bluetooth Device that synchronises to Phone App
- App needs to be downloaded (free)
- Acceptance of all major credit & debit cards
- All transactions authorised online
- Chip & Pin compliant solution
- Online reporting
- SMS and e-mail receipts, NO paper required
- FREE car charger given as standard

**Benefits**

- All chip and pin transactions fully guaranteed
- Joining fee waived (€25)
- All funds paid within 3 working days to the Bank Account
- Reduces the amount of cash drivers may carry
- Security for passengers as they enter their PIN into the device
- No need for ATM

**Costs**

- €120 once off payment to get up and running. OR
- €10 monthly rental on the device
- 2.95% on all Credit Cards
- 49 cent per Debit Card
- No service charge
- 12 months contract

**How to apply & what you need**

- Proof of identity & address
- Bank Account details
- Completed Application Pack (over the phone or face to face)
- Applications processed within 7 working days
- Once your application is approved you will receive the device via courier.

For more info phone: 1800 995 085 (Free) or visit: www.tellmemore.elavon.com/mobilemerchant
Worldpay Streamline Mobile

- Data SIM Device that uses mobile network coverage
- Accept card payments almost anywhere with mobile network coverage
- Acceptance of all major credit & debit cards
- Chip & PIN compliant solution
- All transactions authorised & authenticated immediately
- Contactless technology can be added
- Quickly printed receipts
- Can be charged in car with special charger (extra cost)

Benefits

- All funds paid within 3 working days to the Bank Account
- Reduces the amount of cash drivers may carry
- Security for card holders and drivers as they are required to enter their PIN for payment to be accepted
- Contactless technology is available
- No need for cash

Costs

- €106 to open account and set-up device (one off payment)
- 1.85%* on Irish Credit Cards,
  "refer to seller for exceptions
- 28 cent* per Irish Debit Card
  "refer to seller for exceptions
- €15 minimum monthly service charge
- 12 or 36 months to rent terminal (€44 & €29 pm)

How to apply & what you need

- Proof of identity & address
- Original signatures for direct debits
- Online or paper application
- Applications processed within 7-10 working days
- Once your application is approved you will received the device via courier.

For more info phone: 048 9044 6950 (local rate)
or visit: www.streamline.com/ireland