



## **Digital services**

## Cashless and contactless payments

Naturally, on accessing the car park, a motorist can still take a traditional paper ticket and pay by cash or card at a Pay-On-Foot (POF) machine before driving to the exit, but cashless and contactless payments continue to gain in popularity.

## Making life easier for customers and operators

In response to changes in customer needs and behaviour, digital and payment trends, and the evolution of smart cities, we are constantly developing our parking management systems and our operational processes. We have offered various cashless and contactless payment options at all our parking facilities since 2016.

#### Value for customers

Cashless and contactless payments enable motorists to access and exit a parking facility using their payment card, just as they would pay for their groceries. This contemporary way of paying for parking enhances the customer experience and at the same time makes our payment transaction systems future proof.

Card payments are on the increase and many people don't even carry cash any more. Our customers clearly like paying by card.

Top four advantages for the customer:

- Customers can access and exit the car park using their debit or credit card or partner loyalty card, or smartphone
- Customers save time as they don't have to go to the Pay-On-Foot machine
- No paper ticket to lose
- No need to carry change

## Value for operators

Cashless and paperless parking transactions make parking facilities safer and cheaper to run for operators and landlords. Even though the payments services provider charges a fee per transaction, there is no need to empty cash from the machine, deposit cash at the bank or purchase change. In addition, there is less wear and tear on the machines, less vandalism and less temptation for fraud as with cash.

Top four advantages for the operators and landlords:

- All payment options open
- Safer less cash at the car park
- Fewer breakdowns and reduced maintenance costs for parking management systems
- Card payments are cheaper than cash

All these developments reduce the total investment and cost of ownership of the parking management system, making a cashless and contactless barrier system even viable in smaller car parks. Some car parks are even 'cashless only'.

#### **Validation**

We offer a number of schemes to assist our purpose partners. We call this validation – it means that our partners can reimburse their customers for all or part of their parking fee. This may be in the form of a free exit ticket or specific time or value reduction on a parking transaction. For example:

- First hour for free when spending EUR 20 or more at a grocery store;
- EUR 2 discount when spending EUR 20 or more at a fashion store.

Q-Park UK has launched a loyalty programme in conjunction with purpose partners.

Q-Park customers can easily earn benefits using the Q-Park Rewards app. Customers register their bank card in the app and use that card to pay for parking at Q-Park or one of the many high-street retail partners. Q-Park tracks the payment and gives the customer rewards and benefits based on the amount spent on parking.

#### Results

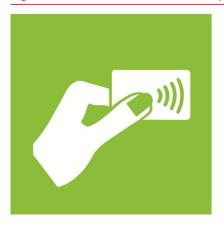
In 2018 we developed the Parking as a Smart Service (PaSS) platform. This will enable us to launch even more digital enabled value propositions (planning, payment, parking) to public and private landlords, and to commercial partners.

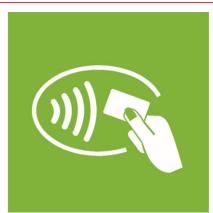
Figure 29: Parking as a Smart Service platform

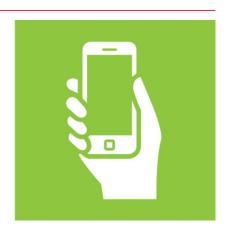


Powered by Q-Park

Figure 28: Cashless and contactless payments







# VALUE RETENTION



## **Programmes**

## **Compliance**

We aim to comply with national and European laws and regulations regarding our industry. Our risk management policy states that we are averse to the risk of non-compliance with relevant laws or regulations, and to non-compliance with our own codes, contractual agreements, and covenants.

In 2018 we initiated a Compliance Programme to analyse our risks and to improve our risk management mechanisms throughout the organisation.

We mapped our compliance areas in a risk matrix and defined improvement actions related to our high priority compliance areas. We defined GDPR (EU General Data Protection Regulation), PCI DSS (Payment Card Industry Data Security Standard), ethics and integrity as high priority areas.

## **GDPR**

Our GDPR team, consisting of Q-Park country and corporate privacy officers with external support, had the necessary procedures in place in all Q-Park countries in time for 25 May 2018, the date GDPR came into force.

Although GDPR has transitioned from a project to the operational phase, this area requires ongoing attention to ensure compliance with:

- data retention periods and clean systems
- data processor agreements at corporate and country level

In addition, we will continue our awareness and training programme regarding information security policies and guidelines.