

Cashless Parking & Mobility Payments Platform

Service Definition Document
G-Cloud 15



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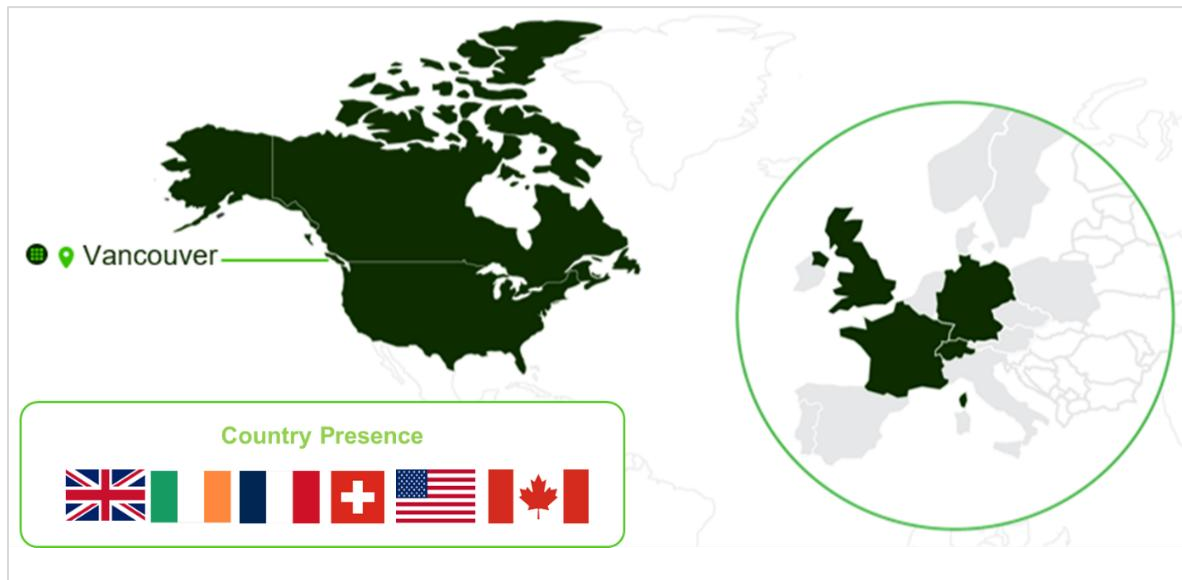
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Confidentiality Statement

The information contained in this document is confidential, privileged, and only for the information of the intended recipient and may not be used, published, or redistributed without the prior written consent of PayByPhone.

1. PayByPhone - a Global Payments Provider

Today, PayByPhone is a global leader in mobile parking payments, operating in eight countries across North America and Europe, including the US, Canada, the UK, France, Germany, and Switzerland.



Established in 2001 - PayByPhone serves millions of End-Users and works with over **1,400 cities** and Buyers to simplify journeys for over **115 million** End-Users **worldwide**.

Our Next Chapter

2023: PayByPhone were acquired by Corpay who have a current market capitalisation of approximately \$21.7 billion and reported **\$3.97 billion in annual revenue for 2024**.

Corpay is a large-cap company and an **S&P 500 member**, employing over 11,000 people worldwide.

Ownership by Corpay has already enabled PayByPhone to consolidate and grow its parking business and as importantly begin a new chapter by offering a seamless payments mobility platform.

PayByPhone simplifies complex payments across **multiple vendors** and **reconciles** them **effortlessly – saving** our **customers time** and **resources**.

‘Simplifying your journey.’

"Simplifying your journey" is our global mission and tagline, reflecting our evolution from a parking app into a comprehensive mobility hub.

By 2025, PayByPhone has expanded its services to handle multiple aspects of vehicle management beyond just parking payments:

For the Buyer this means:

- **Collecting and increasing** revenues safely & securely.
- **Reducing operational costs:** from a time and resource perspective.
- **Environmental Impact:** Emissions charging & reduced mileage for available parking.
- **Reducing fraud & theft:** Cash theft & vandalism to machines.
- **Improving the customer experience:** when parking in 'their locale'.

For **End-Users** this means:

- **Accessible, easy and safe** payment channels: including 24/7/365 Live agents.
- **Interactive Maps for parking:** EV charging – Fuel Stations – Availability.
- **Extend parking remotely:** with handy reminders to **reduce fines**.
- **Self-Serve account** for: VAT receipts & Vehicle & Payment card management.

2. 'Parking & Beyond' with PayByPhone

Our journey so far has been about parking. We have made it simple, digital, and accessible – helping local authorities, universities, private operators, and businesses manage payments with ease and simplifying the journeys of millions of End-Users. This focus has made us strong.

In parking, we will **continue to lead**, setting the standard for **digital parking payments**.

But the world around us is changing. **Buyers are looking** for smarter, **joined-up mobility services**.

Businesses need partners who can simplify complex payments across multiple vendors and reconcile them effortlessly and people expect their journeys to be seamless, no matter how they travel. That is why we are evolving.

We are taking the strength we built in parking and growing into something bigger:

A payments company with a focus on mobility.

With our new product stack and services, PayByPhone is already the Number 1 choice for forward thinking Buyers who operate in a mobility payments environment – examples are (but not limited to):

- Parking – Short & Long Term & Casual
- Electric Vehicle Charging & Fuel Payments
- Parking Permits & Penalty Charge Notice payments
- Car Hire, Car Share & Micro Mobility Payments
- Space Availability & Occupancy (Realtime & Predictive)
- Autopay & Off-Street Barrier Access
- Multi-Vendor Environments (National Parking Platform & Reconciliation Services)

By adopting our full product portfolio (see below) and unifying services through PayByPhone, Buyers gain a single platform to manage all their mobility payments seamlessly and efficiently.

- **PayByPhone Cloud: Park:** APIs that enable cities, Buyers, and partners to deliver parking services such as occupancy, availability, and frictionless parking.
- **PayByPhone Cloud: Pay:** APIs that connect vehicle and mobility payments - including fleet cards and third-party integrations - across different providers.
- **PayByPhone Business:** SaaS solutions for fleet owners and managers to handle corporate payments and driver and vehicle management.
- **PayByPhone Acquire:** Services for cities and operators to consolidate payments and reconciliation across multiple channels.
- **PayByPhone Promote:** Tools for Buyers and merchants to boost local economic activity through digital incentive and coupon programmes.

- **PayByPhone Mobile:** A single app for End-Users and consumers to access mobility payments and services including parking, EV charging, fuel finder, and availability.
- **PayByPhone Portal:** Back-office tools for cities and Buyers to manage rights, tariffs, and inventory, and to access occupancy, duration of stay, and city revenue insights and more.
- **PayByPhone Central:** A central platform for Buyers in multi-vendor environments to manage parking, tariffs, and enforcement in one place.

3. PayByPhone UK Coverage

- Available at more than 115 UK Local Authorities
- All major Private Parking Operators
- Live in more than 400 UK Towns & Cities
- >1,500 Companies with 50k fleet drivers via PayByPhone Business



FIGURE: PAYBYPHONE UK COVERAGE EXAMPLE CLIENTS

4. 2025 Outputs

The ease of use and popularity of PayByPhone with our clients' customers in 2025 is borne out by facts:

Client Revenues Processed & Collected:

Overall, our UK clients have seen parking revenues collected securely and safely grow from circa £294 million to **£393 million** – an **increase of 34% compared to 2024**.

PayByPhone Transactions

Again, testament to the increasing popularity of the service, transactions have grown from **79 million** to more than **97 million** – an **increase of 24% year on year**.

