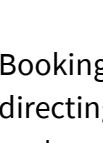


THE ROAD TO SEAMLESS PAYMENTS

KEEPING GROUND TRANSPORTATION MOVING IS NO SIMPLE TASK

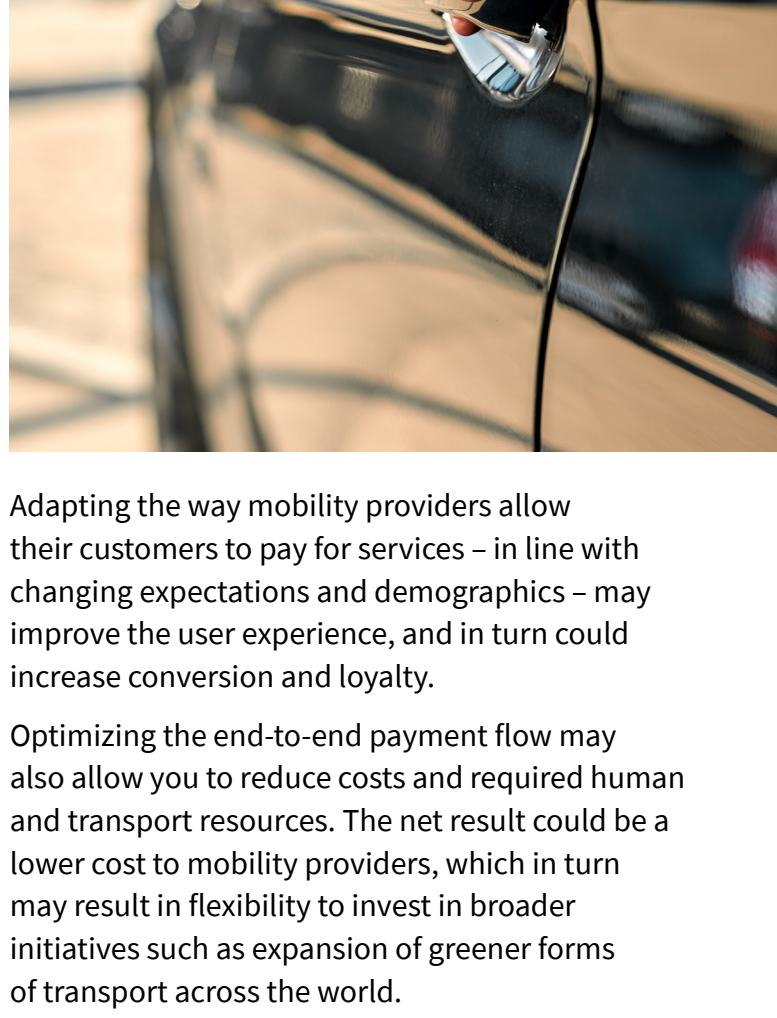


IN A WORLD FUELED BY SPEED, CONVENIENCE AND COST OF SERVICE, DETAIL IS EVERYTHING.

Bookings must be taken before driving and directing the delivery of these services to your customers. Meanwhile, costs of fleet facilities and last-mile logistics must be factored in to ensure services are delivered as efficiently as possible, at a cost that works. Taking payments for your services and managing the payment process, including to fleets, is a key aspect of ground transportation management.

To make things more complicated, the industry is evolving, fast. Amidst the backdrop of an increasingly globalized “green” and digital world, and constantly changing consumer behavior¹, COVID-19 and significant increases in fuel prices are further influencing how people, approach, book and purchase transportation services².

As the shape of mobility ebbs and flows, it’s critical that we come together as an industry to ensure the user experience moves with the times. People that depend on different forms of ground transport across the world must be supported to be able to access them on-demand.



Adapting the way mobility providers allow their customers to pay for services – in line with changing expectations and demographics – may improve the user experience, and in turn could increase conversion and loyalty.

Optimizing the end-to-end payment flow may also allow you to reduce costs and required human and transport resources. The net result could be a lower cost to mobility providers, which in turn may result in flexibility to invest in broader initiatives such as expansion of greener forms of transport across the world.

SHIFTING TO CONSUMER

Lockdowns and rising petrol prices across the world have created a huge increase in B2C transport volume – making travel to the final mile a more significant part of your business, even despite office closures stemming B2B supply.

From large enterprises to small independent businesses, to homeowners and renters to lodging, people are utilizing a wider range of transportation, at the expense of personal transport, more frequently and at shorter notice.

The way riders want to pay for transport is changing, too. Where the majority of riders would pay with cash/ card at the time of booking or drop-off, customers are

increasingly expecting to pay via mobile apps to ensure a more seamless experience as they – or their vehicle – arrive and then board. Furthermore, the rise of alternative transport-mobility such as scooter rental is forcing providers to innovate to enable customers to pay on demand for ease and consistency as they use ground transport throughout cities across the world.



WINNING CUSTOMERS' LOYALTY

Worldpay’s payment solutions are helping ground transportation across the world to drive their businesses forward. From improving acceptance to combating fraud, we can help brands like you to align their payment strategy with today’s macroeconomic trends and customer expectations at checkout.

