



V1.3 – October 2016

Contents

1	Overview	6
1.1	Operator Created Booking.....	6
1.2	App Created Booking:	8
2	Setting up.....	9
2.1	Fleet details.....	9
2.2	Stripe account	11
2.3	Processing options	18
3	Taking bookings - Client	19
4	Taking bookings - App.....	21
5	In the vehicle	27
5.1	Registered Credit Card – Client Booking.....	27
5.2	Registered Credit Card – App Booking.....	30
6	Receipts	32
7	Stripe payments	33
8	Fleet management website	35
8.1	Credit card payment report.....	35
8.2	Booking details report	36
8.3	Operator invoice	37
8.4	End of shift report.....	37
8.5	Bailment report.....	37
8.6	Account Invoice.....	38
9	Refunds and chargebacks	39
10	Fees.....	40
10.1	Case 1 - Australian issued credit card, 5% surcharge.....	41
10.2	Case 2 - Australian issued credit card, 10% surcharge.....	42
10.3	Case 3 - Foreign issued credit card, 5% surcharge	43
10.4	Case 4 - Foreign credit card, 10% surcharge.....	44

Figures

Figure 1 Payment Handling – Operator Created Booking	6
Figure 2 Payment Handling – App Created Booking	8
Figure 3 Invoice header	9
Figure 4 Fleet Configuration	9
Figure 5 Fleet Configuration Payments	11
Figure 6 Fleet Configuration Payments Status	11
Figure 7 Connect to Stripe Account	12
Figure 8 Stripe Account Created	12
Figure 9 Welcome to Stripe email	13
Figure 10 Save Stripe account	13
Figure 11 Stripe ready for use	14
Figure 12 Stripe welcome	14
Figure 13 Stripe Dashboard	15
Figure 14 Live and Test Slider	15
Figure 15 Activate Account Dialog	15
Figure 16 Company Information Form	16
Figure 17 Stripe Dashboard	16
Figure 18 Complete identity verification link	17
Figure 19 Verification Table	17
Figure 20 Stripe Dashboard	17
Figure 21 Booking form payment type	19
Figure 22 Booking form add card page	19
Figure 23 Credit card registration email	19
Figure 24 Credit card registration form	20
Figure 25 Credit card registration fields	20
Figure 26 Booking form selected credit card	20
Figure 27 App Details Screen	21
Figure 28 App Credit Card List Screen	22
Figure 29 App Credit Card Details Screen	23
Figure 30 App Credit Card Registered Message	23
Figure 31 App SMS Verification Screen	24
Figure 32 App Booking Confirmation Screen	24
Figure 33 App Payment Authorisation Screen	25
Figure 34 App Payment Tip Screen	25
Figure 35 App Payment Pending Message	26
Figure 36 App Payment Confirmation Dialog	26

SmartMove Credit Card Processing

Figure 37 App Payment Confirmation Dialog	26
Figure 38 Vehicle fare details.....	27
Figure 39 Vehicle Registered Credit Card amount	27
Figure 40 Vehicle Last 4 digits	27
Figure 41 Payment via registered credit card waiting for authorisation.....	28
Figure 42 Payment via registered credit card authorised	28
Figure 43 Payment via registered credit card successfully paid.....	28
Figure 44 Vehicle fare details - App	30
Figure 45 Vehicle Registered Credit Card amount - App	30
Figure 46 Payment via appwaiting	30
Figure 47 Payment via app being authorised.....	31
Figure 48 Payment via app successful.....	31
Figure 49 Vehicle payment rejected.....	31
Figure 50 Receipt email.....	32
Figure 51 Credit card statement entry	32
Figure 52 Stripe payments.....	33
Figure 53 Stripe payments search.....	33
Figure 54 Stripe payment details.....	34
Figure 55 Credit card payment report	35
Figure 56 Booking details - Payment details.....	36
Figure 57 Booking details - Refund payment.....	36
Figure 58 Booking details - Payment details for refund.....	36
Figure 59 Booking details - Booking History and Updates.....	36
Figure 60 Operator Invoice	37
Figure 61 End of Shift report.....	37
Figure 62 Bailment report	37
Figure 63 Account Invoice	38
Figure 64 Account Invoice	38
Figure 65 Booking details - Payment refund.....	39
Figure 66 Card holder Refund email	39
Figure 67 Fees and return - Australian credit card / 5%.....	41
Figure 68 Fees and return - Australian credit card / 10%	42
Figure 69 Fees and return - Foreign credit card / 5%	43
Figure 70 Fees and return - Foreign credit card / 10%	44

Tables

SmartMove Credit Card Processing

Table 1 SmartMove Fleet Properties	18
Table 2 SmartMove Account Properties	18
Table 3 Case 1 - Australian credit card, 5% maximum surcharge	41
Table 4 Case 2 - Australian credit card, 10% maximum surcharge	42
Table 5 Case 3 - Foreign credit card, 5% maximum surcharge.....	43
Table 6 Case 4 - Foreign credit card, 10% maximum surcharge.....	44

1 Overview

SmartMove handles credit card payments using the payment provider Stripe¹. The key points to note are:

- Only electronic payments are handled. There is no EFTPOS terminal.
- The service is available only in countries serviced by Stripe. At the time of writing Stripe New Zealand is in private beta (testing).
- Credit cards accepted are: Visa, MasterCard and American Express.
- The service is only available when the credit card details are provided in the operator created booking or the customer has registered their credit card in the SmartMove iOS or Android booking app. The service is not (currently) available when there is no booking (e.g. hail) or for driver created bookings.

There are slightly different processes for payment depending on how the booking is made (operator or app). The following pictures show how payments are handled for these processes.

1.1 Operator Created Booking

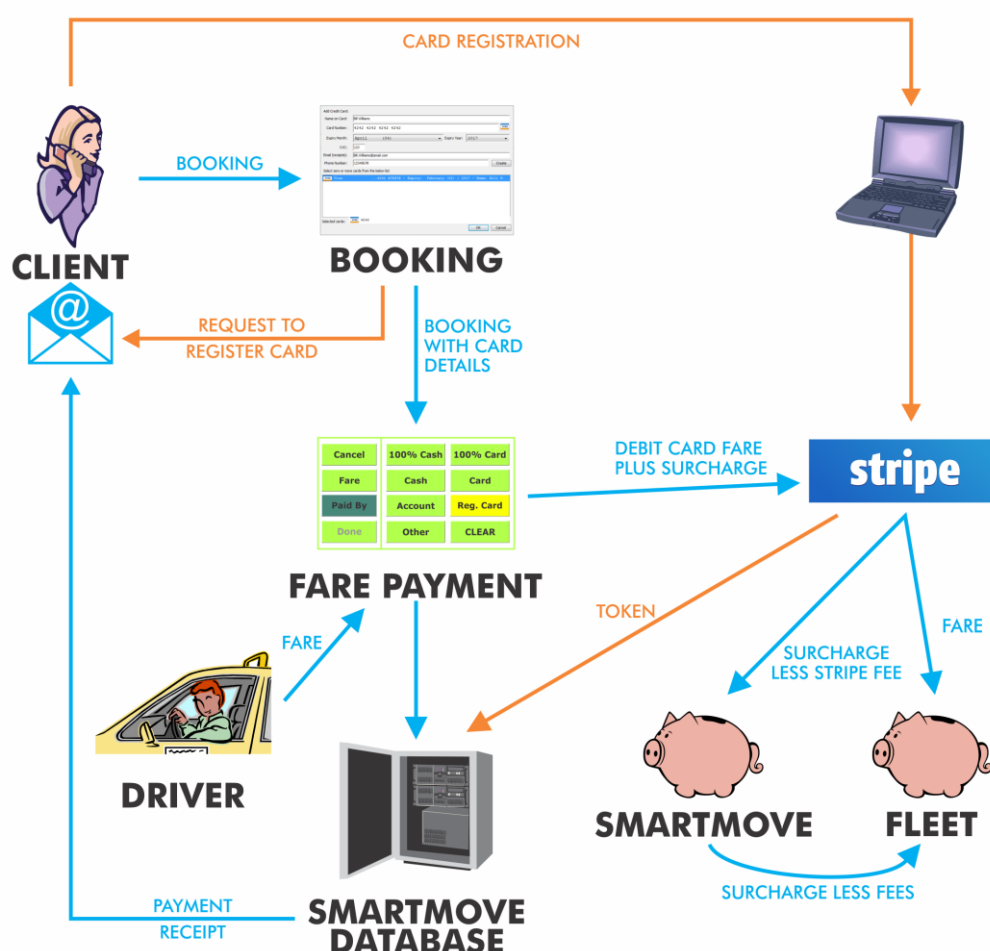


Figure 1 Payment Handling – Operator Created Booking

¹ Stipe: <https://stripe.com>

SmartMove Credit Card Processing

The processing steps are:

1. At the time of booking, the passenger states that a credit card is to be used for payment.
2. An email is sent to the passenger inviting the passenger to register their credit card details on a secure web site with credit card storage provided by Stripe. If in the future the passenger wishes to use another card, they must register the other card using the same process.
3. When the passenger completes the registration a token is sent to SmartMove. This token can be used to bill the credit card. It cannot be used for any other purpose.
4. If the passenger completes the form before the job is completed the credit card can be billed for the trip. The credit card is attached to all jobs made by the passenger. In this context the passenger is identified by the phone number.
5. The driver bills the credit card at the completion of the job. The driver must enter the last four digits of the credit card to complete the payment. The driver does not need to handle the credit card.

Note that this billing is done using the DocketKiller fare payment screen. Accepting credit card payments is easier for fleets familiar with that screen.

6. The debit request is sent to Stripe and confirmation received that the payment has been received. The fare is subsequently paid into the fleet's bank account.
7. Stripe pays the surcharge to SmartMove after deducting its processing fee. SmartMove deducts its own processing fee then credits the fleet with the remainder. See section 10 below for more details on the fees.
8. An email receipt is sent to the passenger by SmartMove (if an email address is available).
9. The fleet uses the Stripe website for all issues relating to the payments, including refunds.