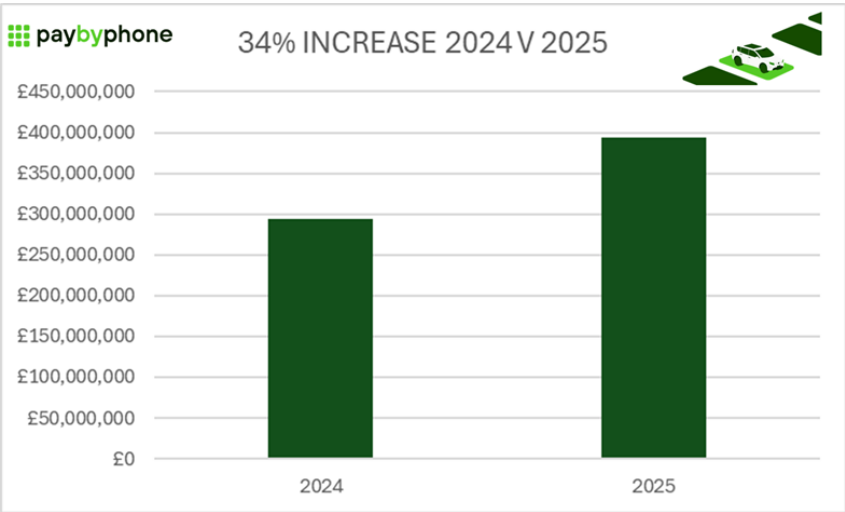


FIGURE: 'CLIENT REVENUES' COLLECTED 2024 V 2025

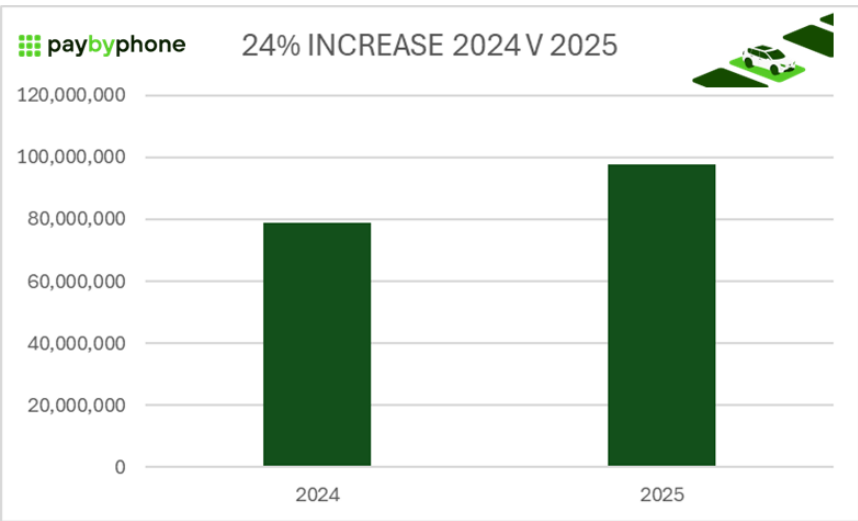


FIGURE: CASHLESS TRANSACTIONS – 2024 V 2025

5. Cashless Parking Overview

Available 24/7/365 (inc. **Live Agent support**), PayByPhone provides an interactive, self-serve cashless parking solution that offers multiple secure, safe and accessible payment channels with **99.9% uptime**.

The channels are Interactive Voice Response (IVR), smartphone apps (iPhone / Android) SMS text message, web, mobile web & cash payments via PayPoint.

All channels are linked via a secure individual customer account, allowing registered users to view, amend or extend sessions booked on one channel (i.e. website) on another (i.e. app) – all payments are processed in **PCI Level 1 certified environments**, ensuring the highest levels of data security.

PSD2 compliant, with PayByPhone the option is available to pay using a wide range of payment cards including Visa, Mastercard, all debit cards, Apple Pay, and Google Pay.

The PayByPhone services are highly accessible 24x7x365 via the payment channels shown below – in addition to casual parking, season tickets, premier bays, and visitor vouchers can be purchased quickly and easily.



FIGURE: PAYMENT CHANNELS

Integrations provided:

- **Apple & Google Pay**
- **Cash Payments** – via PayPoint Retail Network – 30,000 shops
- **SMS** reminders & confirmations
- **Free** email receipts
- **Autopay** delivering **touchless parking** at camera-controlled car parks
- **Off-street parking** – for barrier-controlled car parks

6. PayByPhone Mobile Platforms

2026 Update

Our team of brilliant developers has been hard at work behind the scenes over the past few months, rebuilding the PayByPhone app from the ground up.

Moving to a single platform lays the foundation for everything we want to achieve in the future - streamlining development, improving performance and reliability, and delivering an easier to use and accessible experience.

It's all part of building new foundations to make parking work better for everyone – and to make everyday journeys even simpler.

What can users expect?

A unified experience across all platforms

We've moved from three separate platforms to a single cross-platform framework, so wherever our users are in the world - and whatever their platform of choice - they can now enjoy the same refreshed, easy-to-navigate interface on iOS, Android, or Web.

This means a consistent look and feel, with the same core features available no matter how PayByPhone is accessed.

For our valued clients and partners, this unified approach means improved reliability - fewer bugs, higher performance and faster, more consistent updates across all devices.

This single-platform approach is a foundational change that will help us evolve faster and respond to new needs more effectively.

In the future, whether it's transit, micromobility, or other transport modes, our aim is to seamlessly integrate these services into the app.

Improved accessibility

The new app is redesigned to meet **WCAG 2.2 Level AA standards**, international guidelines for making websites and apps more accessible to everyone - including people with visual, hearing, mobility, or cognitive impairments.

This means better colour contrast, simpler navigation, and future support for screen readers that can describe icons and images.

With more than 600,000 reviews our apps are highly rated (**4.7*** & **4.8***) showing how quick and easy it is to pay and park with PayByPhone.

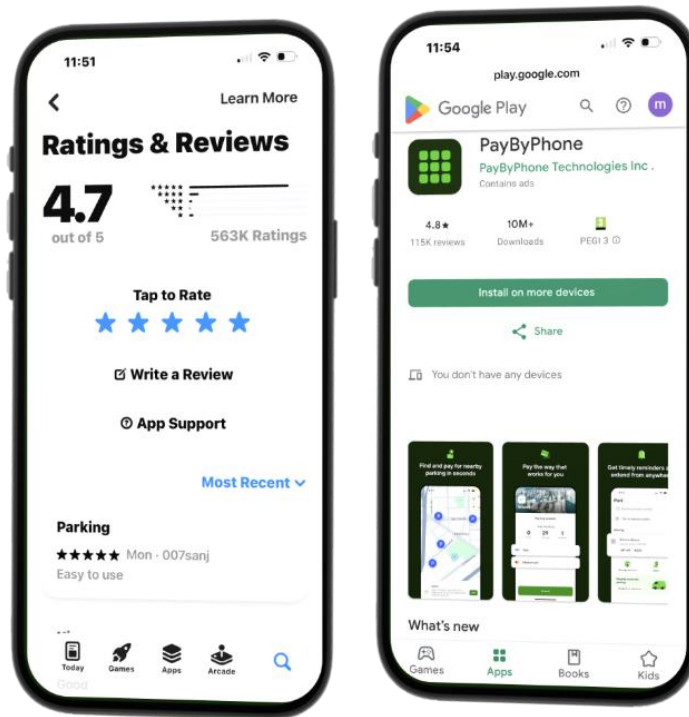


FIGURE: 4.7* & 4.8* CUSTOMER REVIEWS

Registration

PayByPhone have **more than 85 million** user accounts – and more than **2.5 million** UK monthly users. To register via the mobile apps is simple and only requires:

- Mobile phone number
- Password
- Email address (optional - but does provide free receipts)

There is also a Guest Account option which does not require registration to pay for parking.

The apps are free to download from the applicable app stores.

Customers can also choose to log in via their social media account (e.g. Apple or Google) which removes the need to enter their secure password.

Our Mobile web application enables a End-User to use the service without having to download a mobile app. The user journey is mirrored to the functionality within the apps so just as quick and easy.

