

EPA 2017 – Q-Park Cashless & Contactless Payments

Q-Park NV | EPA Awards | Category 4: Innovation



- A convenient parking experience for our customers is our primary concern.
- Maintaining existing and adding contemporary payment options is crucial for customer satisfaction.
- To meet current and future payment needs while complying to rules and regulations of the payment card industry (PCI), we needed future proof card payment and transaction processing services.
- CCV was chosen as our e-payments partner to develop a comprehensive solution to fulfil our requirements and our customers' needs. We wanted:
 - customers to access our car parks with their debit or credit card and to use these cards to pay at the exit¹.
 - payments to be processed automatically, saving our customers a walk to Pay-on-Foot (POF) terminal and their time.

¹ Besides bank cards, we also wanted the solution to accept loyalty and fuel cards as well as Yellowbrick.

Convenient parking experience



- Customers can use a wide range of payment cards
... or their smartphone.



- Customers no longer need to wait at POF terminal.



- Ensures that credit card payments remain possible at our car parks.
- Introduces debit card as access and payment device at exit.
- Introduces Tap&Go (contactless payment).
- Decreases frequency of PMS breakdowns and reduces maintenance costs.
- Commoditises card processing (no vendor lock-in) and decreases card transaction processing costs.
- Decreases costs of money management.
- Makes digital access and payment functionality at every Q-Park location future proof.
- Provides opportunity to progress towards dematerialisation of pre-booking and season ticket solutions.

How does it work?

- Through the process of tokenisation, CCV payment terminals translate the required customer payment card information into a 'card token'. This helps reduce the scope of PCI requirements as all sensitive card information is only presented inside the secure reader.
- The CCV terminal presents the unique card token to the PMS application as an identifier.
- When this process, which takes mere seconds, has been completed the customer can use their payment card to exit the car park. (Naturally, the card can also be used at Pay-on-Foot terminals.)

■ Dip&Go reader



Tap&Go reader



How does it work?



- The Dip&Go and Tap&Go readers are installed in PMS at access and exit points
- EMV magnetic stripe and chip cards can be used to access and exit the car park
- No need to take a parking ticket
- No need to go to POF terminal

How does it work? Tools to inform customers







- Meet & Greet in car parks
- Signs on PMS
- Flyers and posters



Tap and Go with Q-Park



Simply use your bank card to enter and exit

- No ticket required
- Quicker entry and exit
- Avoid queues at the pay station
- Available on:     *

*Terms and conditions apply



How does it work? Tools to inform customers, a video



Cashless to Contactless payments – numbers



■ Payment transaction trends over ten years (NL figures):

| | 2006 | 2016 |
|-------------|------------------|------------------|
| Cash | 64% ² | 27% ³ |
| Credit card | 10% | 11% |
| Debit card | 1% | 50% |

- Maintaining credit card payments as an option in our car parks has proven to be of great customer value as there is no significant change in the number of credit card payments over time.
- We are very pleased to see that cash payments are decreasing significantly:
 - safer for our customers and employees;
 - reduces costs of money management and PMS maintenance.

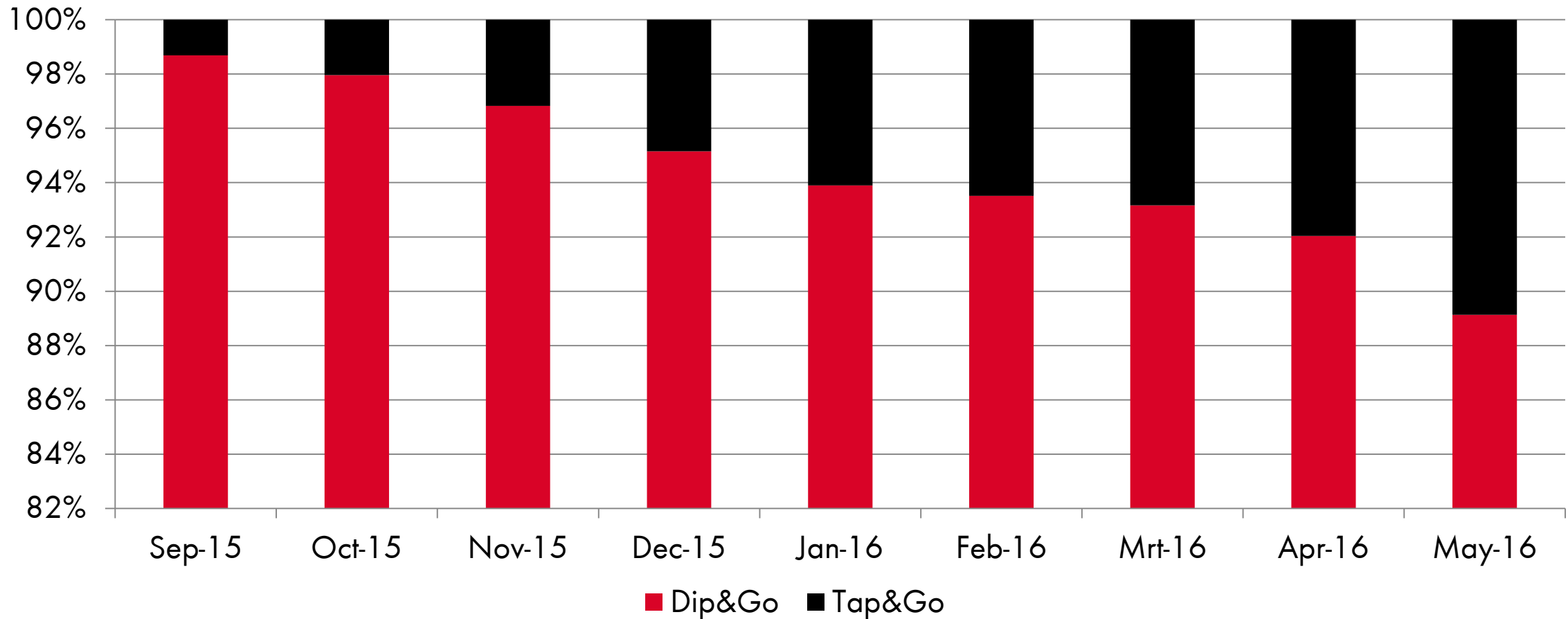
² We started our cash reduction programme in 2006 by encouraging debit and credit card payment at POF terminals.

³ The objective for 2017 is to reduce cash payments to 20% of total.

Cashless to Contactless payments – numbers



■ The opportunity to progress from cashless to contactless has proven to be highly effective.



- 18 July 2016 – Tap&Go payment possible at all 152 Q-Park car parks in the Netherlands.
- 15 November 2016 – Q-Park Eurocenter in Amsterdam is card payments only.
 - Safer for our customers and our employees.
 - More user friendly as cashless machines are more reliable.
- 21 December 2016 – the **millionth** contactless payment transaction was processed in the Netherlands. About 25% of our customers pay contactless in our Dutch Q-Park car parks.





Quality in parking