1.2 App Created Booking:

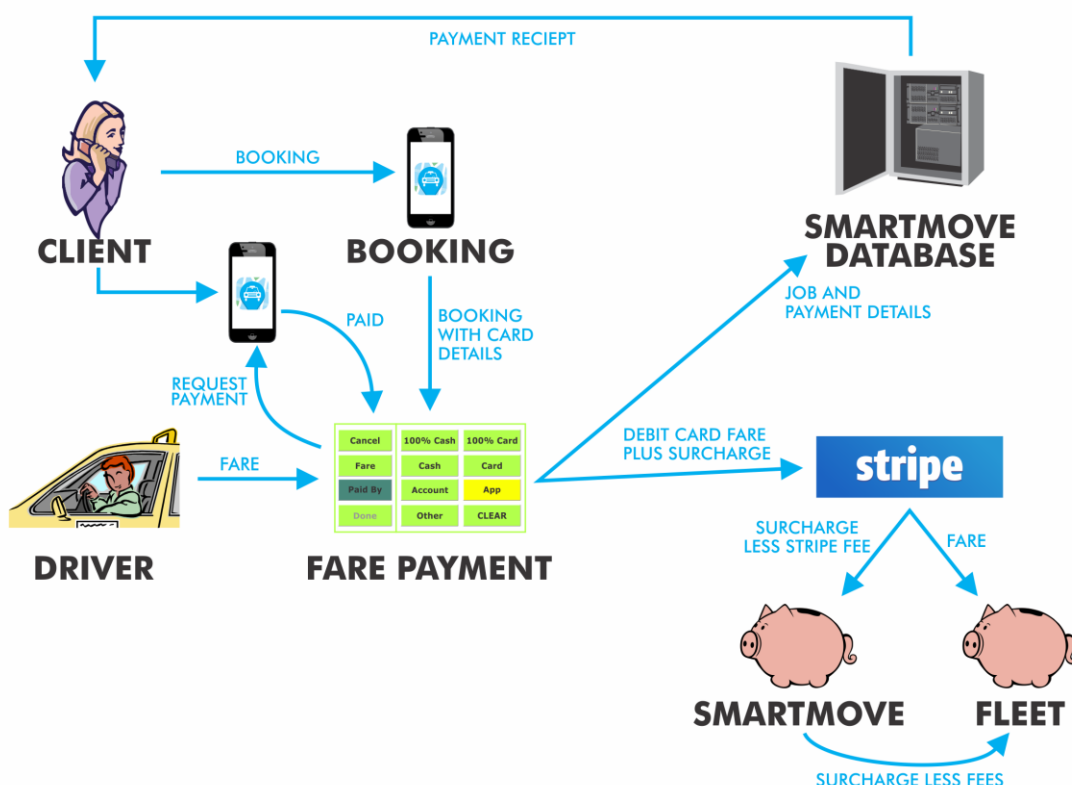


Figure 2 Payment Handling – App Created Booking

The processing steps are:

1. The passenger downloads a SmartMove booking app (either SmartHail or a fleet's branded app that is based on SmartHail).
2. The passenger registers their credit card in the app. This is done once only.
3. When the passenger completes the credit card registration in the app a token is sent to SmartMove. This token can be used to bill the credit card with the payment going to the fleet. It cannot be used for any other purpose.
4. At the completion of the job, if the passenger still wants to pay with the stored credit card, the driver uses the "App" button on the screen to request authorisation by the passenger.
5. The passenger authorises the payment amount from their app. This can include a tip.
6. The rest of the processing is the same as that for operator bookings – see steps 6 to 9 in section 1.1 above.

2 Setting up

Some preparation is required before you can handle credit card payments in SmartMove.

2.1 Fleet details

When a credit card is debited an email will be sent to the account holder if an email address has been supplied. The first section of the invoice contains details about the fleet.



Figure 3 Invoice header

These details need to be set on the *Details* tab of the *Fleet Configuration* page of the Fleet Management Website (<http://fleets.smartmovetaxis.com>). The page is shown below (Figure 4 Fleet Configuration).

Fleet Configuration

Fleet to Display :

Select a Country :

Select a State :

Select a Timezone :

Fleet Name : ?

Location Name : ?

Email Address : ?

Postal Address :

Company # (ACN/ABN/TIN) : ?

Office Phone Num : ?

Booking Phone Num : ?

Fax Number : ?

Fleet Logo

Note: Please upload GIF, JPEG or PNG files only. This logo is used on the header of PDF documents and will look better if you use a recommended ratio.

The image is a screenshot of the 'Fleet Configuration' web page. It features a series of tabs at the top: 'Properties', 'Details' (which is selected), 'Attributes', 'Reasons', 'SMS', 'Driver Msg', and 'Expens'. Below the tabs are several form fields. The first three are dropdown menus for 'Select a Country' (Australia), 'Select a State' (South Australia, Australia), and 'Select a Timezone' (Australia/Adelaide). Following these are text input fields for 'Fleet Name' (Demo2), 'Location Name' (Smart Move), 'Email Address' (support@smartmovetaxis.com), 'Postal Address' (147 Henley Beach Road), and a separate line for 'MILE END SA 5031'. Below these are fields for 'Company # (ACN/ABN/TIN)', 'Office Phone Num', 'Booking Phone Num', and 'Fax Number', each with a question mark icon to its right. At the bottom of the form are 'Save Changes' and 'Cancel Changes' buttons. Below the form is a 'Fleet Logo' section with a 'Change Logo' button and a note about file formats. At the very bottom is a large preview of the fleet logo, which matches the one in Figure 3.

Figure 4 Fleet Configuration

SmartMove Credit Card Processing

The *ABN / ACN* needs to be set for a valid receipt/Tax Invoice to be produced. The *Office* or *Booking* phone number, *Postal Address* and *Email Address* should also be set. If a *Fleet Logo* is set, it will appear at the top of the receipt/Tax Invoice. The preferred aspect ratio for logos is 5:2 as this looks best on the printed reports and invoices. SmartMove can help prepare a standard logo if needed.

2.2 Stripe account

The follow procedures assumes that Stripe is being set up for the first time.

Firstly, a bank account will need to be set up to accept the Stripe payments. The bank account can be an existing one or a new one created.

The fleet's Stripe account can then be set up via the *Payments* tab of the Fleet Management Website.



Fleet Configuration

Fleet to Display :

[Properties ?](#) [Details ?](#) [Attributes ?](#) [Reasons ?](#) [SMS ?](#) [Driver Msg ?](#) [Expenses ?](#) [Requirements ?](#) [Server](#) [Payments](#)

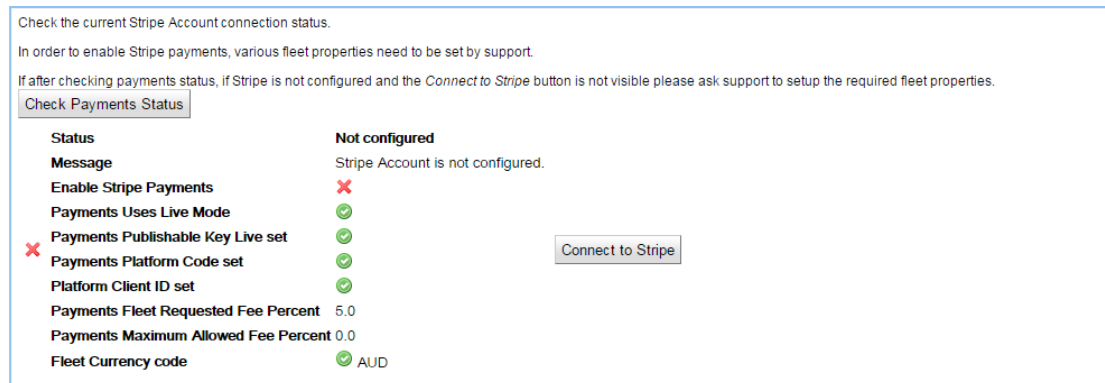
Check the current Stripe Account connection status.

In order to enable Stripe payments, various fleet properties need to be set by support.

If after checking payments status, if Stripe is not configured and the *Connect to Stripe* button is not visible please ask support to setup the required fleet properties.

Figure 5 Fleet Configuration Payments

Click *Check Payments Status*. If Stripe has not been set up, click on *Connect to Stripe*.



Check the current Stripe Account connection status.

In order to enable Stripe payments, various fleet properties need to be set by support.

If after checking payments status, if Stripe is not configured and the *Connect to Stripe* button is not visible please ask support to setup the required fleet properties.

Status	Not configured
Message	Stripe Account is not configured.
Enable Stripe Payments	✗
Payments Uses Live Mode	✓
Payments Publishable Key Live set	✓
✗ Payments Platform Code set	✓
Platform Client ID set	✓
Payments Fleet Requested Fee Percent	5.0
Payments Maximum Allowed Fee Percent	0.0
Fleet Currency code	✓ AUD

Figure 6 Fleet Configuration Payments Status

SmartMove Credit Card Processing

Enter an email address click on *Create New Stripe Account*. The email address is typically one that the accounts department can access.

Create connected Stripe Account (TEST)

Connect to our payment provider (Stripe)

We use Stripe as our payment provider. In order to process credit card payments you need to create a Stripe Account and authorise SmartMove to process payments on your behalf.

The easiest way to authorise SmartMove if you do not yet have a Stripe Account is to enter your email address and press 'Create New Stripe Account'. This will create the account and send you an email to finish configuring the account.
You will need to enter your bank account details where payments will be made and activate it.

If you already have a Stripe Account, you will need to use the 'Connect with Stripe' button.

Create a new Stripe Account (preferred / easiest option)
Stripe will email you with instructions for how to set up your Stripe account.

Email : ?

Verify Email : ?

OR

Already have a Stripe Account
If you ALREADY have a Stripe Account you can click the following link to be redirected to the Stripe site (If you have not yet created a Stripe account use the form above). You will need to log in and authorise SmartMove.

After authorising you will need to log into Fleet Management.

Figure 7 Connect to Stripe Account

A dialogue box will appear advising the Stripe account has been created.

Account created OK.

Message: Successfully authorised Stripe account.

Please check your email account for a message from Stripe

Or click on the following link to activate now: [Activate](#)

Figure 8 Stripe Account Created

SmartMove Credit Card Processing

An email will be sent to the email address specified above requesting a password be set.

Note that this step authorises SmartMove to create transactions on the fleet's Stripe account. That is, SmartMove does not have access to the Stripe account but can create transactions that result in payments being deposited into the Stripe account.

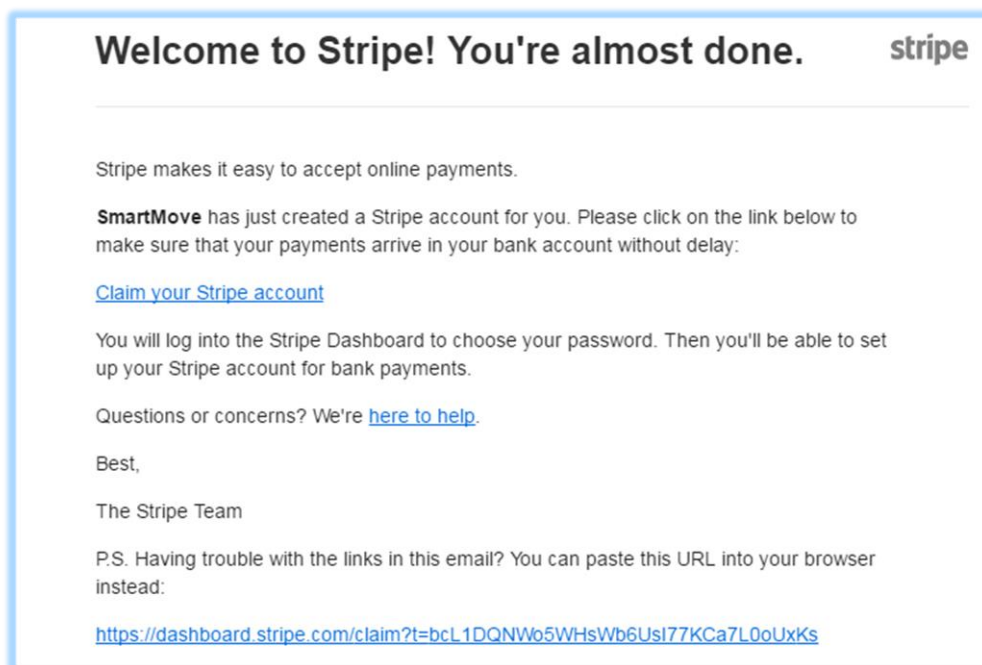


Figure 9 Welcome to Stripe email

Within the email, click on *Claim your Stripe account* to set the password for the Stripe account. This password is important as it is used to access payment details. See section 7 below.

