

GFI Farebox Credit Services




Now you can let your customers "pay with plastic" when boarding a bus

Consumers today use credit cards everywhere – why not at the farebox?








GFI Genfare offers complete end-to-end processing of credit card transactions from the time passengers swipe their cards at a GFI farebox till the funds are deposited in your agency's bank account. Result: More convenience for your riders, fewer cash-handling headaches for you.



Advantages for riders

-  **Convenient** – anyone with a valid credit card can ride – no need to pre-purchase fare media
-  **Fast** – swipe a card and go – full fare or reduced, single ride or daypasses
-  **Easy** – short of cash? Paying for several riders? No problem.

Advantages for your agency

-  **Reduced cost** – less money to count – payments electronically deposited in your bank
-  **Minimal capital investment** – use existing GFI farebox card readers, add a data system server if needed – no other equipment to install
-  **Hassle-free** – all processing handled behind the scenes by GFI and its financial services partners, LINK2GOV and Chase Paymentech
-  **Low overhead** – no cards to sell, no help desk to staff – LINK2GOV handles billing inquiries
-  **Secure** – daily audit report cross-checks farebox payments against LINK2GOV transactions, flags exception items – lost or stolen cards added to farebox hot list
-  **Flexible** – if desired, use the farebox to sell passes and multi-ride tickets – offer discounts
-  **Economical** – to reduce cost, multiple payments can be aggregated into one transaction before settlement.



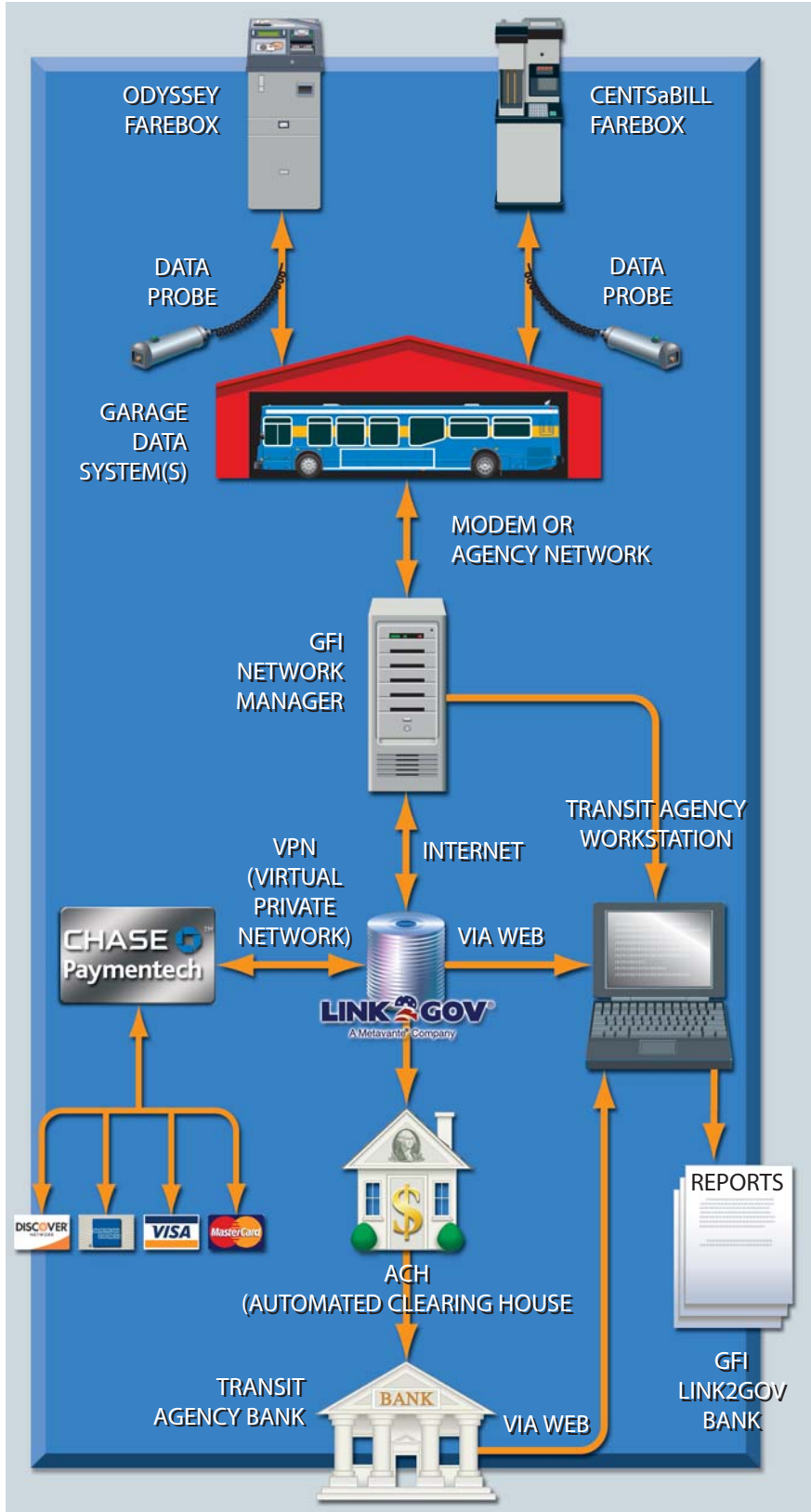
GFI GENFARE

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GFI farebox credit services are provided in partnership with LINK2GOV, a well-known financial services company specializing in bank card processing services for government agencies, and Chase Paymentech Solutions, the world's largest merchant acquirer. All major credit cards can be processed including Visa, MasterCard, American Express, and Discover. GFI farebox credit services comply with Payment Card Industry (PCI) security standards and all applicable American Banking Association and federal payment interchange rules and regulations.



Here's how credit card acceptance on GFI fareboxes works:

We'll upgrade your software and adjust the card readers on your GFI fareboxes if required. In some cases an additional data system server may be needed to process bank card transactions.

Riders swipe their credit cards through the GFI farebox card reader. Valid cards are accepted and transaction data is stored.

During probing, credit card transactions are extracted from the farebox data stream and sent to the credit card server, which relays them to LINK2GOV.

LINK2GOV automatically rejects known bad cards, aggregates good transactions, and applies multi-ride discounts if desired. Transactions are then transmitted to Chase Paymentech Solutions at agreed-upon intervals. Daily audit, transaction, revenue, and ridership reports are provided.

Chase Paymentech Services processes the transactions and funds are deposited directly into your bank account.

LINK2GOV maintains a "bad card" list and automatically transmits it each day to your GFI data system. The data system downloads the list to the fareboxes, preventing bad cards from being used again. No agency involvement is required.

Monthly transaction fees can be automatically deducted from your bank account or invoices can be provided.

Contact your GFI sales representative for more information about GFI farebox credit services.



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