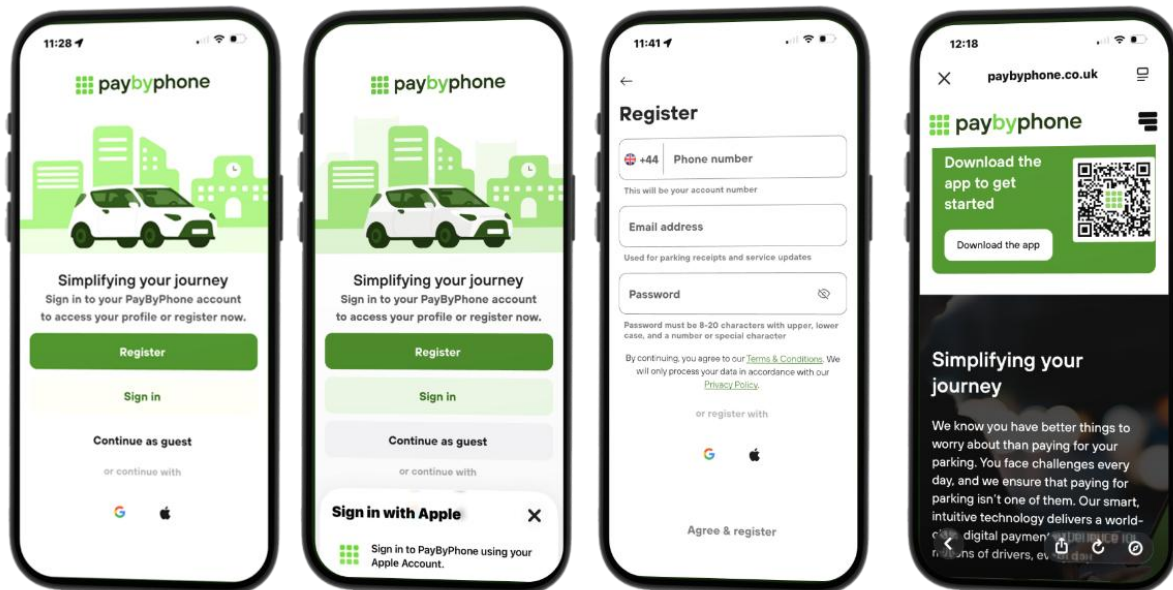


FIGURE: MOBILE APPS REGISTRATION

Once their account is created, they simply add a payment card and vehicle registration number (VRN).

Multiple payment cards and vehicles can be allotted to an **individual account**.

The **phone camera** can be used to upload cards and pictures of vehicles **reducing errors**.

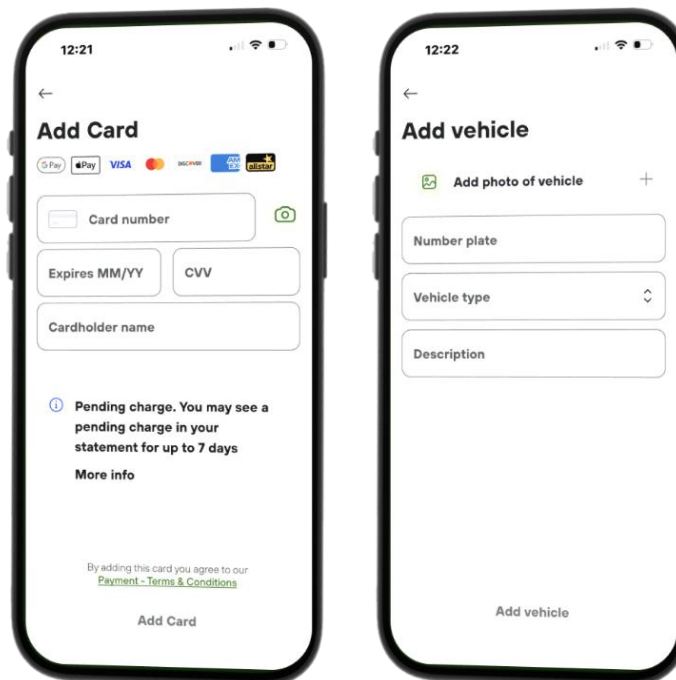


FIGURE: ADD CARDS AND VEHICLES

Pay

Just like the registration process, **paying and extending** parking sessions is **quick** and **easy** – for a regular user (we have **2.5 million** in the UK alone) paying to park takes **less than 30 seconds**.

- Enter or Select Location Code (shown on signage & suggested in nearby / recent / favourite tabs)
- Select vehicle (this can be set automatically or set to prompt each time you park)
- Enter duration (pre-configured to Buyer's rules)
- View Confirmation Page & Continue to payment – all fees displayed
- Receive email and SMS confirmations (where opted in).

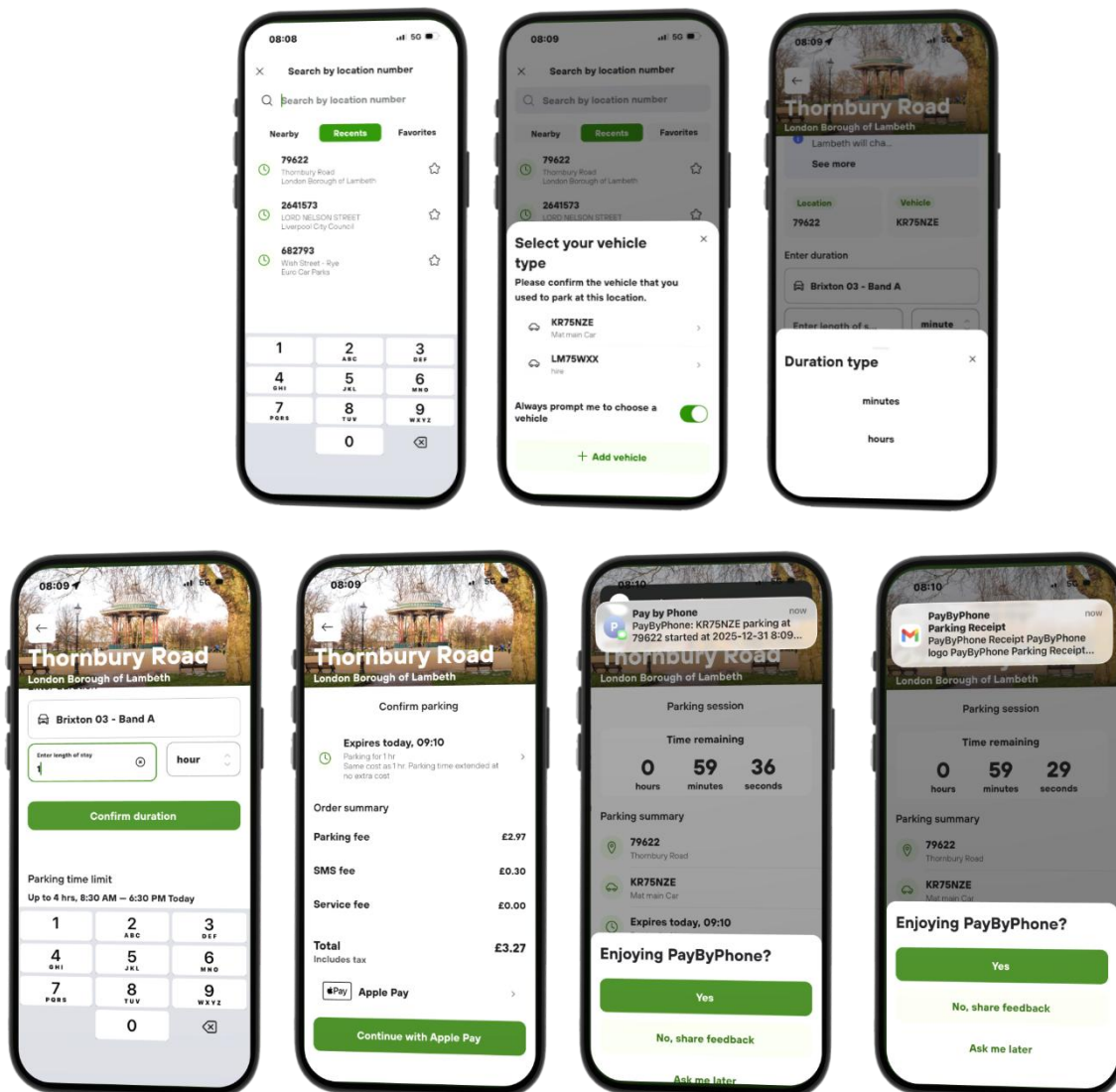


FIGURE: PAYING TO PARK

Extend

Live sessions are also shown to the customer via the PayByPhone widget...