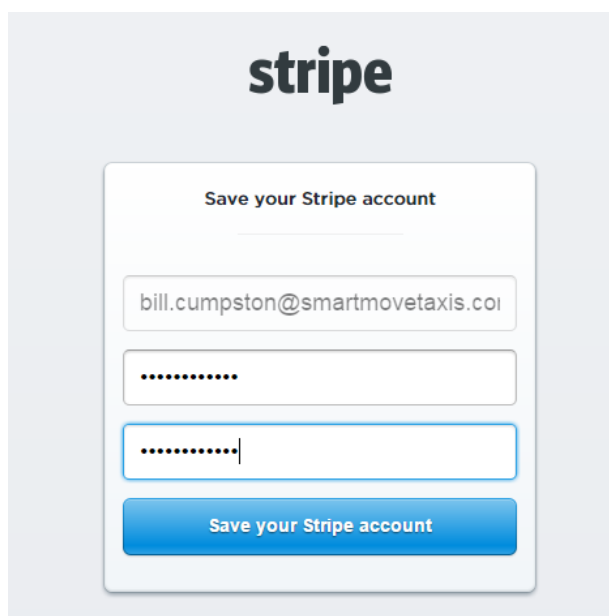


Figure 10 Save Stripe account

After setting the password, a dialogue box will appear informing that the Stripe account is ready for use.

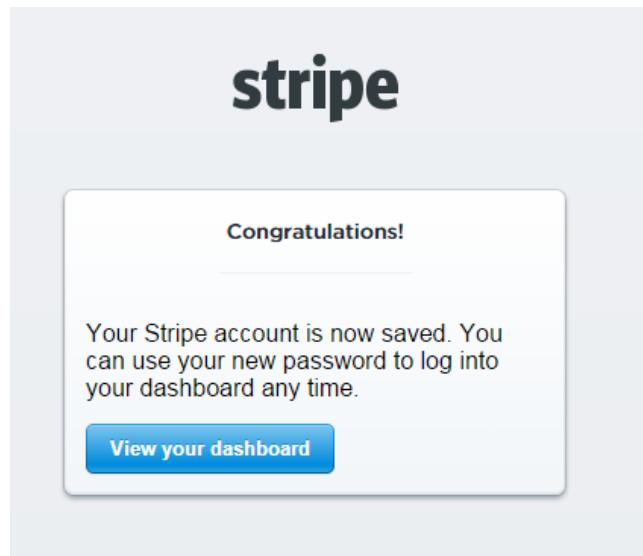


Figure 11 Stripe ready for use

Click on *View your dashboard*. A dialogue box will appear with links to documentation about Stripe.

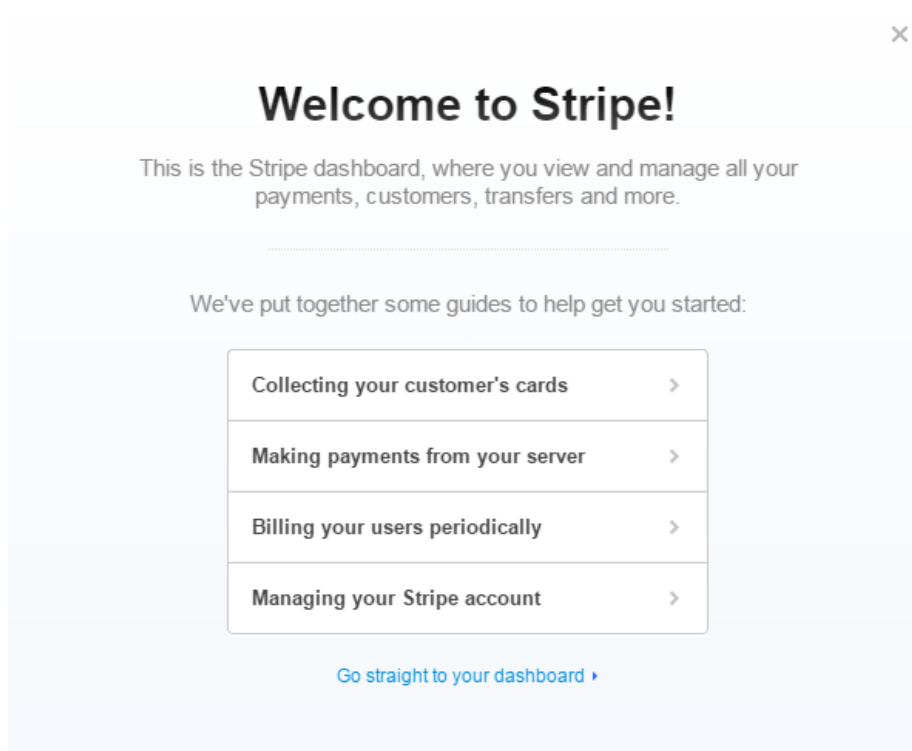


Figure 12 Stripe welcome

SmartMove Credit Card Processing

Click *Go straight to your dashboard* to get to the main Stripe page. This is the page used to manage the fleet's Stripe payments.

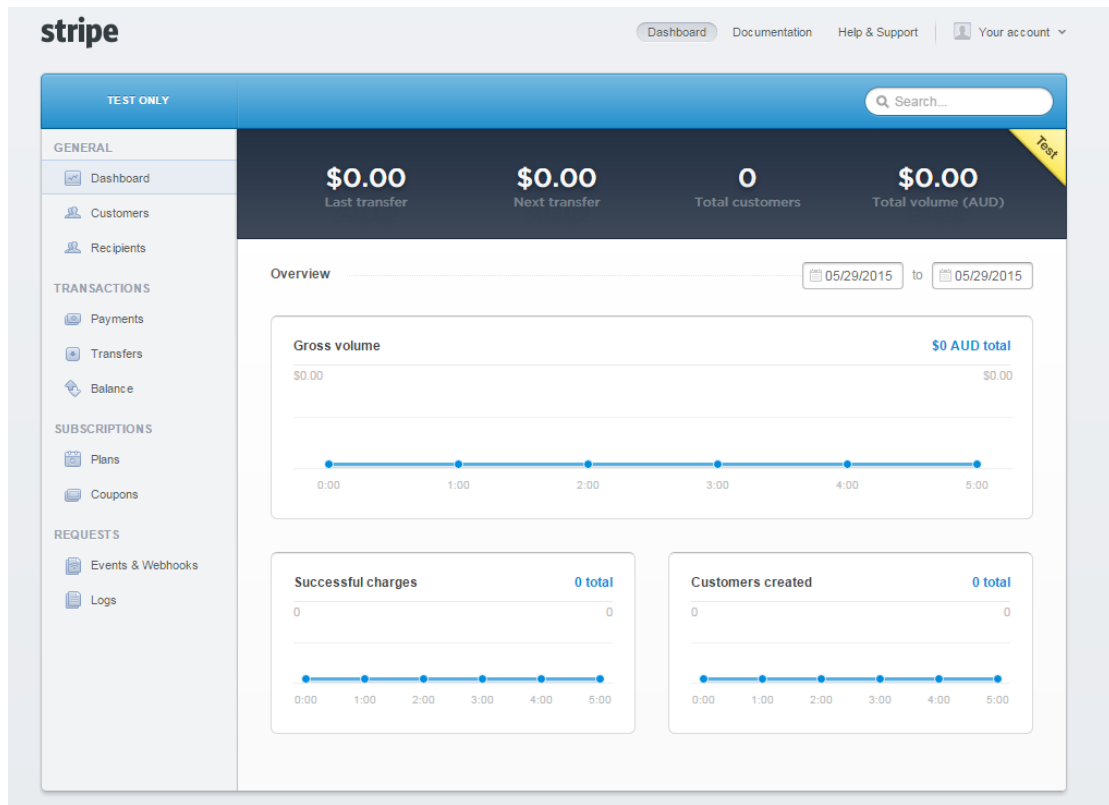


Figure 13 Stripe Dashboard

Prepare the Stripe account for use by moving the little slider at the top left of dashboard to *LIVE*.

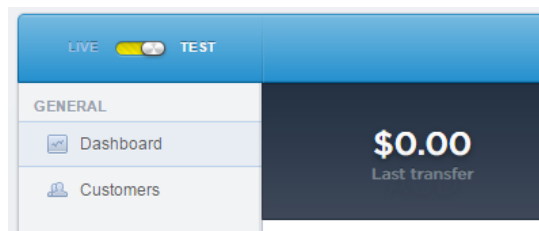


Figure 14 Live and Test Slider

A dialog box will appear indicating that the Stripe account is not active. Select *Activate Account* to activate the account.

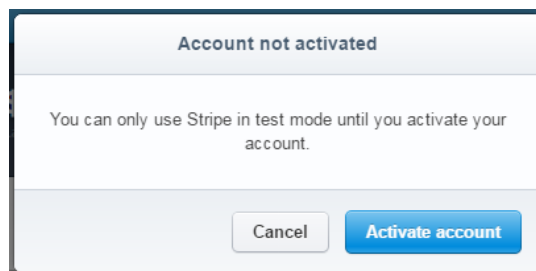
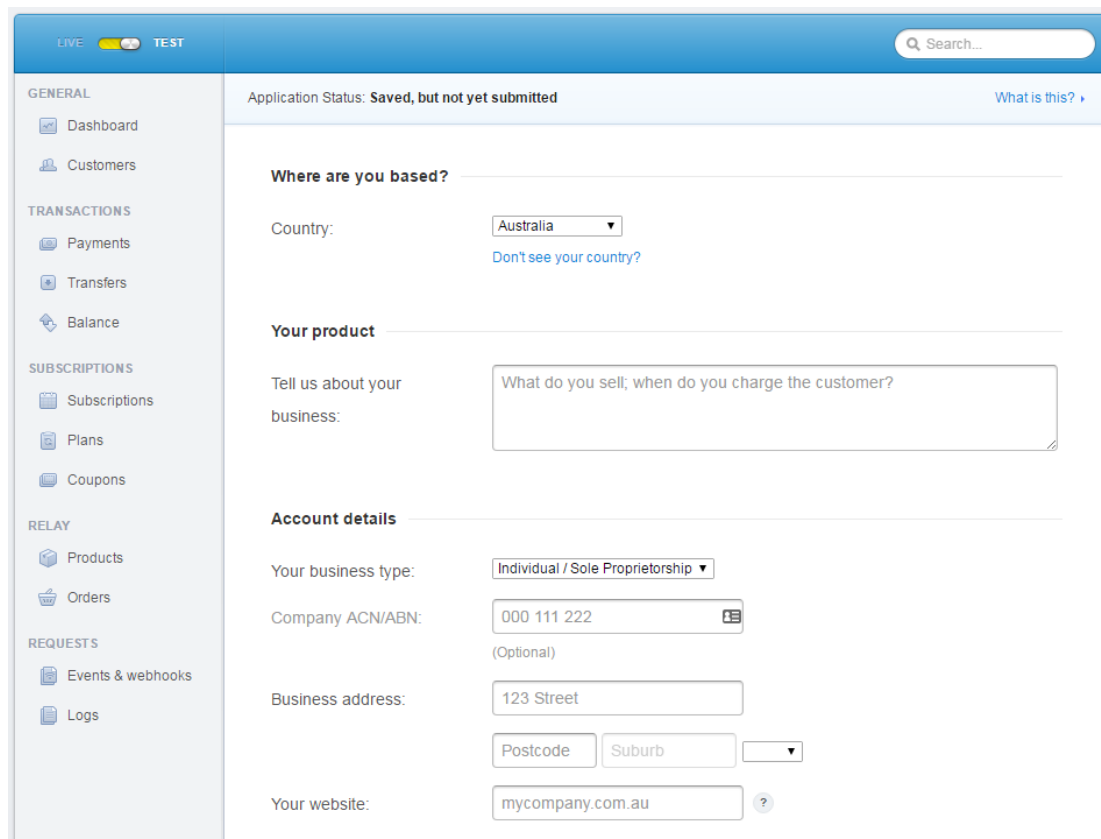


Figure 15 Activate Account Dialog

SmartMove Credit Card Processing

Enter information about the fleet including the fleet's bank account that money will be deposited into by Stripe.

