

INQUIRY INTO NSW TAXI INDUSTRY

Organisation: Gravity
Name: Mr Chris Voukidis
Position: Director
Date received: 8/03/2010

taxicommittee - Att - Mr John Ajaka :: T Pay Presentation

From: Chris Voukidis
To: "taxicommittee@parliament.nsw.gov.au" <taxicommittee@parliament.nsw.gov.au>
Date: 8/03/2010 10:08 AM
Subject: Att - Mr John Ajaka :: T Pay Presentation

Dear Mr Ajaka,

Please find attached a copy of the T Pay presentation as requested.

Should you have any queries, please do not hesitate to contact me.

Regards,
Chris Voukidis | Director



T-Pay overview



January 2010

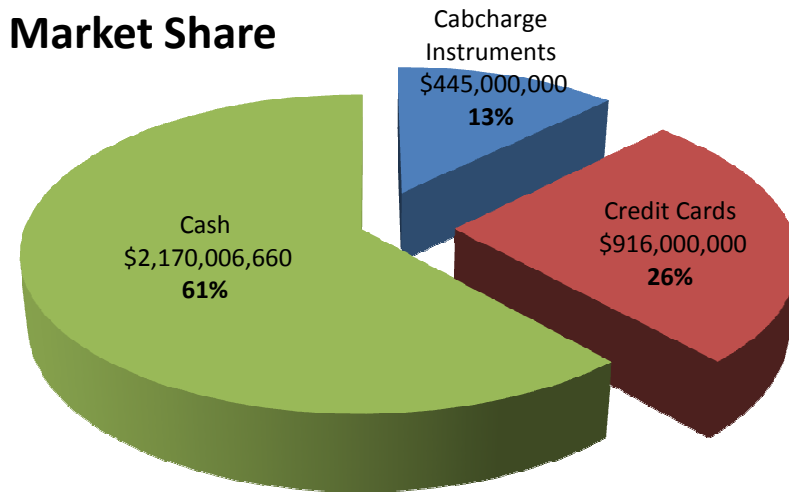
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Market - Size

Taxi fare spend: \$3.5 Billion

Market Share



- CabCharge and its competitors charge 10% surcharge on non cash taxi fares
- Total non-cash market size: over \$1.3 Billion
- This amounts to over \$135 million surcharge revenue on non cash payments