Simply tap extend – select duration and pay.

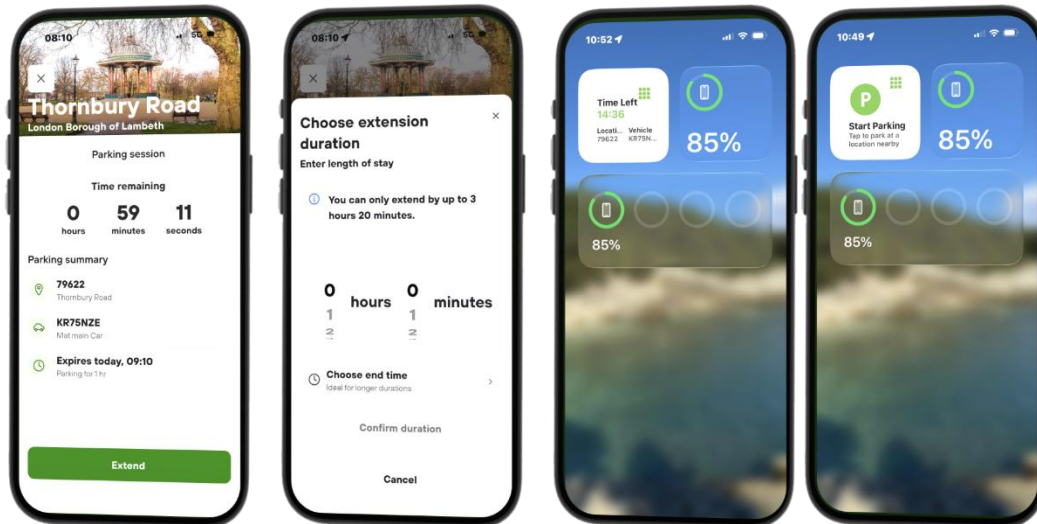


FIGURE: EXTEND PARKING

Interactive Maps

In addition to the above listed methods to obtain the location code, the service has an interactive map – showing all live locations – detailing:

- Location Number and Name
- Parking Operator & Payments methods

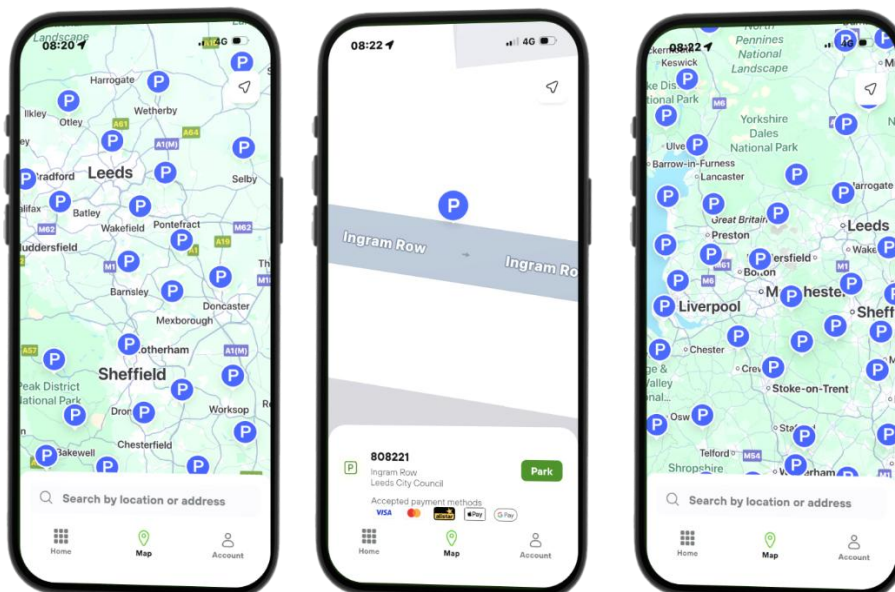


FIGURE: INTERACTIVE MAP

Apple Watch

Use the PayByPhone app on your Apple Watch to pay for parking, extend sessions, get reminders, and manage payments with a few taps, leveraging Apple Pay for quick transactions.

No need to access PayByPhone via your mobile phone – discreetly view and extend parking in a few taps on the watch.



FIGURE: PAYING TO PARK VIA APPLE WATCH

How to Use PayByPhone on Apple Watch

- **Download the App:** Get the PayByPhone app from the App Store on your iPhone and ensure it syncs to your Apple Watch.
- **Extend Parking:** Tap "Extend," adjust the time with the +/- buttons, calculate cost, and confirm payment again to add more time.
- **Notifications:** Receive alerts before your session expires to avoid fines.
- **Payment Method:** Use your credit/debit card or Apple Pay directly through the app on your watch for seamless payments.

Key Features on Watch

- Extend sessions remotely.
- See active sessions 'at a glance'.
- Receive reminders.
- Use Apple Pay for quick, secure payments.

7. Emissions Based Charging – ‘Emitless’

Cleaner, safer, greener! PayByPhone first ventured into emissions-based charging in 2018 with our Emissions product release, initially only using a fuel-based charging criterion, which have further extended to include C02 and Euro Standard options now.

Emitless, PayByPhone’s emissions-based product, encourages End-Users to ‘emit less’ by linking parking tariffs directly to vehicle emissions or fuel types.

The first time a driver parks at an Emitless enabled location, the PayByPhone system conducts a DVLA lookup to record the vehicle’s emission information.

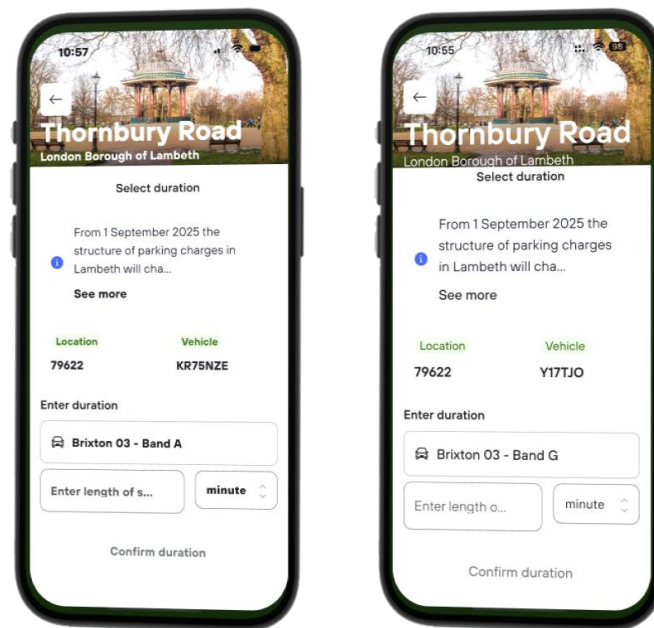


FIGURE: EMISSION BASED CHARGING

Environmentally friendly vehicles pay less and vehicles emitting more air pollutants pay more. As with all PayByPhone’s products, the tariffs are bespoke aligned to the Buyer’s specific tariff rules.

Our Emitless product is market leading and is enhanced by the commitment we provide each Buyer, ensuring you have the tools required to make every success of your emissions-based initiative, including bespoke marketing campaigns, dynamic reporting functionality and world class account management.