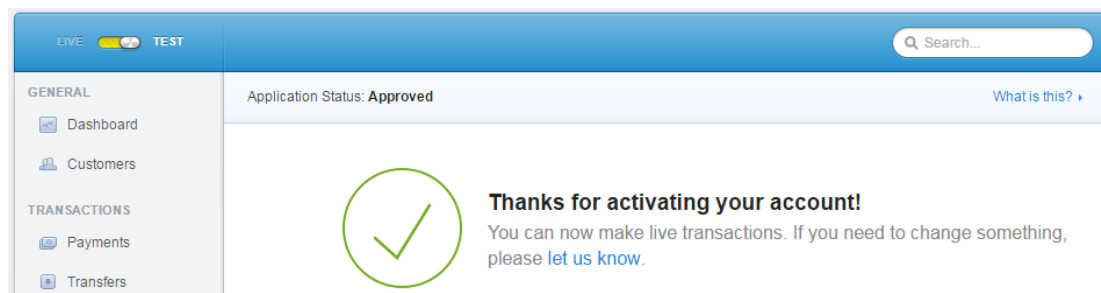


The screenshot shows the Stripe dashboard with the 'TEST' mode selected. The left sidebar contains navigation links for GENERAL (Dashboard, Customers), TRANSACTIONS (Payments, Transfers, Balance), SUBSCRIPTIONS (Subscriptions, Plans, Coupons), RELAY (Products, Orders), and REQUESTS (Events & webhooks, Logs). The main content area displays the 'Company Information Form' with the following sections:

- Where are you based?**
 - Country: Australia (dropdown menu)
 - Link: Don't see your country?
- Your product**
 - Text area: Tell us about your business: What do you sell; when do you charge the customer?
- Account details**
 - Your business type: Individual / Sole Proprietorship (dropdown menu)
 - Company ACN/ABN: 000 111 222 (text input)
 - (Optional)
 - Business address: 123 Street (text input)
 - Postcode (text input) and Suburb (dropdown menu)
 - Your website: mycompany.com.au (text input)

Figure 16 Company Information Form

Fill in the information and submit the information. A message similar to the following will appear.



The screenshot shows the Stripe dashboard with the 'LIVE' mode selected. The left sidebar is partially visible. The main content area displays a success message:

- Application Status: Approved**
- Thanks for activating your account!**
- You can now make live transactions. If you need to change something, please [let us know](#).**

Figure 17 Stripe Dashboard

In a web browser, navigate to the following URL <https://dashboard.stripe.com/dashboard>. This is the “live” version of the Stripe dashboard. Note, do this after the “test to live” update rather than clicking on the *Dashboard* link on the right side of the screen as it appears that the link redirects back to the test version.

SmartMove Credit Card Processing

Next, identity verification needs to be completed by clicking on *Complete Identity Verification* at the top of the screen. This is a process performed by Stripe to gather documentation to verify the bank account details that were provided.

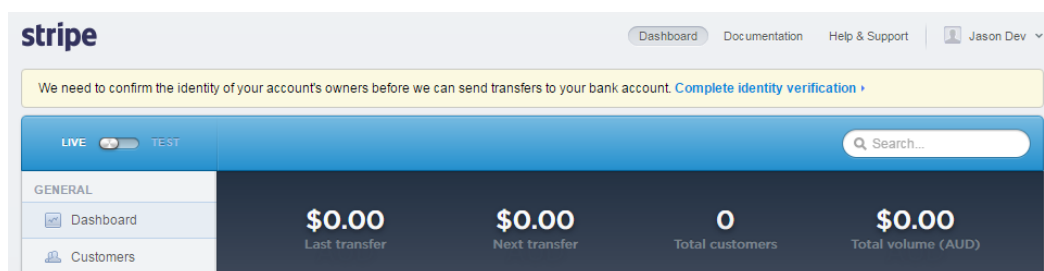


Figure 18 Complete identity verification link

Click on *Verify now* next to the bank account name listed in the table.

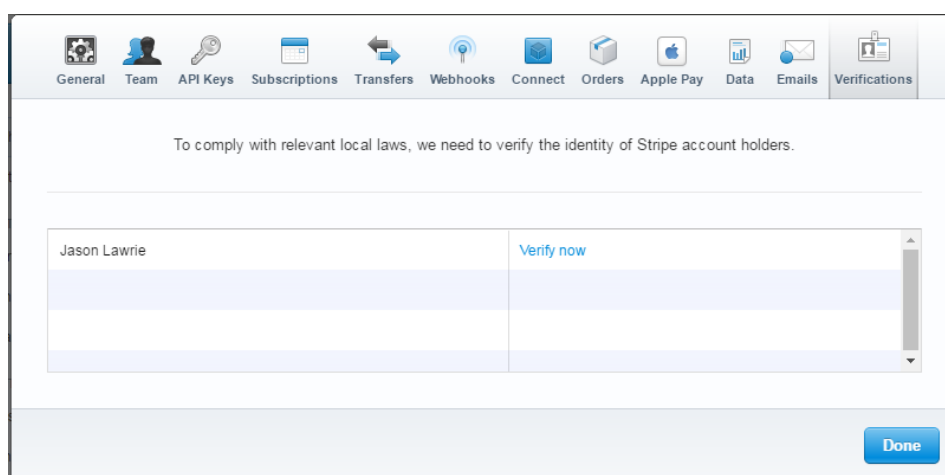


Figure 19 Verification Table

Follow the instructions in the dialogue box that appears to perform verification.

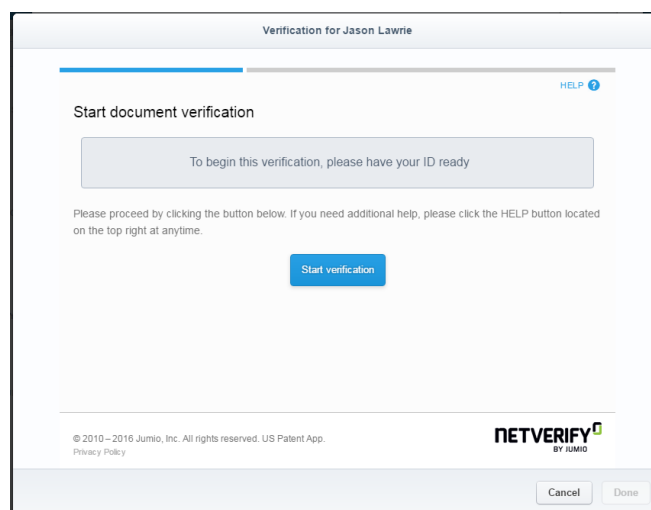


Figure 20 Stripe Dashboard

The Stripe account should now be ready for use, but SmartMove needs to activate the processing within SmartMove. See the following section for details.

SmartMove Credit Card Processing

2.3 Processing options

The credit card processing is controlled by a number of options that must be set by SmartMove support staff. Please send an email to support@smartmovetaxis.com when you decide what values you want.

Table 1 SmartMove Fleet Properties

Option	Typical value	Notes
Enable Stripe Payments	Y	Set to “Y” if credit card payments with Stripe are allowed. Set to “N” if credit card payments are not allowed.
Payments Fleet Requested Fee Percent	5%	Surcharge to be applied to credit card payments. Must not exceed any legislated maximum. You may even decide to wear the fees and not charge a surcharge at all (e.g. 0%).
Payments Statement Descriptor	Lismore Taxis	Text to appear on credit card statement. Maximum 13 characters. Certain characters are not allowed - < > “ ” (greater than, less than, single quote or double-quote symbols). The booking number is appended to this text on the statement. This gives traceability from the payment back to the booking..
Payments Requires Valid Customer Email	Y	Set to “Y” if an email address must be supplied with the credit card number. Customers will only receive a payment receipt if a valid email address is entered when adding their credit card details. Set to “N” if the email address is optional.
Email Booking Confirmation Cancellation	Y	Set to “Y” if an email should be sent when the booking is cancelled. This is sent to customers that supply an email address as part of their booking. Note that this will apply for all bookings not just app bookings.
Email Booking Confirmation	Update	Set to “Y” if an email should be sent when a booking is cancelled or updated. This is sent to customers that supply an email address as part of their booking. Note that this will apply for all bookings not just app bookings

Table 2 SmartMove Account Properties

Option	Typical value	Notes
Account Includes SmartPay Credit Card Data	Include	Set to “Include” if all credit card payments are to be associated with this account.

3 Taking bookings - Client

When taking a booking you can specify the credit card to be used for payment. This is done in the Payment section of the booking form. If the caller id is available and the caller has previously used a credit card the details will be available.

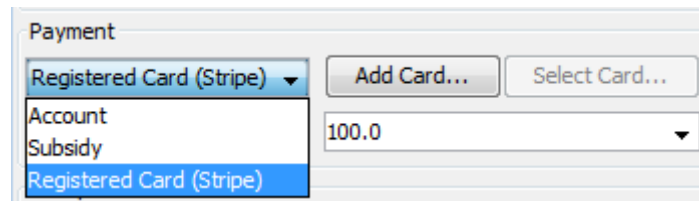


Figure 21 Booking form payment type

Otherwise you will need to add new credit card details. Click *Add Card*.

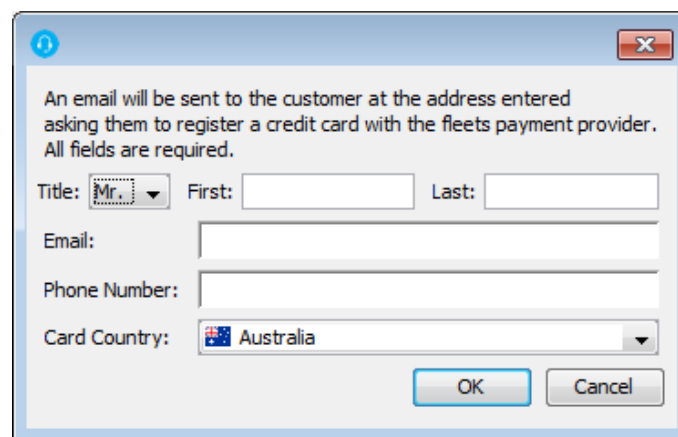


Figure 22 Booking form add card page

Once the booking is created, an email is sent to the customer so that they can register the credit card themselves. This process of getting the customers to complete their own information is required for the new credit card security policies that came into effect in 2015.

Once the customer has registered a credit card, that credit card can then be used for any bookings they make in the future from that phone number.

The email the customer receives looks like the following and will include the fleet's header (logo).

Register a credit card

Hi Mr. John Smith,

You have asked us to register your credit card details so that you can bill the card at the end of a trip. There are a few things you should know.