Market - Players



CabCharge



GM Cabs



Live Group

... the rest

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A New method of payment



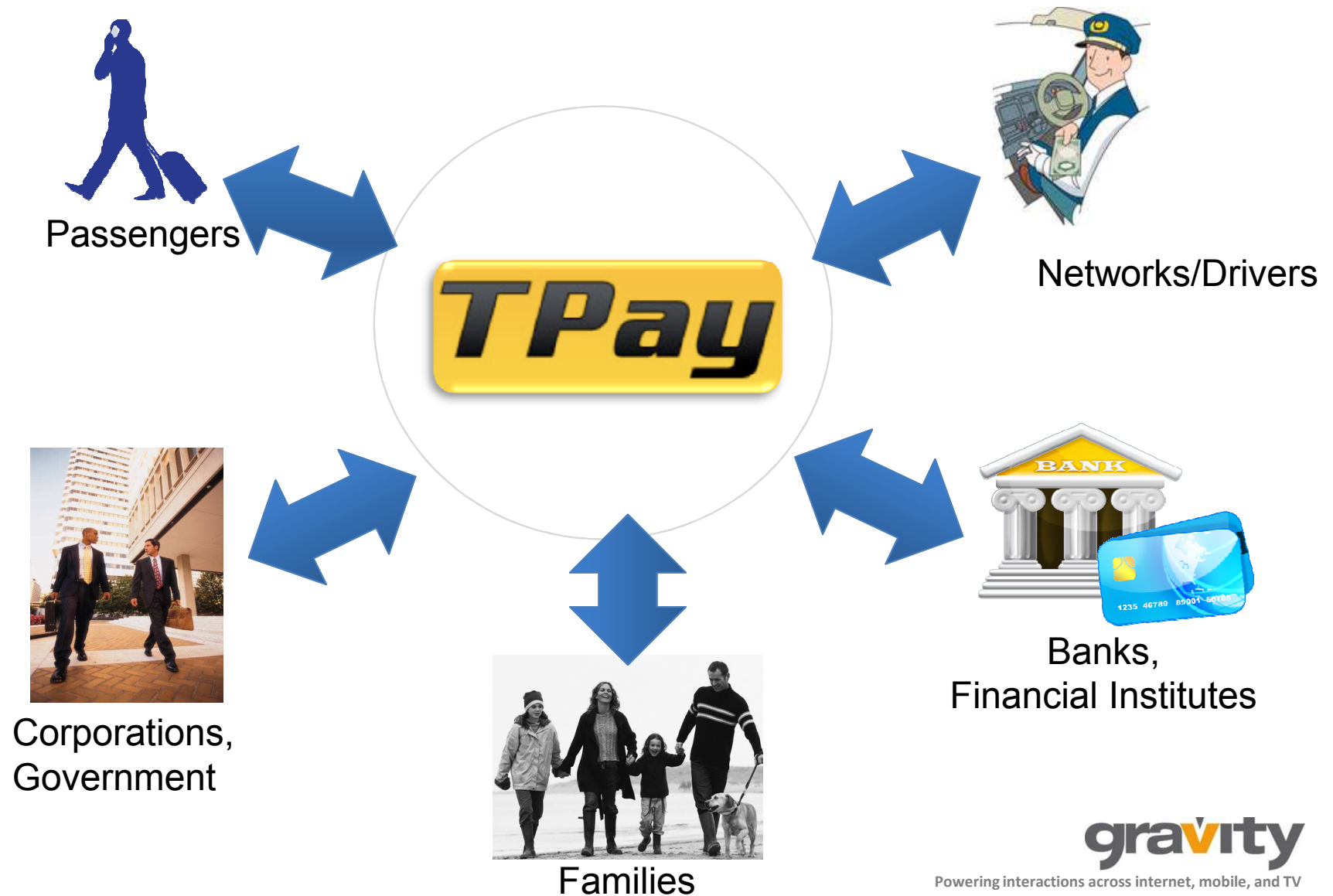
No terminal needed

Uses mobile phones

Gravity's Solution T-Pay

- A complementary payment gateway utilising:
 - **Network:** 2G or 3G mobile network
 - **Device:** Mobile phone (passenger, and driver)
 - **Interfaces:** SMS, IVR, Web
 - Robust **payment gateway system**

Players



How it works



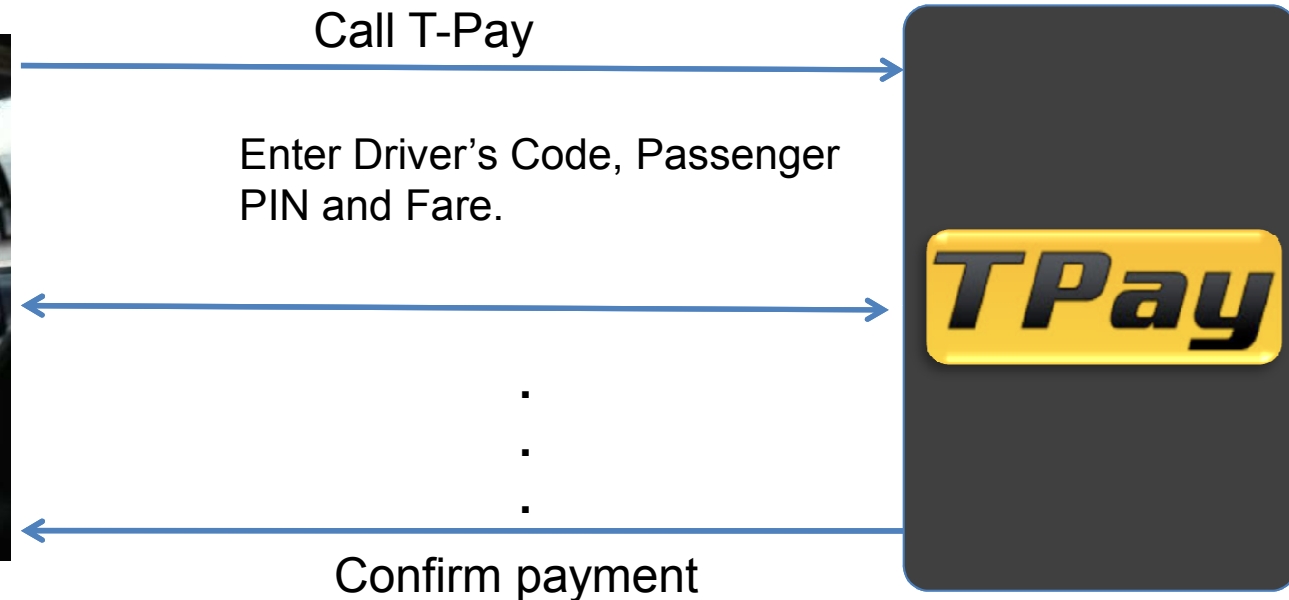
Passenger

T-Pay: Payment OK
Fare: \$35.50
Service Fee: \$2.49
GST on SF: \$0.25
Total: \$38.24
Trans ID: ABC5520
Date: 09/12/2009
Time: 15:20:25