“We link the costs of our pay-to-park services in Royal Borough of Kensington & Chelsea to Fuel Type because we want to encourage everyone visiting the borough to drive more environmentally friendly cars. By reducing pollution levels, we can all benefit from better local air quality. The work and support from PayByPhone have been instrumental in delivering this ambition.”

Andrew Vennard, Head of Parking Services at Royal Borough of Kensington & Chelsea

8. Electric Vehicle Charging & Fuel Locations

PayByPhone Mobile, in **addition** to parking payments, provides **electric vehicle charging services for EV users on the move**.

Through our integration with Plugsurfing, Buyer can locate chargers and pay for their EV charging sessions at over 20,000 locations, including brands like InstaVolt, GRIDSERVE and Osprey.

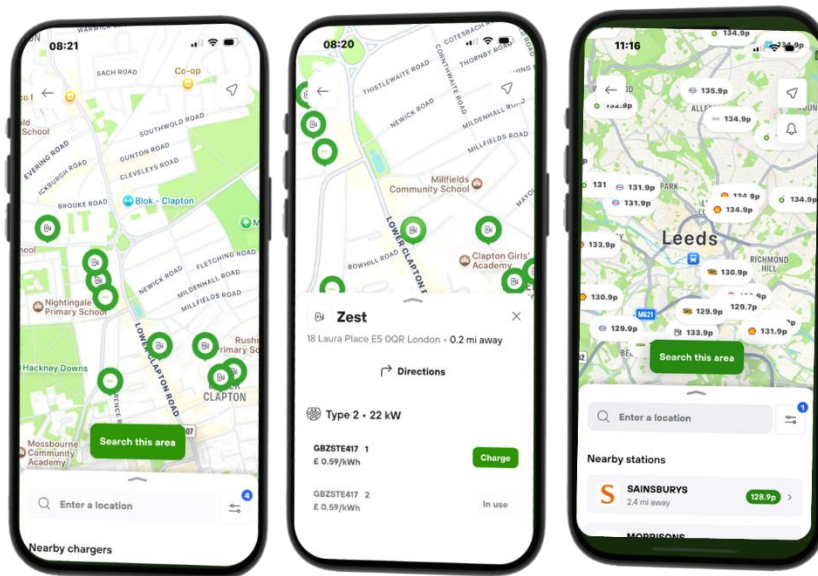


FIGURE: EV CHARGING & FUEL LOCATIONS

Drive value for your End-User's with PayByPhone EV Charging

PayByPhone enables your End-User to easily locate and pay for public EV charging, helping you deliver a convenient, trusted charging experience at your locations.

Through the PayByPhone app, End-Users can filter by location, charger type, and availability, and pay seamlessly at over 20,000 charging locations – increasing accessibility, usage, and customer satisfaction at your sites.

With PayByPhone available on Google Play and App Store, your customers benefit from a single, familiar app for all their EV charging needs.

Fuel Locator

For those End-Users who haven't made the switch EV, the PayByPhone Fuel locator provides real-time fuel price comparisons and turn-by-turn directions to nearby fuel stations.

9. Rights & Rates – Eligibility parking

If a Buyer wishes to introduce differential pricing for designated user groups, PayByPhone's "Rights & Rates" functionality makes the whole process seamless.

Custom user profiles can be pre-approved by the Buyer and validated in real-time during parking sessions to apply unique rates or policies (called 'rights').

This could include discounted or preferential rate structures, or an additional allowable amount of time to park in certain locations for:

- Residents
- Students
- Employees and municipal staff/
- Business merchants and registered vendors
- Visitors or tourists in designated areas
- Disability permit holders
- Motorcycles or alternative vehicles
- Event attendees with pre-approved access
- Care workers and healthcare service providers



FIGURE: RIGHTS & RATES

Self-Service

PayByPhone's dynamic rate engine supports a wide variety of rate structures, from simple to quite complete. Our flexible rate engine, hosted in the cloud-based PayByPhone Portal, gives the authorised staff complete control over how it configures and controls its rates.

We can support different rates/locations based on:

- Particular days of the week as well as the time of day
- Time and date specific for each location/group
- Flat rate per hour or increasing rate every hour, or free initial time
- Different rates can be added under one code

All these features are available to self-serve in our cloud-based administration platform, PayByPhone Portal, and can be adjusted at any time ensuring a seamless customer experience. PayByPhone is happy to assist authorised staff and administrators with this functionality if required, with full training provided.

10. Resident Visitor Parking

Another product that provides cost savings to Buyers and convenience to the End-User.

Book parking for Resident visitors at pre-authorised addresses with PayByPhone.

A Resident can apply for visitor parking by entering some personal details, which are then checked against a multi layered, highly secure and confidential verification system run by Experian.

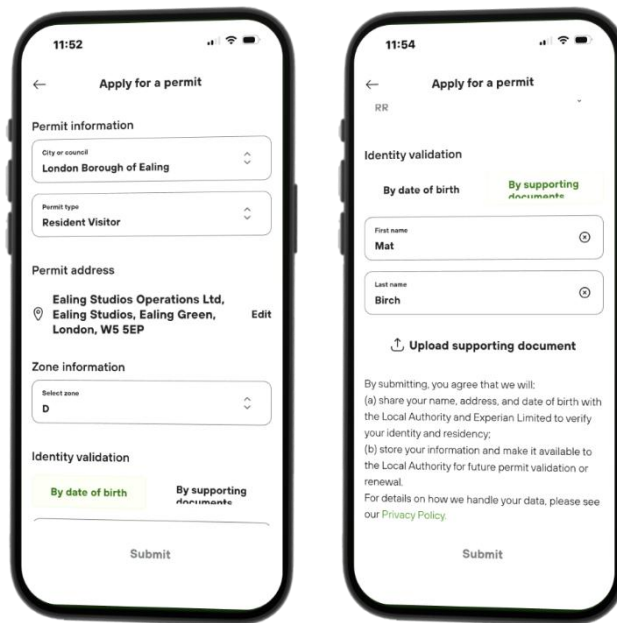


FIGURE: APPLY FOR VISITOR VOUCHERS

This process allows residency to be ascertained in a just few seconds – post confirmation, the resident can book parking for their visitors in a few clicks.

Replacing physical scratch cards provides cost savings for print, post, delivery and reduces fraud.

The service is live at the London Borough of Ealing and processing circa 300,000 transactions per annum.

Benefits

- Reduces/removes print & post costs
- Book sessions once approved – no need to wait for postal delivery
- Reduces fraud & theft – no physical vouchers and ability to re-sell
- Book when you need or book in advance of your visitor arriving with pre-book option
- Integrated with handheld software for real-time compliance checks

11. PayByPhone Off-Street

PayByPhone is pleased to offer its Gated Off-Street Parking solution, an advanced integration that supports barrier-controlled facilities using Automatic Number Plate Recognition (ANPR) technology.

This solution enables seamless entry, exit, and automated payment without the need for tickets or manual intervention.

This innovation aligns with our Buyers' goal(s) of offering efficient and accessible parking experience at high-traffic destinations.

We offer either a Pay-on-exit or Auto Pay solution depending on the current hardware set up of the Buyer's off-street car park.



The infographic features a green header with the PayByPhone logo and the title 'Simplifying Gated Off-Street parking'. Below the title, it states: 'Discover two simple options that offer a fast, ticketless, and simplified parking experience.' To the right of the text is a photograph of a parking barrier with a red and white striped arm. The main body of the infographic is white with a green border. It contains a section titled 'About Gated Off-Street' which describes the solution and its benefits. Below this are two columns, each with a title and a numbered list of steps. The first column is titled 'AutoPay' and the second is titled 'Pay on Exit'.

paybyphone

Simplifying Gated Off-Street parking

Discover two simple options that offer a fast, ticketless, and simplified parking experience.