- For security reasons you must enter the card details yourself using a secure gateway provided by our payment provider (Stripe).
- We never see your card details, we simply get a "token" we can use to bill your card. Any amounts billed with the token are paid to us so there is no reason for anyone to steal the token.
- You must give the driver the last four digits of your card before the card is billed.
- You will receive a receipt (and tax invoice) by e-mail whenever the card is used.
- This registration process is only done once per card.

If you are happy to proceed please click on the link below. This will open the secure registration page provided by Stripe.

Please Note: The link will only work for a week.

Register a credit card
Enter credit card details [Enter details](#)

Request during creation of booking 44172
Time 2:24 PM in the afternoon
Thu 13 Oct 2016
Pickup address 147 HENLEY BEACH RD, MILE END

Figure 23 Credit card registration email

SmartMove Credit Card Processing

When the customer clicks on *Enter details* they will see a form that looks like the following:

Enter Card Details

You have reached this page because you have asked us to register your credit card details for ClientDev. For security reasons you must enter the details yourself so please click on the link below to open the secure registration page provided by Stripe - our payment provider. The details you enter are not seen by us.

Note that you will need to give the driver the last four digits of the card to allow the driver to bill the card.

This registration process is done once per credit card added. You will be able to use the card in all future bookings.

Please click on the link below to register your card with our payment provider (Stripe)

[Register Card](#)

Figure 24 Credit card registration form

Clicking *Register Card* will display in the following dialogue box:


Enter Card Details

you have asked us to register your credit card details for ClientDev. For security reasons you must enter the details yourself so please click on the link below to open the secure registration page provided by Stripe - our payment provider. The details you enter are not seen by us.

Note that you will need to give the driver the last four digits of the card to allow the driver to bill the card.

This registration process is done once per credit card added. You will be able to use the card in all future bookings.

Please click on the link below to register your card with our payment provider (Stripe)


ClientDev
Register your card details
jason.lawrie@ebor.com

☐ Remember me

[Register Card](#)

Figure 25 Credit card registration fields

Once the customer has filled in the credit card number, expiry, CVC and clicked Register Card, the credit card can then be used for any bookings they make in the future from that phone number.

The credit card selected will appear on the booking form.

Payment


Registered Card (Stripe) ▼ Add Card... Select Card... Reference:  . . 42 ☐ Req?

Figure 26 Booking form selected credit card

4 Taking bookings - App

With the SmartHail app (or enabled branded apps) the customer can register their credit card(s) in the app so that the credit cards can be used for any future bookings made with the app.

The customers will see a *Credit Card* field on the *My Details* screen.

My Details

CONTACT DETAILS (REQUIRED)

Name Dave SmartMov...

Phone Number 0404123123

Enter your Australian mobile number.
Please be aware that your contact details are provided to the booking fleet and may be used to confirm the booking and verify the phone.
If credit card is supplied, we will send a verification SMS to this number.

OPTIONAL

Email

Credit Card None >

Your email address is used to reply to any app feedback or issues you submit.
Neither the booking company nor SmartMove store your credit card details. Cards details are stored by our payment provider only (Stripe).
NOTE: An SMS will be sent to the mobile number above to verify your details.

Vehicle Messages (14) New Bookings My Details

Figure 27 App Details Screen

SmartMove Credit Card Processing

Clicking on the field will take the customer to the credit card screen. This screen will display the credit cards that have already been entered and allow the customer to enter a new credit card. Credit cards can also be removed using this screen.

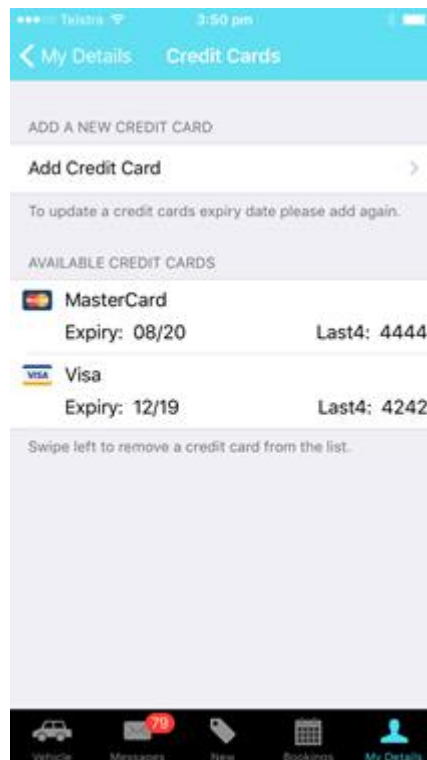
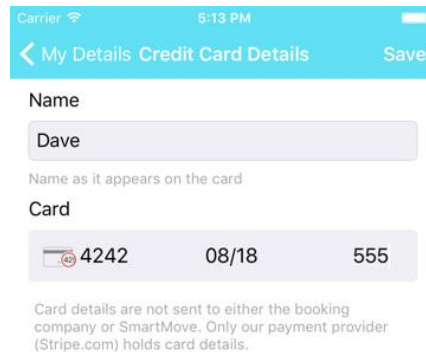


Figure 28 App Credit Card List Screen

SmartMove Credit Card Processing

Clicking *Add Credit Card* allows the customer to enter the details of their credit card in the fields provided.

This will be validated and stored by Stripe, then a token is sent to SmartMove so that it can be used whenever a charge needs to be made against that credit card. No credit card details are stored in the SmartMove databases or on the phone.



The screenshot shows the 'Credit Card Details' screen in an app. At the top, there's a blue header with a back arrow, 'My Details', 'Credit Card Details', and a 'Save' button. Below the header, the 'Name' field is labeled 'Name' and contains the text 'Dave'. Underneath the name field is the text 'Name as it appears on the card'. The 'Card' field is labeled 'Card' and contains a card icon, the number '4242', the expiration date '08/18', and the number '555'. Below the card field is a disclaimer: 'Card details are not sent to either the booking company or SmartMove. Only our payment provider (Stripe.com) holds card details.'



The screenshot shows a confirmation message box. It contains the text: 'Your fleet and may be used to confirm the phone number is supplied, we will send a verification message.' Below this text is a green checkmark icon and the text 'Card registered OK'.

Figure 29 App Credit Card Details Screen

Figure 30 App Credit Card Registered Message

SmartMove Credit Card Processing

After a credit card has been registered the customer will need to verify their phone number in order to use that credit card. This is done by SmartMove sending an SMS to the customer with a 4 digit code. This code needs to be entered into the app to verify the phone number.

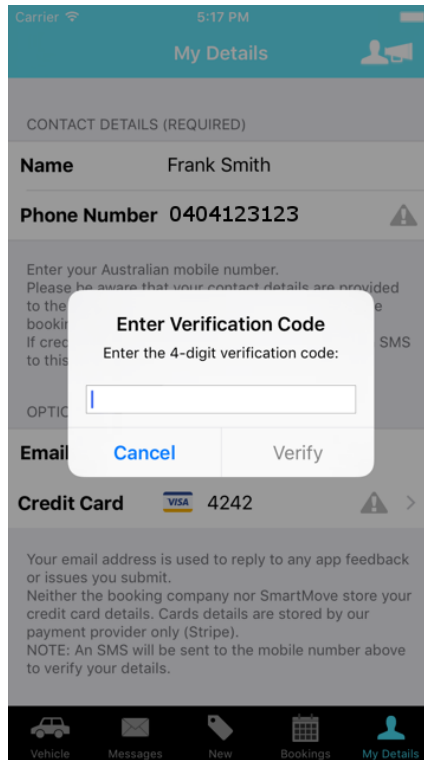


Figure 31 App SMS Verification Screen

When the customer next makes a booking the confirmation screen will show a small credit card icon in the corner of the fleet details (if the fleet is able to take credit card payments).

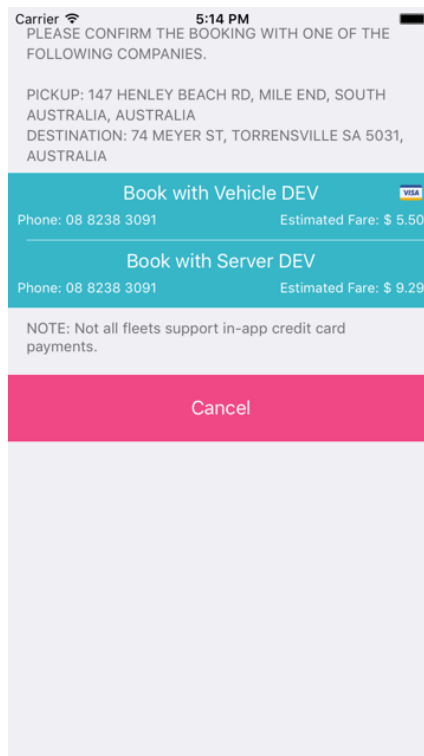
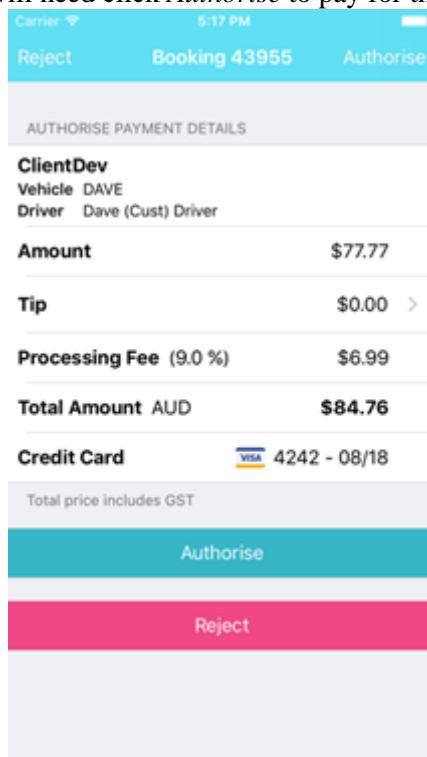


Figure 32 App Booking Confirmation Screen

SmartMove Credit Card Processing

Once the driver has completed the booking and requests an in-app payment from the customer (refer to section 5 for more details on how that works) the customer will be presented with an authorisation screen. They will need click *Authorise* to pay for the trip.



Carrier 5:17 PM

Reject Booking 43955 Authorise

AUTHORISE PAYMENT DETAILS

ClientDev
Vehicle DAVE
Driver Dave (Cust) Driver

Amount \$77.77

Tip \$0.00 >

Processing Fee (9.0 %) \$6.99

Total Amount AUD \$84.76

Credit Card VISA 4242 - 08/18

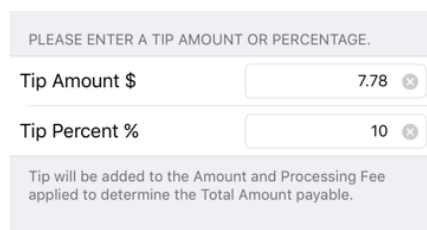
Total price includes GST

Authorise

Reject

Figure 33 App Payment Authorisation Screen

The customer will also have an opportunity to add a tip while the authorisation screen is shown.



PLEASE ENTER A TIP AMOUNT OR PERCENTAGE.

Tip Amount \$ 7.78 ✕

Tip Percent % 10 ✕

Tip will be added to the Amount and Processing Fee applied to determine the Total Amount payable.

Figure 34 App Payment Tip Screen

SmartMove Credit Card Processing

While the payment is being processed by Stripe a message appears to the customer to indicate the progress of the transaction.