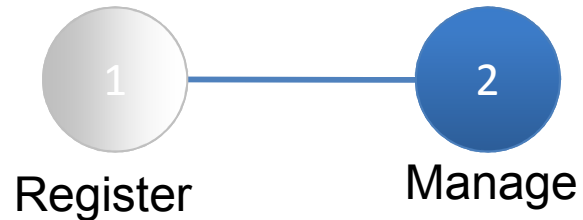


Driver

Passenger Payment by phone call



Business Customer...



Employee creation – Permission settings



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XXXX XXX XXX

Employee Settings

General Details	Payment Details
Employee Number: 1234	<input type="radio"/> Group Credit Card
Employee Name: John Smith	<input checked="" type="radio"/> Specific Credit Card
Mobile Number: 0412 345 678	Name on Card: MR J SMITH
Cost Centre: 0001 - Executive Management	Card Number: 5313 0000 0000 1234
<input checked="" type="checkbox"/> Active	Expiry Date: May 2013

Usage Permission

From: 01/09/2009	To: 31/12/2009	Maximum Trips:	
Total Expenditure Limit: \$500	Maximum Expenditure per Trip: \$50		
Permitted Days of Week		Permitted Hours of Day	
<input checked="" type="checkbox"/> Mon	<input checked="" type="checkbox"/> Tue	From: 20:00	To: 06:00
<input checked="" type="checkbox"/> Fri	<input type="checkbox"/> Sat		
<input type="checkbox"/> Sun			

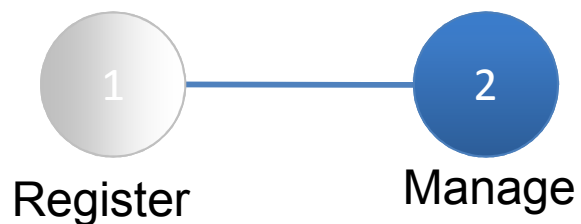
Notes

Late work permission for taxi home

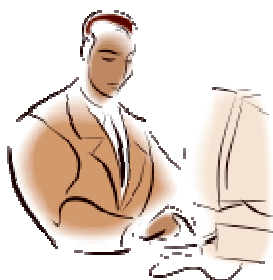
Save Cancel

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Business Customer...



Reports ...



Account Summary by Cost Centre				From	1/09/2009
ACME LTD				To	30/09/2009
Cost Centre	Trips	Total Fares	Total Fee	Total GST	
0001 - EXECUTIVE MANAGEMENT	10	\$ 270.00	\$ 27.00	\$ 29.70	
0002 - SALES & MARKETING	32	\$ 1,027.20	\$ 102.72	\$ 112.99	
0003 - STAFF ENTERTAINMENT	27	\$ 632.61	\$ 63.26	\$ 69.59	
TOTAL	69	\$ 1,929.81	\$ 192.98	\$ 212.28	

Cost Centre Report								From	1/09/2009
ACME LTD								To	30/09/2009
Cost Centre	0001 - EXECUTIVE MANAGEMENT								
Transaction #	Employee #	Employee Name	Date	Time	Driver	Fare	Fee	Total	GST
2101245878	1243	BETTY JONES	1/09/2009	21:23	985432	\$ 23.54	\$ 2.35	\$ 25.89	\$ 2.35
2101246842	1243	BETTY JONES	8/09/2009	20:45	375637	\$ 24.10	\$ 2.41	\$ 26.51	\$ 2.41
2101246937	1243	BETTY JONES	9/09/2009	23:11	217538	\$ 25.00	\$ 2.50	\$ 27.50	\$ 2.50
2101245812	1130	BRIAN BRYSON	7/09/2009	10:22	162642	\$ 67.20	\$ 6.72	\$ 73.92	\$ 6.72
2101245978	1130	BRIAN BRYSON	8/09/2009	9:54	715092	\$ 80.00	\$ 8.00	\$ 88.00	\$ 8.00
2101246721	1130	BRIAN BRYSON	8/09/2009	11:34	125472	\$ 25.22	\$ 2.52	\$ 27.74	\$ 2.52