About Gated Off-Street

Extend your digital parking solution to gated off-street environments with one trusted partner – PayByPhone. Our off-street parking solutions offer cities and private operators two options – AutoPay and Pay on Exit – for app-based, ticketless payments to increase efficiencies and improve parking garage flow. Drivers also benefit thanks to fast payment options with the same trusted app they already use for on-street parking, no queueing and an enhanced customer experience. With AutoPay, entry, exit, and payment are fully automatic. Using Pay on Exit, drivers simply pay through the app when they're ready to leave. Both options make it easy for drivers to pay in gated off-street car parks. Fast, ticketless, and simplified. Parking as it should be.

AutoPay

- 1 Drivers opt in to AutoPay in their PayByPhone account, enabling licence plate recognition by the Operator's ANPR system.
- 2 Upon entering an AutoPay-enabled garage, the gate opens automatically.
- 3 Drivers park and go about their day.
- 4 On exit, the gate opens automatically.
- 5 Parking is calculated, and payment is processed automatically via the app.

Pay on Exit

- 1 Drivers enter the garage — their licence plate is automatically read by ANPR cameras.
- 2 They park and enjoy their day.
- 3 On return, they open the PayByPhone app.
- 4 They enter the location code. Payment is made before exiting.
- 5 The gate opens automatically and the driver can leave.

FIGURE: OFF-STREET PARKING SOLUTION

Key Benefits

- **Frictionless Parking Experience** – Fully automated entry and exit reduce congestion and wait times.
- **Pay-as-You-Go Model** – No upfront payment required; End-Users are charged only for actual time parked.
- **Operational Efficiency** – Minimises the need for ticketing, manual validation, or on-site payment handling.
- **Real-Time Management** – Offers live tracking, exit reminders, and integration with enforcement systems.
- **Ideal for Busy Destinations** – Suited for airports, shopping centers, hospitals, arenas, and stadiums.

PayByPhone will work with Buyers to identify applicable off-street locations and ensure that any implementation is supported by user education, operational coordination, and digital integration with Buyer platforms.

AutoPay

PayByPhone AutoPay is an automated payment system that records when a vehicle enters and exits a car park and then automatically charges the End-User payment card so there is no need to manually process a transaction each time the End-User parks.

Powered using Automatic Number Plate Recognition (ANPR) technology, End-Users just need to be a registered PayByPhone customer to opt in to Auto Payments once.

How does it work?

ANPR technology at participating car parks is integrated with the PayByPhone cashless payment service.

The End-User's entry and exit times in the car park are monitored, ensuring they pay the correct amount for their parking session.

Already live and available at all **Transport for London underground** (Places for London) car parks and **Q-Park sites** across the UK with many more sites on the way!

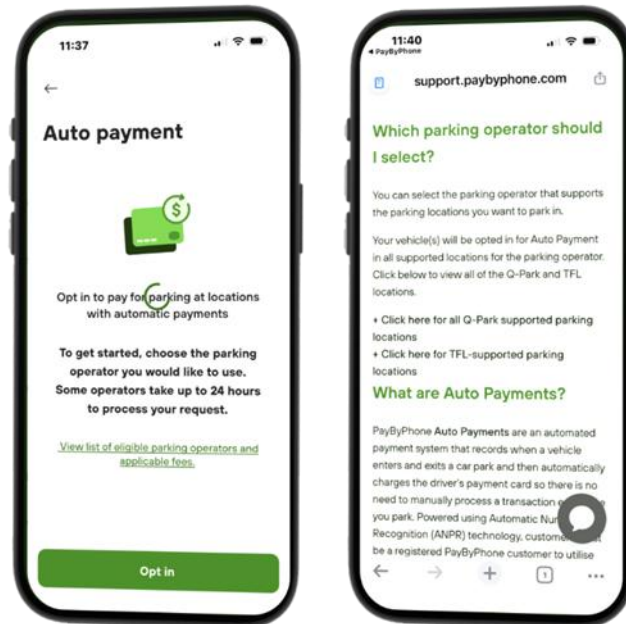


FIGURE: AUTOPAY

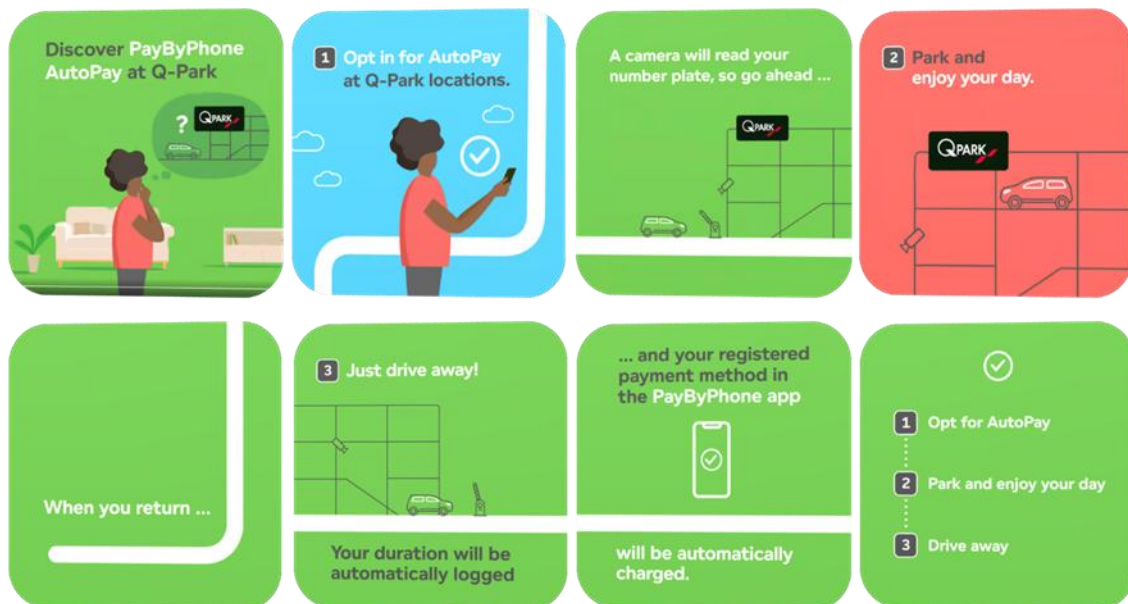


FIGURE: AUTOPAY VIDEO CLIPS @ Q-PARK LOCATIONS

12. Self-Serve Customer Account

Via their individual account, an End-User can self-serve without the need to contact PayByPhone or the Buyer. They can conduct the following:

- Set notifications, confirmations, and reminders (SMS & email)
- Add and remove payment cards and vehicles
- Change passwords – with password re-set for forgotten details
- Access the comprehensive help centre – (>50 articles)

