

# Credit card payment: international, fast and convenient



Cost optimization, security, data and payment transparency—these are the key advantages of the online credit card acceptance system offered by Siemens and PMTsolutions. Using PCI certification, it guarantees maximum certified data security for electronic card payment applications in pay&display machines. All credit card payments have to pass an online authorization process before the payment transaction is completed at the pay&display machine. This procedure is a very effective protection against default of payment and takes only a few seconds so that no additional waiting times are created.

It is also very cost-effective, firstly because no intermediary service provider is involved and no transaction fees need to be paid; and secondly because the two-step online authorization process minimizes the processing costs for banks and acquirers, who in turn can offer more favorable conditions to parking facility operators. Moreover, the automated payment processing without any media breaks facilitates accounting and controlling processes and ensures compliance with audit requirements.

And last but not least, the flexible ParkPay solution enables the integration of different types of parking facilities since it is suitable for managing not only "on-street" parking, but also "off-street" facilities

Credit card payment option integrated in Siemens pay&display machines

# Benefits for operators and users

The additional payment option provided by the online system for credit card payment enhances the user-friendliness of the system—for increased user acceptance. Moreover, it helps the operator reduce the amount of cash handled by the system, with the corresponding commercial and administrative advantages.

Additional key benefits:

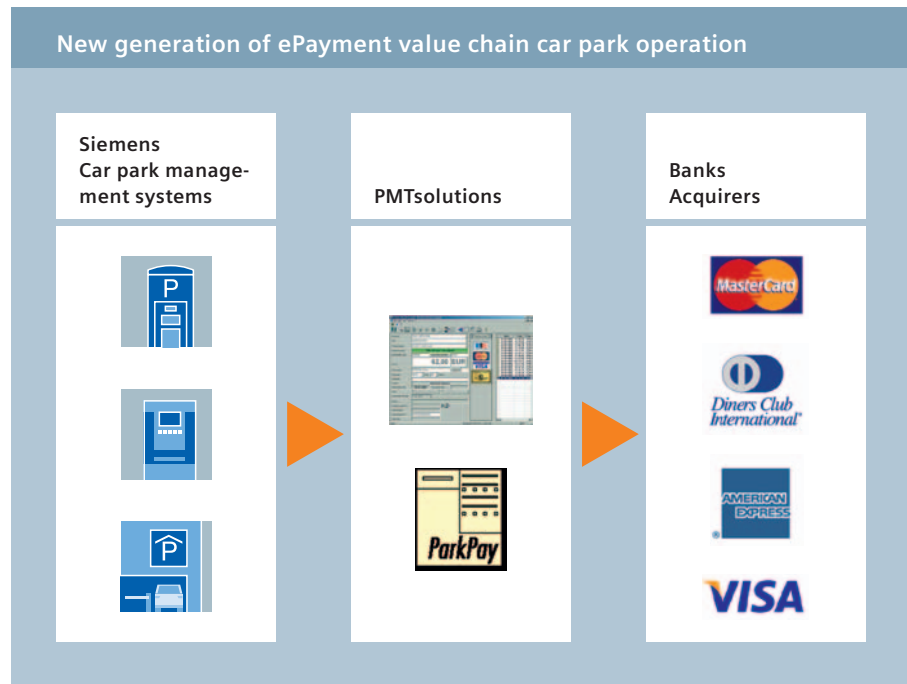
**1. International application:** As credit cards are commonly used on the international level, credit card payment is a convenient option especially for foreign users (for instance in areas with much tourist traffic).

**2. Lower cash recycling costs:** More cashless payments and increased automation mean less cash handling, simplified accounting processes and lower costs for cash removal, counting, processing and depositing.

**3. Reduced risk of burglary and manipulation:** With only moderate cash amounts stored in the machines, the risk of burglary also decreases substantially, cutting down on insurance, repair and replacement costs. In addition, less cash handling also means a lower risk of manipulation, theft or fraud by service personnel having access to the pay&display machines.

**4. High cost efficiency:** As the secure online authorization procedure is carried out directly by the acquirer, there are no additional fees for external network operation.

**5. Enhanced security:** The system also offers optimum protection in terms of payment security. The integrated online authorization procedure immediately checks the validity of the credit card presented and the certification of the Siemens/PMT solutions system according to the PA-DSS specifications of the PCI ensures optimum data protection.



**6. Reporting in line with your requirements:** There is hardly a reporting or payment tracking need that the Siemens/PMT system is not able to meet. The data can be broken down and analyzed according to individual machines, zones or groups, for example, just as the operator desires. The detailed reporting makes financial controlling easier, ensures compliance with audit requirements and saves time through automated reconciliation in accounting. The data can be directly exported to existing controlling software programs.

**7. Compliance with audit requirements:** The system provides gapless recording of all electronic payment transactions, from credit card use to actual receipt of payment. Consequently, during an audit all transactions can be tracked right down to individual payment level.

For further information and additional options, please contact your Siemens sales representative.