Private Passenger Registration



PIN

TPay

Mobile number 0421 722 821

Credit Card NO. 4091 9118 1271 1111

Expire Date 1112

CVC code 754

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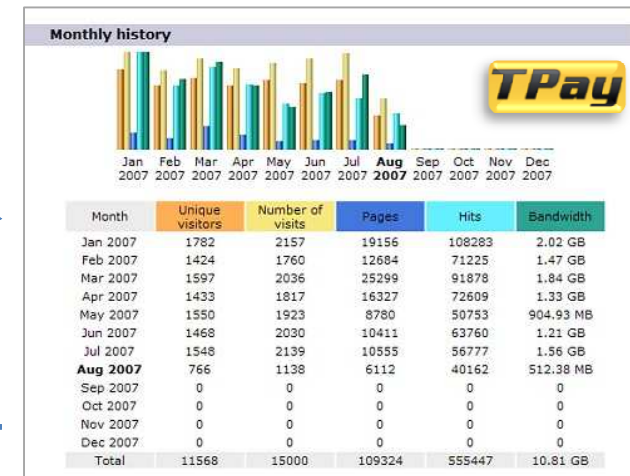
Passenger Summary Reports

“Passenger views payment
Summary on T-Pay website”



View detailed report
after signing in T-Pay

Download to local
Computer



Driver Registration

- Online or Paper form
- Receive Starter pack:
 - ✓ Driver ID
 - ✓ Contract
 - ✓ Booklet
 - ✓ Stickers
 - ✓ Passenger marketing material

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TPay

Driver ID: 12800
SMS or Call: **13 TPAY**

Enter your PIN, Driver ID, and Fare to pay



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First Name *
Last Name *
Date of Birth * DD MM YYYY
Mobile Number *
Email address
Password *
Re-enter password *
Driver's license *
License Expiry Date * DD MM YYYY
Taxi Driver Authority *
Authority Expiry Date * DD MM YYYY

Driver Type
☒ Driver ☐ Owner/Driver

Residential address
House / Unit No. *
Street No./Name *
Suburb * State ...
Post Code *

Bank Details
Account Name *
BSB Number *
Account Number *

☐ I would like to have monthly payment statements mailed to my residential address

* : Required field Register

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Driver Payment Confirmation



Driver Summary Report



View payment summary
on T-Pay website

Download to local
Computer

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Driver Payment Report

Period: Select range
✓ Months to Date
Last Month
Week to Date
Last Week
Yesterday
Today