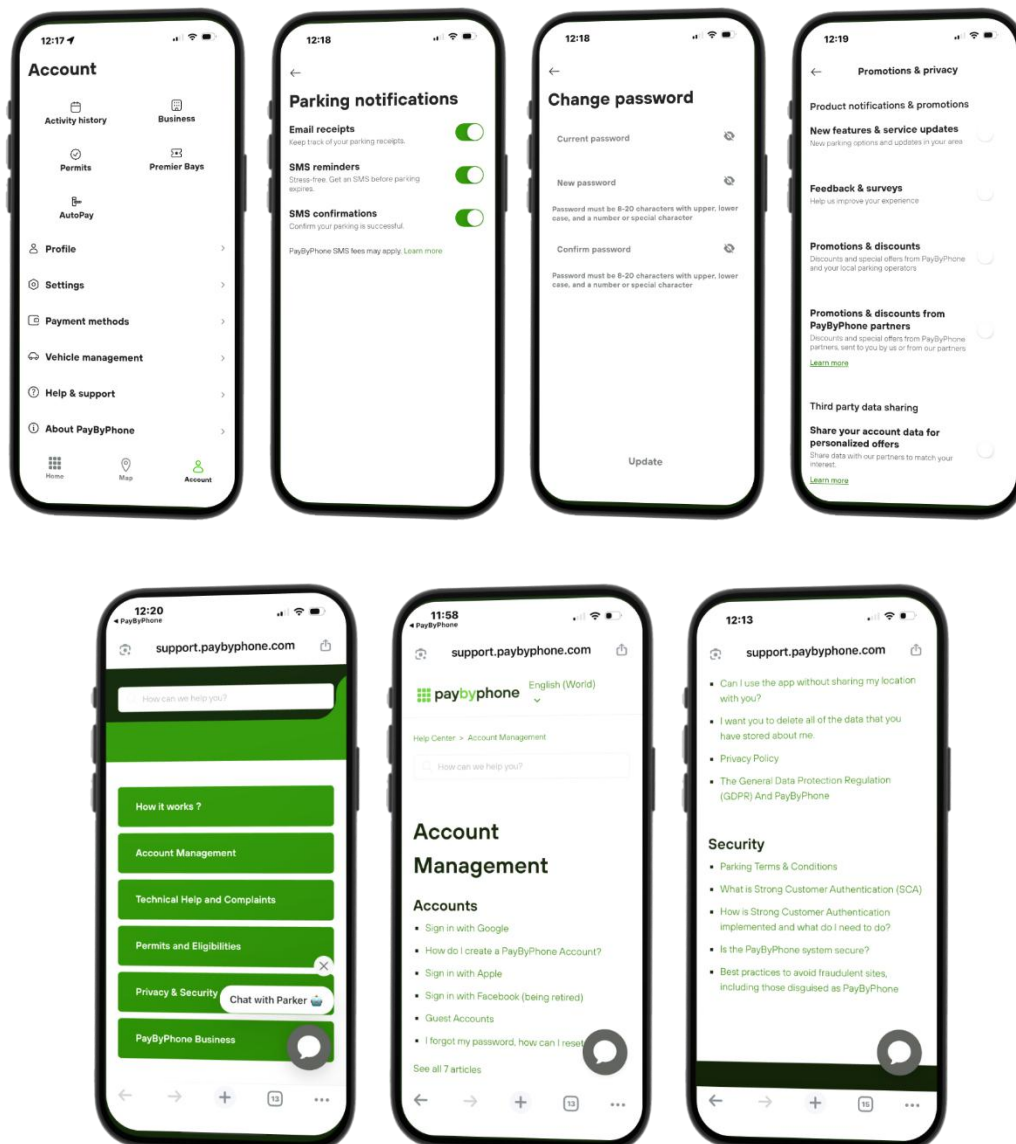


FIGURE: COMPREHENSIVE HELP CENTRE PAGES

13. Customer Support

Whilst most End-Users will use our automated service without difficulty, there will be occasions where live agent support is needed. PayByPhone, therefore, offers 24x7x365 Live Agent Support.

Customers can contact the team by breaking out of the IVR service (if they are encountering difficulty), calling direct on a local-rate number. Our Live Agents can (on behalf of users):

- Set up **new accounts**
- **Start and end parking sessions**
- Add and remove **vehicles**
- Add and remove **payment methods**
- Provide **general guidance** on how to use the PayByPhone service

The call centre is fully PCI compliant, and assistance in English, French, Spanish, and German are provided.

Our PayByPhone YouTube channel has over fifty (50) helpful, short videos showing how to use all aspects of the service, from registration through to account management, regardless of the channel they opt to use.

Parker: Our chatbot feature, offers quick and efficient access to a dynamic version of the PayByPhone help centre. The chatbot can be accessed via the app menu and at www.paybyphone.co.uk and it manages escalations in real time, depending on the user's needs.

It can establish if the End-User requires live help or if the issue needs to be escalated to Tier 2 agents via email.

Depending on the scenario, the End-User is provided with a call centre telephone number or a Help Request ticket (email) is created and sent to Tier 2 agents for review and response/interaction with the End-User.

14. Enforcement – Integration

PayByPhone offers an Enforcement API (Application Programming Interface) that can be integrated with any third-party enforcement or reporting system. This API provides access to the PayByPhone enforcement database, allowing the retrieval of parking session details.

The PayByPhone Enforcement API is already used by leading back-office providers including FGL, Conduent, Chipside, Civica, Imperial, Taranto, Sagoss and Zatpark.

The complexity of the interface may differ from product to product, but in all cases the PayByPhone solution can be used on the existing handheld device.

All new projects include a rigorous test regime to ensure that all aspects of the new service are fully operational prior to the go-live date.

15. Management Information

Access to **real-time information** is essential for **effective parking management**, and at PayByPhone, we ensure that our Buyers can retrieve the data they need **quickly and effortlessly**.

Our system provides instant access to **key operational insights**, enabling a Buyer to monitor **parking activity, track payments**, and manage their parking locations with confidence.

Whether it's reviewing **live transaction data**, analysing **occupancy trends**, or **reconciling payments**, our platform delivers the tools necessary for **informed decision-making**.

Our intuitive **dashboards and detailed reports** offer a clear view of how End-Users interact with parking locations, helping the Buyer optimise its parking strategy and improve the overall experience for End-Users.

By delivering **real-time insights**, PayByPhone empowers Buyers to manage their parking operations more efficiently while ensuring financial accuracy and control.

PayByPhone Portal

The Buyer will receive full access to the PayByPhone real-time operational reporting tool via our secure back-office system with unlimited users/licenses and different access levels accessible free of charge.

- **Back-Office Reporting Suite:** provides operations/customer service/back-office/patroller (enforcement) reports.
- **Looker:** BI software and data analytics platform will help you export/analyse/share real-time business analytics.

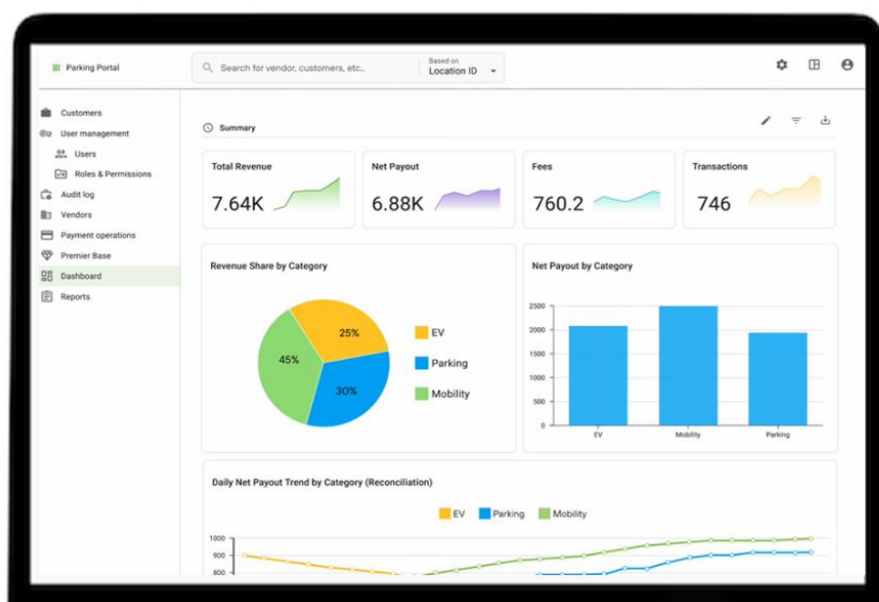


FIGURE: BACK-OFFICE REPORTING SUITE

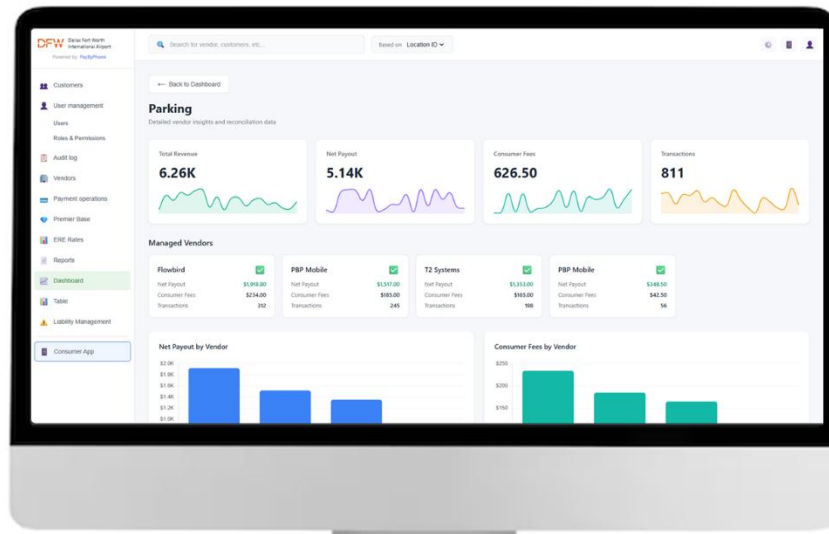


FIGURE: BACK-OFFICE REPORTING SUITE

Example reports:

- Daily & Monthly Sessions – by channel
- Daily Refunds & Monthly Refunds
- Daily & Weekly & Monthly Zone Takings
- Daily and Weekly Financials
- Monthly Banking Reconciliation
- Zones and fuel types

Audit

Our system contains detailed audit logs to address queries and provide essential evidence during parking fine appeals.

