

GFI Bank Card Services

E-commerce services to enhance transit ticket sales

Accepting credit and debit cards at ticket vending machines and other fare media sales outlets enables transit agencies to offer their riders a convenient service while reducing cash handling costs. But the complexity and expense of bank card processing has long been an obstacle for many agencies. Now GFI Genfare offers bank card and e-commerce services tailored for transit and suitable for both large and small operations.



Services include:



Economical bank card processing for GFI ticket vending machines, printer/encoder machines, and point-of-sale terminals – from one machine to a hundred



Check guarantee and check conversion – eliminate bounced checks, convert paper transactions to electronic ones



Web site “shopping cart” applications – let riders buy fare media and other products online with a credit or debit card.

GFI bank card services are provided under a long-term agreement with LINK2GOV, a well-known financial services company specializing in bank card processing services for government agencies. Each GFI ticket vending machine, printer/encoder machine, or point-of-sale device is equipped with pre-loaded software for easy connectivity to LINK2GOV via telephone or private network link to the Internet. All major credit cards can be processed including Visa, MasterCard, American Express, and Discover. Unless other arrangements are made, card transactions are cleared through Chase Paymentech Solutions, the world’s largest merchant acquirer.

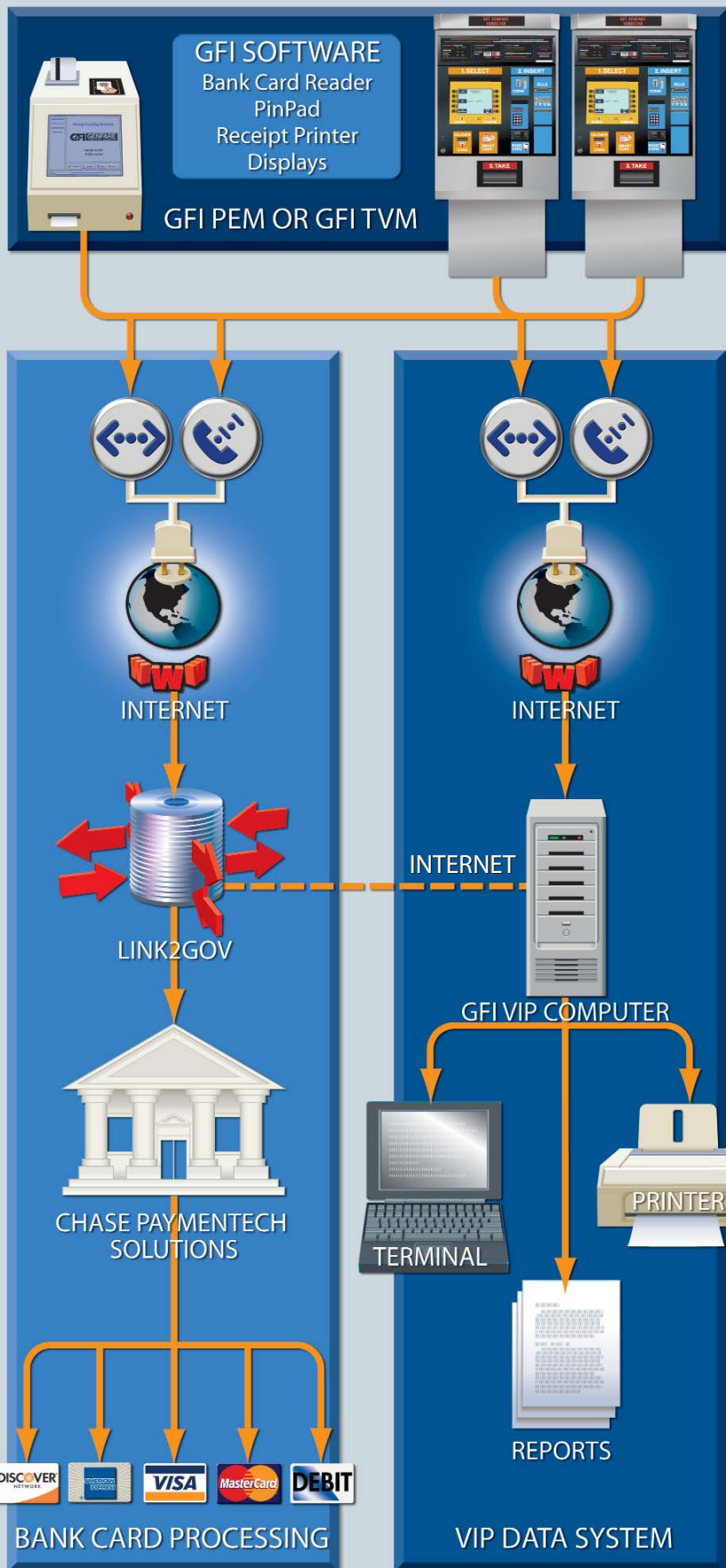
GFI bank card services are typically used in conjunction with GFI fare equipment, ensuring that all hardware and software has been certified for bank card processing. GFI bank card and e-commerce services comply with Payment Card Industry (PCI) security standards as well as all applicable American Banking Association and federal payment interchange rules and regulations.










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Advantages:

-  **Easy administration** – GFI ticketing equipment communicates directly with LINK2GOV for card authorization, settlement, and transmission of transaction detail, with electronic notification to the agency's central computer system. All routine processing is handled behind the scenes.
-  **Timely reporting** – LINK2GOV transactions are reconciled each night with ticket equipment data and daily sales and exceptions reports are available through the GFI data system, a benefit only GFI can offer. All transactions can be easily tracked for audit purposes. Real-time Web-based reporting of transactions is also provided by LINK2GOV.
-  **Telephone help desk** – for quick resolution of customer disputes and technical issues.
-  **Prompt cash access** – collected funds are automatically deposited each day in the financial institution of your choice. If desired, monthly invoicing can be arranged for payment of transaction fees.
-  **Flexible** – GFI and LINK2GOV can provide end-to-end processing from point of sale to bank, or gateway services to your merchant processor.
-  **Better interchange rates**, reflecting LINK2GOV's high transaction volume.
-  Contact your GFI sales representative for more information about what GFI bank card and e-commerce services can do for your agency.



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