A change in the customer’s payment card details could mean the provider loses a valuable revenue stream, or the customer cannot access their vehicle when they need it, both of which can be damaging for the business and for customer satisfaction.

Worldpay’s Account Updater allows you to securely apply up-to-date card details to transactions minimizing declines, in turn helping to boost revenue by an estimated 2% to 7% – all through a single, simple integration.

Approximately 30% of card details change each year. This could result in declines for your customers making account-on-file payments. Many users of micro-mobility in particular use monthly subscriptions to reduce upfront costs (e.g., unlocking fees).

Potential Revenue Boost with Worldpay’s Account Updater



HELP MAXIMIZE ACCEPTANCE WITH AUTO-UPDATES

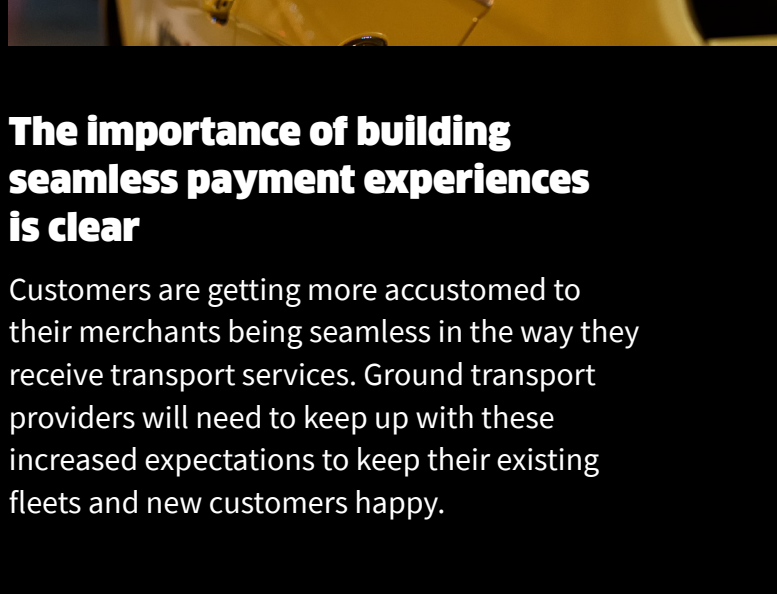
Worldpay’s Account Updater allows you to securely apply up-to-date card details to transactions minimizing declines, in turn helping to boost revenue by an estimated 2% to 7% – all through a single, simple integration.

THERE AND BACK AGAIN

Unforeseen events, which preclude a person from traveling, are an unavoidable part of the travel experience. When cancellations or no-shows are chargeable, making this process as simple and easy as possible will help you to protect your revenue from leakage to competitors and continue to ensure a great experience for your merchants and their customers.

Managing payments for services, both outbound and exceptions with minimal friction, may differentiate those ground transport operators that can streamline their business and keep up in a rapidly evolving market.

Extending the range of available payment methods for consumer-funded exceptions can also help reduce friction and frustration. Other ways to seamlessly collect payments include integrating payments software onto ground transport software devices using SoftPos. Drivers and dispatchers only require one smart device, or an integration into contactless kiosk systems.



The importance of building seamless payment experiences is clear

Customers are getting more accustomed to their merchants being seamless in the way they receive transport services. Ground transport providers will need to keep up with these increased expectations to keep their existing fleets and new customers happy.

What happens when riders can't find their preferred payment type when booking online?



CROSS-BORDER E-COMMERCE IS GROWING

Supporting your international audience with payments

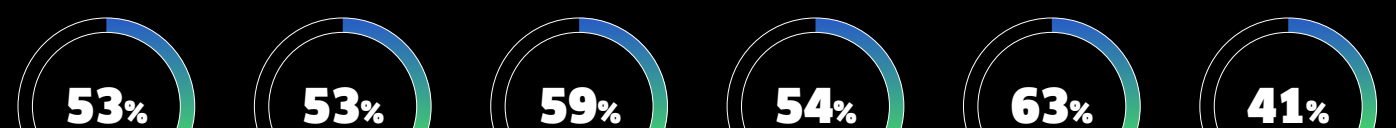
Our excellent payment facilities support a range of key modern features making it easy for your customers to pay the way they want, on their chosen device.

If you want to grow your business in new geographies, you’ll need to adjust payment methods to support local expectations. Being able to support local Alternative Payment Methods (APMs) and having the ability to collect funds in a range of currencies across multiple geographies, is fundamental to international operations.

Smoother journeys with smarter payments

Many payment types such as digital wallets and mobile payments support a “one click” feature which allow customers to bypass the card entry and authorization stage and make a purchase almost instantly, creating a seamless experience for customers. Amongst respondents from Worldpay’s Power Your Payments study, offering one-click would increase the likelihood to purchase for 54% of customers shopping online.

