

EASE MOBILITY ACCESSES, DECREASE
COSTS AND INCREASE YOUR REVENUES

PAYMENT CARDS ACCEPTANCE

OFFER CARD PAYMENTS ON YOUR TERMINALS!

- Improve the users' adhesion with a simple and secure solution.
- Maximize your revenues: increase the respect rate through a guaranteed payment solution and reduce your operation costs.

IMPROVE THE USERS' ADHESION THANKS TO CARD PAYMENTS: Offer an easy-to-use payment mean, adapted to all businesses and very secured

Easy to use

No more coins or private cards! Users can pay the required amount under all circumstances, for occasional and recurrent usages, with any type of universal payment cards (Visa, Mastercard) in all modes: Contact chip, Magnetic stripe and Contactless chip cards as well as NFC mobile phones.



and many others...

Adapted to all Businesses

Flowbird's solutions are adapted to any kind of businesses, with an omni-channel approach:

- Unattended Check-in Check-out solution for Parking
- Open Payment for Transport
- Mobile Phone Payment solutions, such as Flowbird application for both businesses



Secured at the highest level

Flowbird processes payment chains worldwide through ArchiPEL, its centralized acceptance payment platform, allowing easier evolutions and better reporting. Since 2001, Flowbird is among the most experienced providers of worldwide payment solutions:

FLOWBIRD READER, PINPAD AND ANTENNA PAYMENT DEVICES

- Payment applications developed and maintained by Flowbird, certified with international and domestic schemes
- EMV Level 1 & 2: compliance for respect of standards
- PCI - Payment Card Industry - association' requirements: compliance for the security

ARCHIPEL CENTRALIZED ACCEPTANCE

- Developed, maintained and processed by Flowbird
- Hosted in a PCI secure Flowbird Data Center environment with dedicated teams

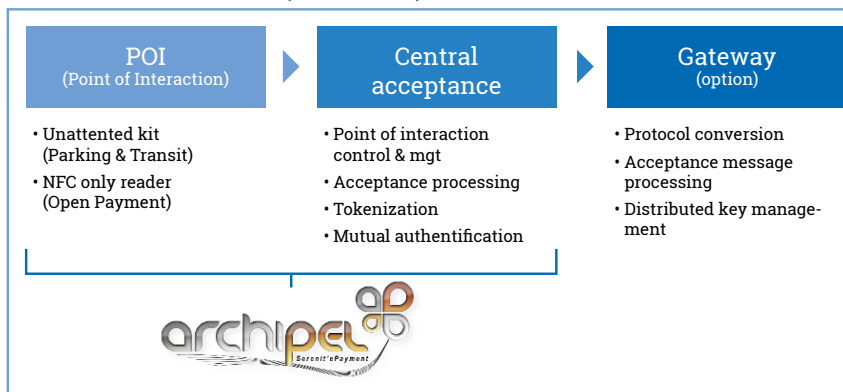
THE STRONGEST WORLDWIDE EXPERIENCE WITH MORE THAN:

- 50 connections to card payment acquirers
- 4200 merchant accounts
- 100.000 readers developed by and connected to Flowbird's platforms
- 500 million multi-currencies transactions handled per year, 2/3 processed by ArchiPEL

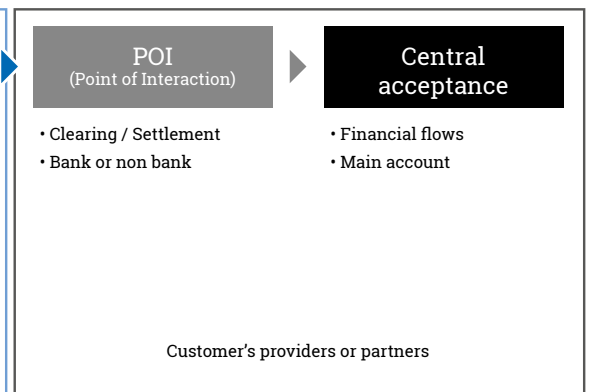
A permanent up-to-date compliance of Flowbird to the very strict processes required by the international and domestic card payments security standards, including those of the PCI, guarantees the strongest level of security to municipalities, operators and card holders:

- PCI-PTS for the readers, PCI-PA-DSS for applications: these compliances ensure the security of cardholder data (Card number, PIN code, validity date...)
- PCI-DSS compliance ensures since 2008 the security of the processing environment

MERCHANT ACCEPTANCE (TECHNICAL)



FINANCE PROCESSING



MAXIMIZE AND MONITOR YOUR REVENUES:

Offer card payments. Benefit from additional revenues to finance your public programs.



A confirmed economic gain

With the integration of new means of payment, the average payment amount is significantly higher than with cash only, not always available for the user.

Studies show that the users spend more when paying with a payment card. Some disrespectful users now fulfill parking and transportation fees, since they have the possibility to pay with multiple payment methods and can pay the maximum amount in any circumstances

Your revenue is increasing.

	From 16 to 22 October 2017	From 14 to 20 May 2018	
Coins	4931€	4640€	REDUCTION Revenues cannibalized by payment card revenues
Contactless payment cards	0€	1537€	HIGH INCREASE Market trend
Contact chip payment cards	64€	2234€	INCREASE Payment of fines on the terminal
Mobile phone payment	402€	1896€	INCREASE New usage
TOTAL : REVENUES INCREASE			

Example of weekly revenues after the introduction of card payments in a park of 60 terminals

Cheaper operations

The reduction of cash payments leads to a significant cut in cash management costs: collection, maintenance, counting, banking fees.

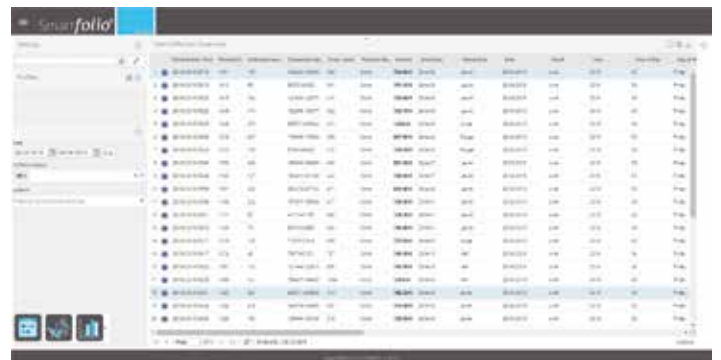
Many regulation evolutions are made on-line, without any field intervention of technicians on each payment device, through the centralized ArchiPEL platform.

On-Line supervision of payment devices behaviors also allows quick interventions and therefore reduces any loss of income.

Reduction of fraud and vandalism

With the promotion of cards payment, terminals become much less attractive to fraudsters or acts of vandalism. Less vandalism. Less repair costs. Less fraud. More incomes

All your revenues supervised in a single financial tool



The Flowbird's myArchiPEL application, dedicated to card payments services, makes it easy to follow-up the payment card flows going through the ArchiPEL server.

Using Web technologies, myArchiPEL offers a customizable interface for all categories of use:

- **Card transactions overall surveillance:** the executive dashboard allows integrating the various available indicators in a personalized space.
- **Card payments revenue supervision:** this working space allows supervising all the data and carrying your relevant analyses.

MAIN CARD SCHEMES, ACQUIRERS & GATEWAYS PARTNERS

SCHEMES



ACQUIRERS & ACQUIRING NETWORKS



GATEWAYS