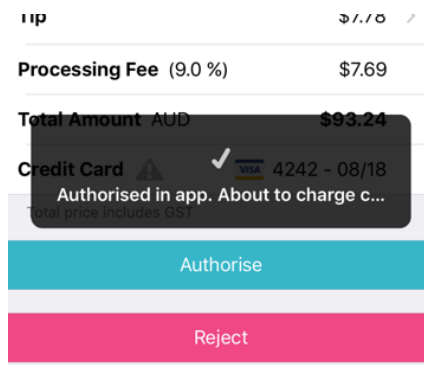


Figure 35 App Payment Pending Message

Once the transaction has been successfully completed the customer will be notified.

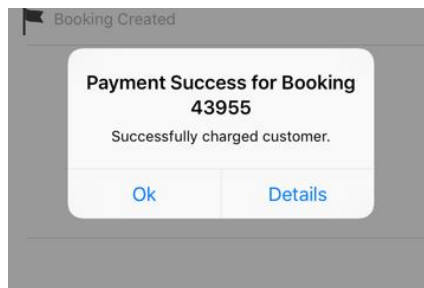


Figure 36 App Payment Confirmation Dialog

The customer is able to view the details of a payment via the booking history in the app.

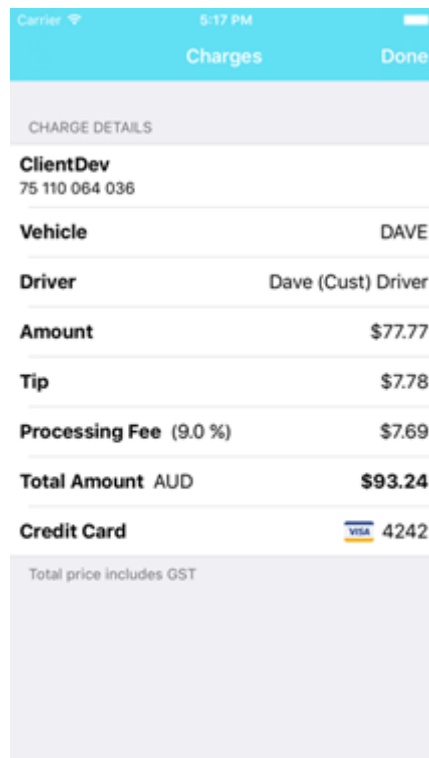


Figure 37 App Payment Confirmation Dialog

5 In the vehicle

5.1 Registered Credit Card – Client Booking

When the job is completed the driver will have the option to charge some or all of the fare to the credit card. This is provided with the *Reg(istered). Card* button that is only displayed when the booking has a registered credit card associated.

Queue Position 1

Cancel	100% Cash	100% Card
Fare	Cash	Card
Paid By	Account	Reg. Card
Done	Subsidy	CLEAR

Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
To pay:	\$24.60

Figure 38 Vehicle fare details

When this button is touched the screen shown below is displayed. The driver may change the amount to be charged at this point if necessary. Notice at this stage, the *Accept* button is disabled.

Queue Position 1
Reg.Card (book# 44266)

%	\$ 24.60	Set \$
Please enter the last 4 digits of the registered credit card		
		Set
Accept		Cancel

Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
To pay:	\$24.60

Figure 39 Vehicle Registered Credit Card amount

The driver must ask the passenger for the last four digits of the credit card to be charged. This number must match the number of the card nominated at the time of booking (see section 3 above).

If there is a match the *Accept* button is enabled and the driver will be able to touch it to charge the credit card.

Please enter the last 4 digits of the registered credit card

✓ OK!	4242	Set
Accept		Cancel

Figure 40 Vehicle Last 4 digits

Note that the credit card is charged as soon as the *Accept* button is touched.

SmartMove Credit Card Processing

The text on the totals screen on the right hand side panel will change as the processing proceeds. The text displayed will be:

- R.Card *WAIT* (in red) – at this stage of the processing the details are being sent to Stripe but have not been accepted yet.



Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
R.Card:	\$24.60
WAIT	
To pay:	\$0.00



Figure 41 Payment via registered credit card waiting for authorisation

- R.Card *AUTH*- at this stage of the processing details have been authorised by the customer and processing is continuing.



Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
R.Card:	\$24.60
AUTH	
To pay:	\$0.00



Figure 42 Payment via registered credit card authorised

- R.Card *PAID* (in green) – payment was approved and successful



Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
R.Card:	\$24.60
PAID	
To pay:	\$0.00



Figure 43 Payment via registered credit card successfully paid

SmartMove Credit Card Processing

It is not possible to reverse the payment at this point. An email receipt will be sent to the cardholder if an email address has been recorded with the credit card details – see section 6 below.

5.2 Registered Credit Card – App Booking

When an app created booking (with a registered credit card) is completed the driver will have the option to charge some or all of the fare to the credit card. This is provided with the *App* button that is only displayed when the booking has a registered credit card associated.

Queue Position 1			
Cancel	100% Cash	100% Card	Fare: \$24.60
Fare	Cash	Card	Extras: \$0.00
Paid By	App	Account	Toll/Fee: \$0.00
Done	More >>	CLEAR	Total: \$24.60
			To pay: \$24.60

Figure 44 Vehicle fare details - App

When the *App* button is touched the following screen is displayed shown below is displayed and driver can change the amount to be charged, if necessary.

Queue Position 1 App (book# 8)			
%	\$ 24.60	Set \$	Fare: \$24.60
Send a payment request to the passenger? They will be asked to authorise the payment on their smartphone			Extras: \$0.00
<div style="display: inline-block; margin-right: 10px;">Send</div> <div style="display: inline-block;">Cancel</div>			Toll/Fee: \$0.00
			Total: \$24.60
			To pay: \$24.60

Figure 45 Vehicle Registered Credit Card amount - App

When the driver presses *Send*, a payment request is sent to the customer. This will cause an authorisation screen to appear on the customer's app as described in section 4.

The totals screen on the right hand side panel will now change to indicate that the payment is awaiting confirmation from the customer.

Queue Position 1 App (book# 8)	
Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
App:	\$24.60
WAIT	
To pay:	\$0.00

Figure 46 Payment via appwaiting

SmartMove Credit Card Processing

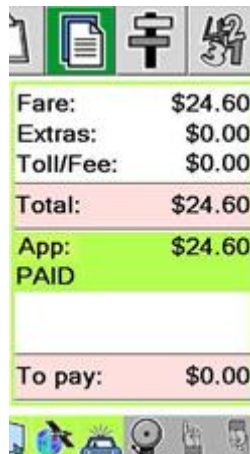
If the customer authorises the payment, the table on the right hand side panel will briefly indicate that the customer has authorized payment.



Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
App:	\$24.60
AUTH	
To pay:	\$0.00

Figure 47 Payment via app being authorised

When the transaction has been approved and successful, the table on the right hand side panel will now show the fare as being paid (via the app).



Fare:	\$24.60
Extras:	\$0.00
Toll/Fee:	\$0.00
Total:	\$24.60
App:	\$24.60
PAID	
To pay:	\$0.00

Figure 48 Payment via app successful

If the customer rejects the payment then the driver will receive a message that they will need to take payment in another way.



Figure 49 Vehicle payment rejected

6 Receipts

When a passenger's credit charge is made the passenger may receive a receipt by email. This happens whenever an email address is available. A map of the journey would also be included.



Demo2

ABN: 999 888 777 444

147 Henley Beach Road, MILE END SA 5031

Phone: 08 8238 3091

Email: support@smartmovetaxis.com

TAX INVOICE

Booking ID	52090
Booking Requested Time	09:02:33 AM in the morning Mon 1 Jun 2015
Pickup	B P SERVICE STATION 144 CONDON ST, EPSOM
Destination	96 EDWARDS RD, KENNINGTON
Vehicle Rego	SM_Demokit
Driver	BILL CUMPSTON
Payment Time	Mon 01 Jun 2015 - 09:03 am
Card	Visa ...4242 (US)
Statement Descriptor	SmartMove 52090
Amount	AUD \$ 24.60
Processing Fee (5.0 %)	AUD \$ 1.23
Total price includes GST	AUD \$ 25.83

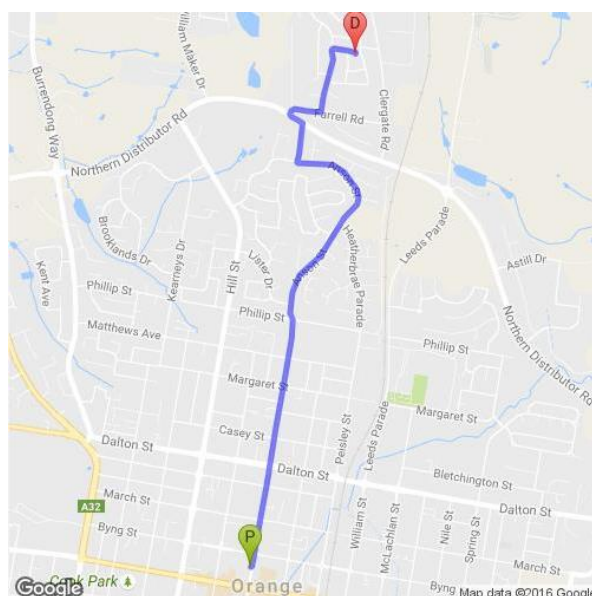


Figure 50 Receipt email

The fleet details, including the logo, are set up on the *Fleet Configuration* page – see section 2.1 above. The remaining details are from the vehicle.

The passenger's credit card statement includes the name specified in the *Payments Statement Descriptor* property (e.g. "SMARTMOVE" or "Lismore Taxis" or "Go Byron") and the booking number to provide traceability back to the SmartMove booking details.

04 Jun 2015	SMARTMOVE 52101	- \$15.75
-------------	-----------------	-----------

Figure 51 Credit card statement entry

7 Stripe payments

All credit card payments are processed by Stripe and the details are available on their website. After login you can see transactions using the dashboard. Click *Payments* to see the payments that have been made.

Recent payments		Export All	Create Payment
\$25.83	— ch_168fw2lxJtuafW59vWMD8bpF	2015/05/31 23:33:42	>
\$13.12	— ch_168eumlxJtuafW59iPveK0Cs	2015/05/31 22:28:20	>
\$25.83	— ch_168ep5lxJtuafW59eJBZ9fd6	2015/05/31 22:22:27	>
\$25.83	— ch_168eh1lxJtuafW59o0IZjffu	2015/05/31 22:14:07	>
\$31.50	— ch_167g0olxJtuafW59kUZI1N6j	2015/05/29 05:26:30	>

Figure 52 Stripe payments

You are also able to search the bookings on various fields e.g. Address, Booking ID, Amount.

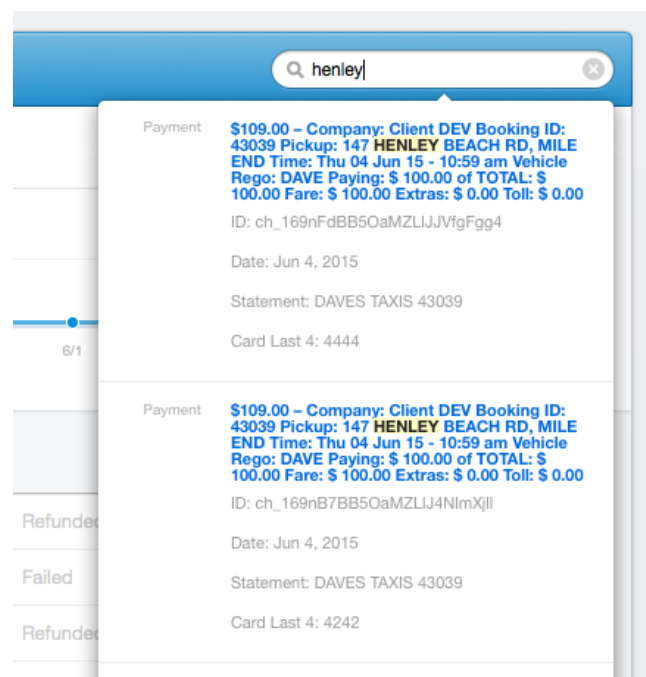



Figure 53 Stripe payments search

SmartMove Credit Card Processing

Click on the amount (in blue) to see the details of that payment. The report gives you the full details of the payment including some of the booking details.