Duration: From 01/11/2009 To 24/11/2009

1. Opening Balance:

2. Transaction History

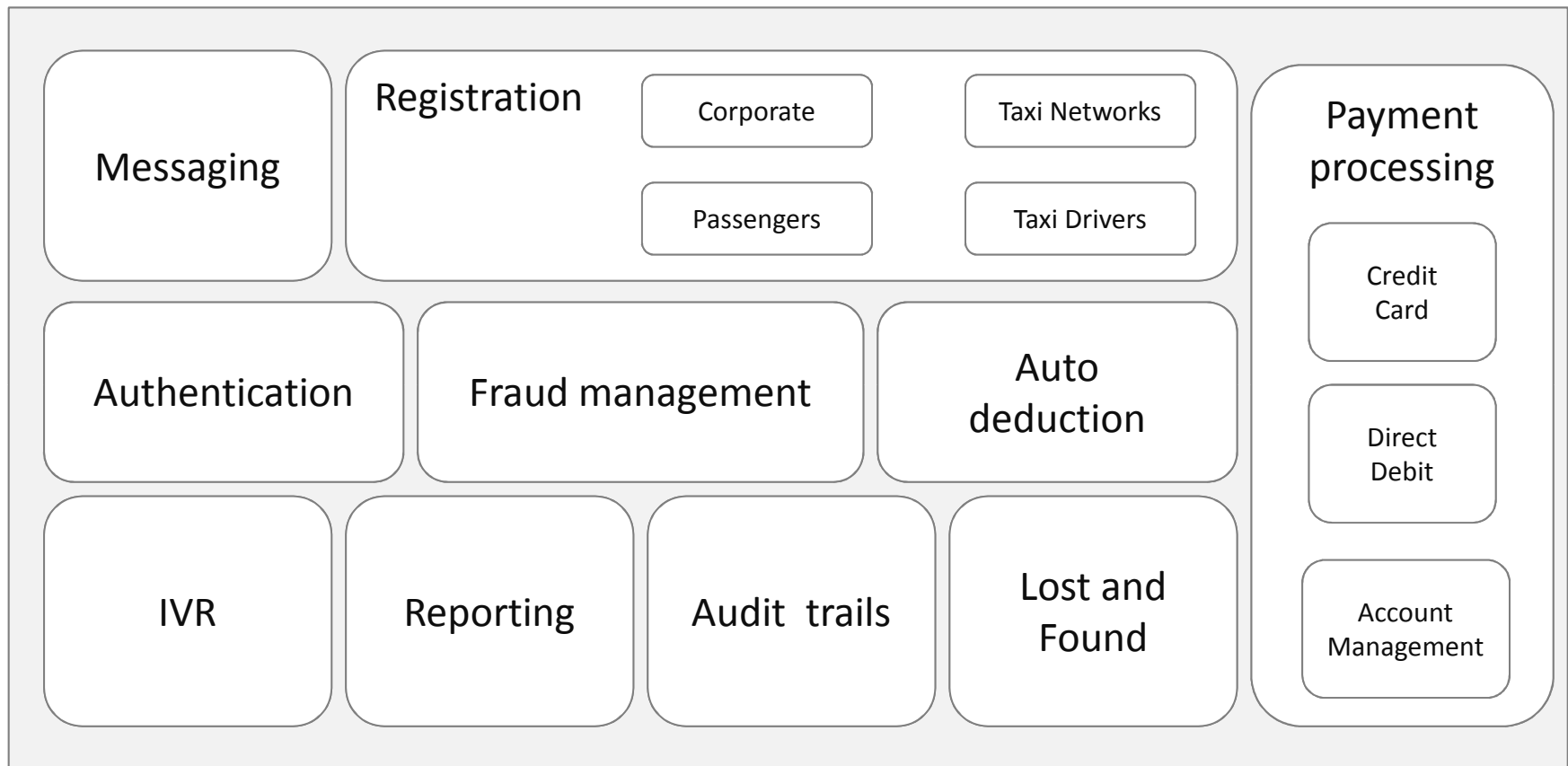
Date	Time	Description	Fare (\$)	Commission (\$)	Reference #	Debit (\$)	Credit (\$)
02/11/2009	11:22 AM	Passenger's taxi fare	90.00	1.80	AAA0870		91.80
02/11/2009	11:49 AM	Passenger's taxi fare	51.00	1.02	AAA0881		52.02
09/11/2009	11:14 AM	Passenger's taxi fare	40.00	0.80	AAA0883		40.80
09/11/2009	11:34 AM	Passenger's taxi fare	26.00	0.52	AAA0884		26.52
09/11/2009	11:46 AM	Passenger's taxi fare	54.00	1.08	AAA0885		55.08
09/11/2009	02:32 PM	Passenger's taxi fare	52.00	1.04	AAA0887		53.04
23/11/2009	12:05 PM	Passenger's taxi fare	10.00	0.20	AAA0891		10.20

3. Closing Balance: **\$377.40 CR**

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T-Pay Gateway



IVR: Interactive Voice Response

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Call 13 TPAY to book a Cab

- Will send you a TPAY affiliated taxi
- Network partners in Sydney and Melbourne
- Expanding to other regions

TPAY Emergency Vouchers

- Accepted by all drivers, (TPAY or non TPAY)
- Cashed for face value at GM Cabs
- Over 25 offices in Sydney, Melbourne, Brisbane, Canberra, etc.
- Same Service fee as in mobile payment.

	Driver: TPay ID	ABN:	Auth. No.
	Date		Meter .
	From		Extras .
	To		Total .
	Total		Dollars and Cents
Client			
ANZ Bank Human Resources			
201 010 000 253	Signature		201 010 000 253

Benefits for Corporates/Government



- Saving on taxi expenses
- Full online control on permits: **who, when, how often, and how much**
- Remote allocation of permits
- Less misuse
- No need for reconciliation: immediate allocation of expenses
- Real-time, online access to all transactions
- No card skimming
- Real time notification
- Lower total cost
- Allocation of Divisions and Cost centres

Benefits for Private Passengers



- Less Service Fee
- Secure and Safe:
 - No skimming
 - No card or cash needed
 - Passenger enters the fare
 - Driver identified
- Detailed payment record
- Lost and found
- Personal AND corporate account

Benefits for Taxi Network

- Commission
- More Corporate Jobs
- No equipment installation
- Real-time reports
- Lost and found



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Benefits for Driver



- More Jobs
- Immediate transfer of money
- Option to receive cash
- No equipment installation
- Fast
- Safe
- Detailed payment record
- Lost and found

Schedule of Service fee

Payment Method	Service Fee (ex GST)
Direct Debit	5%
Visa/MaterCard	7%
Amex/Diners	9.5%