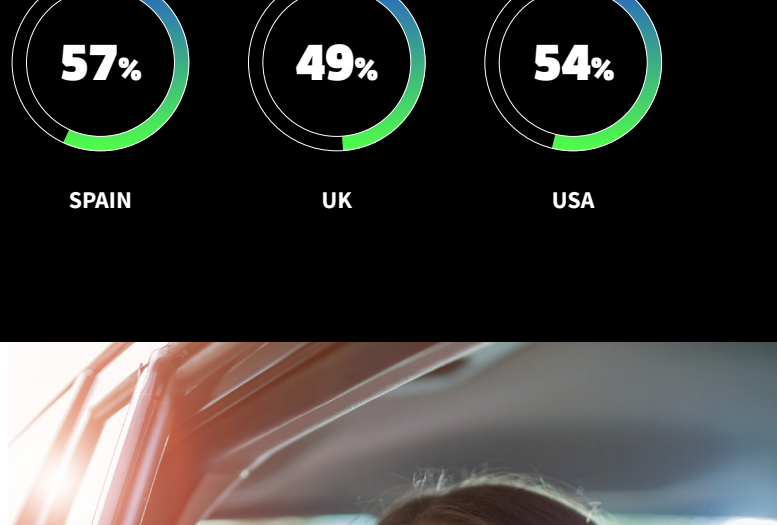
Increased % of customers more likely to purchase online if one-click is available³



SUPPORTING YOUR CROSS-BORDER CUSTOMERS

From a consumer perspective, pickup and drop-off are just like any consumer purchase. A poor user experience can result in low payment success rates, vehicle delays, labor intensive customer support and may ultimately damage their relationship with their merchants – your customers.

The importance of offering payment acceptance in multiple currencies should not be underestimated. Global e-commerce is growing at twice the rate of domestic e-commerce, at 29% compound annual growth rate (CAGR)⁴. It’s worth highlighting that this research was conducted before the accelerating impact COVID-19 had on the increase in the consumer ground transport market.



24% of customers are reluctant to make a purchase from overseas because they can't pay in their currency.

DIGITIZED B2B

Streamlining digital payments and transferring them to a digital process may enable the success of transactions. More payment options can be supported, and with the right integrations it can feed into automated pay-off and reconciliation.

As part of the FIS family, Worldpay have access to a suite of smart cash management solutions. Automated accounts receivables processes can help reduce costly receivables days on the balance sheet, while improving cash flow. Building in smart financing can help keep cash moving through your business even when you have delays from suppliers. Intelligent monitoring of your accounts receivables using automated systems can also help your credit department stay on top of inbound payments from a complex array of providers.

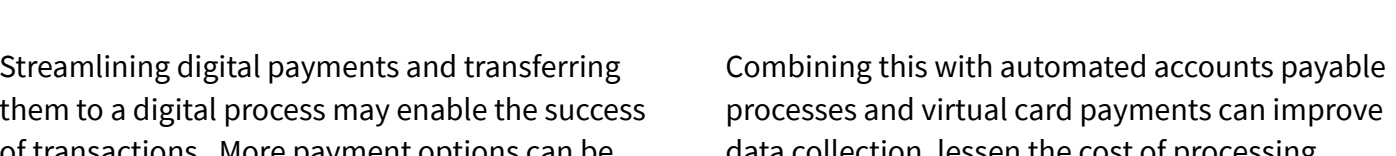
Combining this with automated accounts payable processes and virtual card payments can improve data collection, lessen the cost of processing, and enhance cash flow. This, in turn, could lay the groundwork for the implementation of other ground transport optimization software. Automated reconciliation software can help bring all of this together – freeing up your finance department resources from manual and repetitive tasks.

In an increasingly partnered world between ground transport providers, domestic posts, last mile fulfillment, integrated e-commerce aggregators and independent courier price comparison sites, getting your B2B payments right from the beginning can save you the task of untangling an inhibitive complex web in the future.

YOU PROVIDE THE TRANSPORT, WE'LL TAKE THE PAYMENTS

Worldpay from FIS supports ground transport providers as they navigate the complex payment expectations of their customers. With global reach through local expertise and a range of intelligent payment solutions, we are excellently positioned to support your brand as you successfully expand around the world.

ANYHOW	ANYWAY	ANYWHERE
ORDER	PAY	HOME
Account-On-File BNPL eComm Face-2-Face Kiosk/ Tablet mComm QR-Code Recurring subscription Telephone Text Token	Personal Business	
	RIDE	WORK
	Bike / Scooter Bus / Shuttle Taxi / Limo	
		ABROAD
		EVENT



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Connect with us today to discover how we can help your business innovate and prepare for the future.

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1 <https://www.forbes.com/sites/bernardmarr/2022/01/20/the-3-biggest-future-trends-in-transportation-and-mobility/>
2 <https://www.bloomberg.com/news/articles/2022-05-30/oil-extends-losses-below-100-ahead-of-us-inflation-figures>
3 Source: Power Your Payments
4 https://www.accenture.com/_acnmedia/pdf-102/accenture-cross-border-the-disruptive-frontier.pdf
5 <https://urbaneconomics.co/blog/cashless-economy-and-covid-19/>