**\$25.83 AUD**

Refund Payment

— ch_168fw2IkJtuafW59vWMD8bpF

Payment Details

Update Description

Amount: \$25.83 AUD

Statement descriptor: SmartMove 52090

Fee: \$1.23 ⓘ

Date: 2015/05/31 23:33:42

Status: Paid ✓

Description: Company: Demo2 Booking ID: 52090 Pickup: B P SERVICE STATION 144 CONDON ST, EPSOM Time: Mon 01 Jun 15 - 09:02 am Vehicle Rego: SM_Demokit Paying: \$ 24.60 of TOTAL: \$ 24.60 Fare: \$ 24.60 Extras: \$ 0.00 Toll: \$ 0.00

Metadata

bookingId: 52090


productionServerId: 1

fleetId: 97

Card

Report fraudulent payment

ID: card_168fw1IkJtuafW593yOGxDXA

Origin: United States 

Name: Bill Williams

Number: **** * 4242

Fingerprint: ye4D1rTbUO2oeCzm

Expires: 2 / 2017

Type: Visa credit card

Figure 54 Stripe payment details

The *Refund Payment* button can be used to refund the payment (either the full amount or a specified amount can be refunded). Refunds made from the Stripe Dashboard do not send the card holder a refund email. See section 9 for more details on how refunds can be handled.

Note that the amount shown here is the fare plus the surcharge. The fare is paid into your bank account while the surcharge is paid to SmartMove after Stripe has deducted its fee. See section 10 below for more details on the handling of fees.

8 Fleet management website

Various sections of the fleet management website have changed.

8.1 Credit card payment report

The DocketKiller section of the Fleet Management Website also has a report showing the amounts billed to a credit card.

Credit Card Payment Report

Select a Fleet: Demo2

Report Start Time: 2015-05-27 00:00 HH:MM

Report End Time: 2015-06-03 00:00 HH:MM

Generate Credit Card Report

Book #	Vehicle	Customer	Date	Amount	Charged	Fees	Return	Auth	Status
VISA 52082	SM_Demo (SM_Demo)	Bill Williams	2015-05-29 14:56	\$30.00	\$31.50	\$1.42	\$0.08	InVehicle	TEST: Paid
VISA 52086	SM_Demo (SM_Demo)	Bill Williams	2015-06-01 07:44	\$24.60	\$25.83	\$1.23	\$0.00	InVehicle	TEST: Paid
VISA 52088	SM_Demo (SM_Demo)	Bill Williams	2015-06-01 07:52	\$24.60	\$25.83	\$1.23	\$0.00	InVehicle	TEST: Paid
VISA 52089	SM_Demo (SM_Demo)	Bill Williams	2015-06-01 07:58	\$12.50	\$13.12	\$0.74	(\$0.06)	InVehicle	TEST: Paid
VISA 52090	SM_Demo (SM_Demo)	Bill Williams	2015-06-01 09:03	\$24.60	\$25.83	\$1.23	\$0.00	InVehicle	TEST: Paid
VISA 52094	SM_Demo (SM_Demo)	Bill Williams	2015-06-02 12:30	\$22.00	\$23.10	\$1.10	\$0.00	InVehicle	TEST: Paid
VISA 52095	SM_Demo (SM_Demo)	Bill Williams	2015-06-02 13:45	\$57.00	\$59.85	\$2.44	\$0.41	InVehicle	TEST: Paid

Figure 55 Credit card payment report

The relevant fields in the table are:

- **Book #** - the SmartMove booking number. Clicking on the booking number will show the *Booking Details* report for that job (see section 8.2 for more detail).
- **Amount** – The total fare amount for that job (including flagfalls, tolls, extras).
- **Charged** – the amount charged to the credit card which is the total fare amount plus credit card surcharge percentage as specified by the *Payments Fleet Requested Fee Percent* property.
- **Fees** – the Stripe and SmartMove fees.
- **Return** – any excess amount (after fees) is returned to the fleet. Where the fees exceeds the permitted surcharge then the return will show a loss in parentheses.
- **Status** – The status of the payment can be:
 - **Paid:** The Charged amount was successfully charged to the credit card.
 - **Failed:** There was a problem the transaction (e.g. communication to Stripe server) and the credit card failed to be charged. Presumably the driver would have tried to obtain payment through alternative means.
 - **Refused:** There was a problem the transaction (e.g. the card has expired) and the credit card failed to be charged. Presumably the driver would have tried to obtain payment through alternative means.
 - **Refunded:** The Charged amount was refunded via the facility within the *Booking Details Report*. All reports will be updated accordingly. If the refund was performed via the facilities provided by the Stripe website, the status will not change to Refunded. Moreover, you will have to edit the fare information for that booking accordingly.
 - **Unpaid:** An unknown error occurred. Contact SmartMove to investigate the problem.

8.2 Booking details report

The *Booking Details* report on the Fleet Management Website includes the details of the credit card payment.

[- Booking Payment Details](#) [Edit Payment](#)
\$44.44 : Fare
\$44.44 : TOTAL
\$44.44 : Paid by Stripe on Card: MasterCard ...4444 (US) - TOTAL: \$48.43 [Click to REFUND full amount](#)
[Stripe TEST Charge Details](#)

Figure 56 Booking details - Payment details

The *Stripe Charge Details* link will display the Stripe account details shown in Figure 54 Stripe payment details.

Click *Click to REFUND full amount* to make a refund. The following dialogue box will appear:

Refund the full Stripe Charge:
Amount : \$44.44
Processing Fee : \$3.99
TOTAL : \$48.43
Card : MasterCard ...4444(US)
Reason for the REFUND:
NOTE: this is displayed to the customer when sending a refund email

Figure 57 Booking details - Refund payment

If a refund is made the *Booking Details* report will change to show the refund.

[- Booking Payment Details](#) [Edit Payment](#)
\$88.00 : Fare
\$88.00 : TOTAL
\$88.00 : Paid by Stripe on Card: MasterCard ...4444 (US) - TOTAL: \$95.92 (REFUNDED)
[Stripe TEST Charge Details](#)

Figure 58 Booking details - Payment details for refund


The *Booking History* and *Updates* section also shows the refund details – including the reason for the refund.

2015-06-03 17:34:14 : David B (SmartMove) (ebor.bigham / 100704): Stripe Payment Refunded - Reason: testing refunds

Figure 59 Booking details - Booking History and Updates

8.3 Operator invoice

As the vehicle operator will expect to be paid by the fleet the Stripe payments will be included in the *Operator Invoice* for Account Work. An example is given below.



Operator: M.C PRATT& C.RUFF

Vehicle ID: SM_Demo

Registration: SM_Demokit

Operator ABN: 54468315

Payment for Account Work

Smart Move

147 Henley Beach Road

MILE END SA 5031

999 888 777 444

Tax Invoice 2/06/15 to 12/06/15

Total (inc GST): **\$79.00**

Includes GST of: **\$10.30**

Job #	Date	Driver	Reference	Account Name	Fare Total	Paid on Account
1	52094	2/06/15	BILL CUMPSTON	Stripe payment	\$22.00	\$22.00
2	52095	2/06/15	BILL CUMPSTON	Stripe payment	\$57.00	\$57.00
Total					\$79.00	

Figure 60 Operator Invoice

8.4 End of shift report

The Stripe total is shown separately in the *Cash reconciliation* section of the *End of Shift Report*.

Cash reconciliation	
Total Takings	79.00
less Account jobs (MA + NA)	0.00
less Credit dockets (MC + NC)	0.00
less Stripe Payments (MC + NC)	(79.00)
less Subsidy (MS + NS)	0.00
less Expenses initially paid by bailee	0.00
plus Cash float at start of shift	0.00
Cash at end of shift (inc. float)	0.00

Figure 61 End of Shift report

8.5 Bailment report

The Stripe payments are also shown separately in the *Bailment Report*.

Takings Breakdown	
Account jobs	\$0.00
Credit dockets	\$0.00
Stripe payments	\$79.00
Subsidy	\$0.00
Total Exception Loss	\$0.00
Cash takings	\$0.00
Total Income	\$79.00

Figure 62 Bailment report

8.6 Account Invoice

A dummy invoice for the Stripe work can be generated using *Manage Account Invoices*. Note that you need to tick the *Include Non-Account Invoices* option.

Account Invoice Management

Select a Fleet:

Select Start Time: HH:MM

Select End Time: HH:MM

* Note that the totals shown do not include any per job or per invoice fees. These are added as options during generation

☒ Include Non-Account Invoices ☐ Include \$0 Amounts

# Jobs	Total	Acct #	Account	Email
2	\$79.00	STRIPE	Stripe	

Figure 63 Account Invoice

Alternatively you can treat the Stripe payments as belonging to an existing account. To do this set the account property *Account Includes SmartPay Credit Card Data* to *Include all SmartPay Payments*.

Account Includes SmartPay Credit Card Data

0:: Do Not Include

Modify Value:

0:: Do Not Include

0:: Do Not Include

1:: Include all SmartPay Payments

Figure 64 Account Invoice

This allows you to export the Stripe payments in the same way as other payments on account. In particular it allows you to use the account number from your accounting system.

9 Refunds and chargebacks

A **refund** applies when you decide to refund the amount charged to a credit card. You can refund the fare using the *Refund Payment* button on the Stripe website (you are also able to partially refund a payment from here). Note, an email is not sent to the credit card holder.

You can also refund the full amount using the *Click to REFUND full amount* button on the *Booking Details* report which has the benefit of sending a refund email to the credit card holder (if an email address has been recorded with the credit card details).

- Booking Payment Details Edit Payment	
\$44.44 :	Fare
\$44.44 :	TOTAL
\$44.44 :	Paid by Stripe on Card: MasterCard ...4444 (US) - TOTAL: \$48.43 Click to REFUND full amount
	Stripe TEST Charge Details

Figure 65 Booking details - Payment refund

The email looks similar to this:



Demo2

ABN: 999 888 777 444

147 Henley Beach Road, MILE END SA 5031

Phone: 08 8238 3091

Email: support@smartmovetaxis.com

PAYMENT REFUND

Booking ID	52095
Booking Requested Time	01:37:03 PM in the afternoon Tue 2 Jun 2015
Pickup	9 ROHS RD, KANGAROO FLAT
Destination	96 EDWARDS RD, KENNINGTON (Estimated by GPS)
Vehicle Rego	SM_Demokit
Driver	BILL CUMPSTON
Original Payment Time	Tue 02 Jun 2015 - 01:45 pm
Card	Visa ...4242 (US)
Statement Descriptor	SmartMove 52095
Original Amount	AUD \$ 57.00
Original Processing Fee (5.0 %)	AUD \$ 2.85
Original Total (includes GST)	AUD \$ 59.85
Refund Time	Wed 03 Jun 2015 - 05:34 pm
Refund Amount	AUD \$ 59.85
Refund Reason	testing refunds

Figure 66 Card holder Refund email

A **chargeback** occurs when Stripe takes the payment back, normally because the passenger has complained. You will have the opportunity to challenge the chargeback. SmartMove is not involved in this process – it is entirely between you and Stripe.

10 Fees

The fee structure for the credit card processing depends on whether the credit card being used is a credit card issued in Australia or a credit card issued in a foreign country and the limit on the surcharge.

Most credit cards used by passengers are likely to be Australian issued credit cards. Overseas tourists are likely to use foreign credit cards issued in their country of residence.

In some states the Government has imposed a 5% limit on the surcharge while in other states the accepted surcharge is 10%. You may even decide to wear the fees and not charge a surcharge at all.

At the time of writing, the fees (inc. GST) are:

Stripe:

1. **1.75%** for Australian issued credit cards OR
2.90% for foreign issued cards
2. plus **\$0.30** per transaction

SmartMove:

1. **0.70%**

The graphs below shows the return to the fleet for fares that vary from \$5 to \$50. The green area shows a positive return (income) while the red area shows a loss.

Losses arises with small fares because the fees charged by Stripe and SmartMove exceed the maximum surcharge. This is not really an issue for fleets with a 10% surcharge.

Any “Loss” will be borne by the fleet. The *Credit Card Payment Report* will show losses as amounts in parentheses, e.g. (\$0.13).

10.1 Case 1 - Australian issued credit card, 5% surcharge

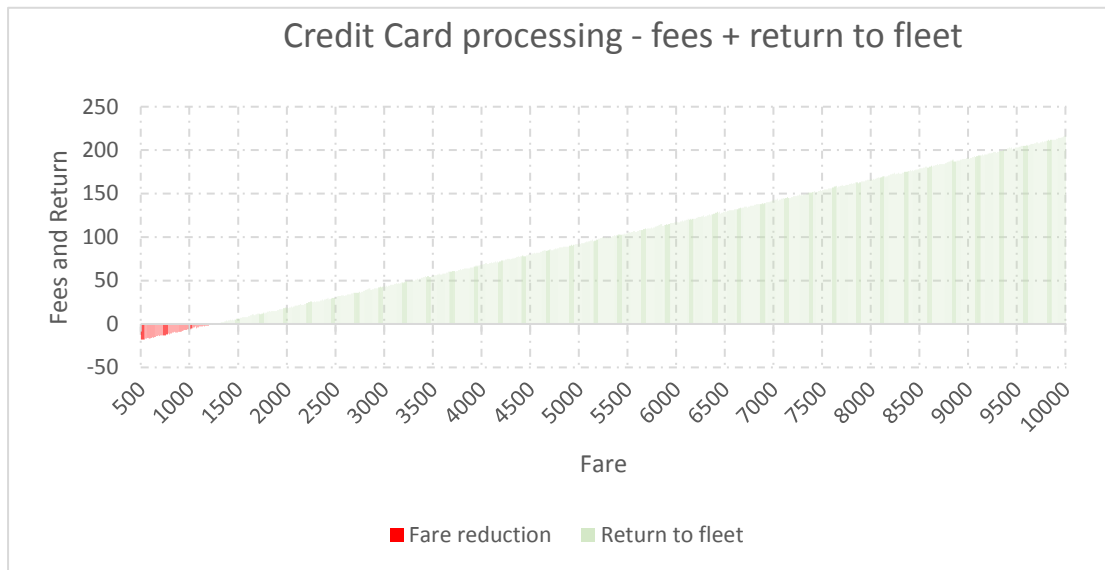


Figure 67 Fees and return - Australian credit card / 5%

Examples

Table 3 Case 1 - Australian credit card, 5% maximum surcharge

Fare	\$5	\$10	\$20	\$50
Loss	-\$0.18	-\$0.05		
Return to fleet			\$0.19	\$0.93

Note, break-even is approx. \$12.20.

SmartMove Credit Card Processing

10.2 Case 2 - Australian issued credit card, 10% surcharge

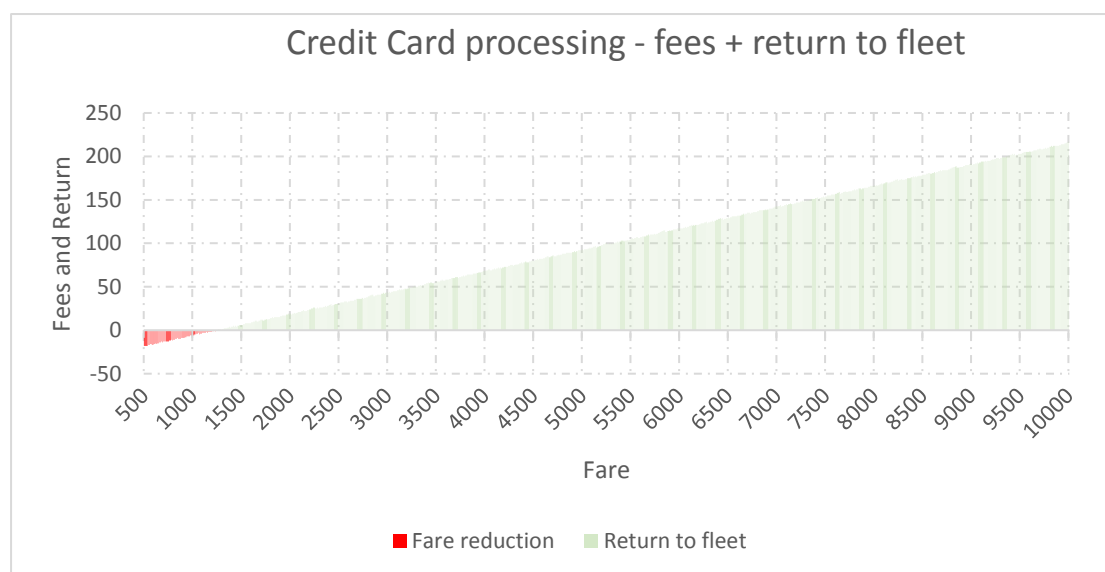


Figure 68 Fees and return - Australian credit card / 10%

Examples

Table 4 Case 2 - Australian credit card, 10% maximum surcharge

Fare	\$5	\$10	\$20	\$50
Loss				
Return to fleet	\$0.06	\$0.45	\$1.17	\$3.40

10.3 Case 3 - Foreign issued credit card, 5% surcharge

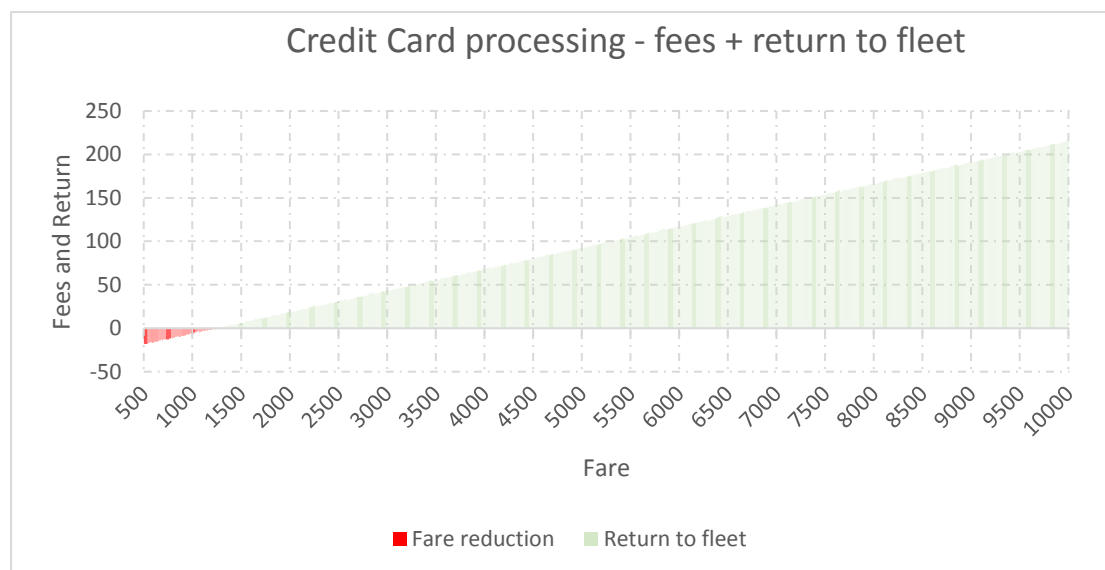


Figure 69 Fees and return - Foreign credit card / 5%

Examples

Table 5 Case 3 - Foreign credit card, 5% maximum surcharge

Fare	\$5	\$10	\$20	\$50
Loss	-\$0.24	-\$0.16	-\$0.05	
Return to fleet				\$0.33

Note, break-even is approx. \$23.80.

SmartMove Credit Card Processing

10.4 Case 4 - Foreign credit card, 10% surcharge

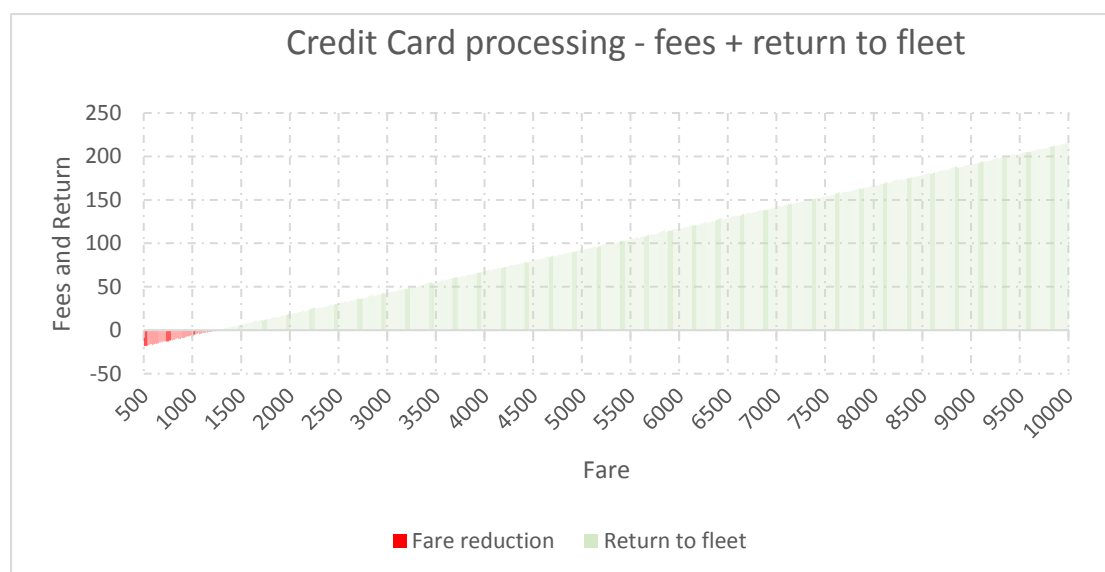


Figure 70 Fees and return - Foreign credit card / 10%

Examples

Table 6 Case 4 - Foreign credit card, 10% maximum surcharge

Fare	\$5	\$10	\$20	\$50
Loss				
Return to fleet		\$0.31	\$0.92	\$2.75

Note, break-even is approx. \$5.00.