These logs record every attempt to register or start a parking session, including transaction outcomes for app activity.

This information is critical in appeals, particularly when End-Users claim they attempted to park or believed they had successfully done so. A **full evidence pack** contains the case history, all email, telephone, postal correspondence, and any other information submitted or received by PayByPhone.

Buyers have full access to our back-office reporting suite, offering various reports, such as Parking Sessions by Date and Location. This enables the Buyer to review all parking sessions for a specific date to verify if a vehicle has processed a session.

Additionally, the Buyer can examine customer accounts linked to the vehicle registration to review their full transaction history, highlighting both successful and unsuccessful attempts.

16. IT, Security, Availability, & Compliance

PayByPhone's solution is a proprietary, cloud-hosted platform developed and maintained exclusively by PayByPhone.

Hosted securely on Amazon Web Services (AWS), the platform is built with a closed-source architecture to ensure end-to-end control, reliability, and full alignment with industry-leading security and compliance frameworks.

The platform is designed for high availability, robust data protection, and continuous performance optimisation, meeting or exceeding standards such as **PCI-DSS Level 1 and SOC 2 Type II**.

PayByPhone guarantees **99.9% system uptime** (excluding scheduled maintenance or third-party supplier outages).

Our infrastructure includes redundant systems, built-in failover mechanisms, and real-time monitoring.

Key Availability Features:

24/7/365 Monitoring: All systems are continuously monitored using advanced tools (e.g., Datadog, AWS GuardDuty, Security Hub) with automated alerts and log reviews.

Outage Reporting Protocol:

- Incidents reported within 15 minutes via email and status.paybyphone.com.
- In-app notifications alert end-users of service disruptions.
- Status updates are provided every 30 minutes during major outages.
- A full post-incident report, root cause analysis, delivered within 24 hours.

Disaster Recovery & Redundancy:

- Redundant architecture using AWS multi-Availability Zones and load balancers
- Encrypted backups stored in separate regions, tested quarterly
- Documented and tested incident response and disaster recovery protocols
- Remote failover capabilities for power or communication failure scenarios

17. Implementation & Training

To ensure a successful implementation, PayByPhone deploys a comprehensive suite of technical and professional resources.

Our UK-based operations, client success, and support teams will work closely with the Buyer to oversee every aspect of the rollout and ongoing service management.

Additionally, our global technology teams, including software engineers, security specialists, and infrastructure experts, will provide 24/7 technical support and continuous system enhancements.

Our data and analytics teams will also be available to offer insights that help optimise the service.

With Corpay's financial expertise and operational scale further reinforcing our capabilities, Buyers can be confident that their contract will receive the highest level of attention, ensuring a smooth, reliable, and future-proof parking solution for the borough.

Implementation Workstreams: Following contract award, the dedicated Project Manager (PM) and the team will begin to discuss and implement our proven implementation plan for the Buyer, with custom adjustments based on their input. The key steps are detailed in a GANTT made available on-line to the Buyer throughout the process from kick-off all the way through to sign off and go-live.

Workstream 1 Project Kick-Off Meeting: The PM will arrange a project kick-off meeting within 1 week of award to undertake a comprehensive review of the Buyer's requirements (pricing rules, special rates, emissions, geolocations, space availability etc); and agree specific objectives/milestones throughout the mobilisation period, establish the core working practices and project management structures to be adopted by both parties to ensure that mobilisation takes place smoothly and seamlessly.

It is anticipated that the agenda will include introductions, any matters of immediate or ongoing political/operational context, reporting mechanisms, frequencies and escalation, final confirmation of the go-live date, contract/legal, IVR numbering (if required), communication elements and communication strategy (flyers, website, social media etc), signage, enforcement, training and launch day requirements, discussions and review of data and implementation forms required from the Buyer.

Workstream 2: Master implementation form completed. Following the kick-off meeting, we will produce a first draft of the 'Master Implementation Form' for review, details will include tariff information, geolocations, space availability, signage requirements, Back-office access requirements, Finance/Operational contacts.

The key to a successful implementation is accurate data information gathering in relation to the geo-spatial boundaries of each location and an accurate and detailed understanding of the tariff structures. PayByPhone will work with the Buyer to ensure this information is captured and utilised effectively.

Workstream 3: Setting up banking and finance details. To facilitate the payment process, we ensure links with Payment Service Provider and Merchant Acquiring Bank are set up correctly, process test payments, and agree invoicing/reporting/remittance requirements. We will also need to agree reporting links into your financial reporting and reconciliation systems.

Workstream 4: Parking Operator Configuration. We ask that the Buyer provides confirmatory tariff information.

We will then review it, confirming any special operating times/rules which need clarification. Once complete, the tariff information will be loaded into our service system (test environment) and made available to the Buyer for User Acceptance Testing.

Workstream 5: Testing. Before this information is loaded to the test environment it will be thoroughly checked by the test unit within our Client Support team.

They are looking primarily for how the tariff configurations will perform on our system as experienced by an End User.

PayByPhone will additionally provide unit, system and integration testing tools as well as test plans and scripts to aid User Acceptance Testing (UAT) to be undertaken by the Buyer themselves. Once signed-off, the data model is then replicated into our live environment ready to be 'switched on' for go-live.

Workstream 6: Enforcement. We have comprehensive experience integrating with all the major back-office providers in the UK marketplace. As well as preparing the devices for the PayByPhone service enforcement, CEOs will undergo the necessary training.

Workstream 7: Marketing and communications support. Our in-house marketing team will look to meet with you and take your guidance as we design a bespoke Marketing and Communications plan to accompany the launch of PayByPhone.

We will subsequently implement it in close coordination with you, recognising that the changing nature of events may require us to flex and adapt each element as you see fit.

Workstream 8: Signage. We would be pleased to contribute to signage discussions, recognising the critical role clear and consistent signage plays in promoting PayByPhone's availability and ensuring a smooth user experience.

Workstream 9: Training. A robust training programme is integral to the successful delivery of the PayByPhone service.

During implementation, we will work with the Buyer to define training requirements and ensure staff are confident and competent in using our system.

Training will be delivered shortly before launch and will cover enforcement teams, back-office staff, and support personnel.

All materials and sessions will be tailored to reflect the Buyer's existing cashless parking setup and will be planned and agreed at the Project Kick-Off Meeting.

Our sessions include:

- An overview of PayByPhone and its services
- System navigation and data access (enforcement and reporting)
- Hands-on demonstrations using live reporting tools
- Reporting guidance, including operational and financial reconciliation reports

18. Social Value

PayByPhone Social Value

PayByPhone inherently provides a service that is quicker, safer and easier to use for most End-Users. Using our free to download Mobile and Apps and our Web Service End-Users can pay and park – and extend remotely.

No need for cash – no need to display a ticket – the service can be used from the safety of their vehicle.

Environmental & cost savings to Buyers are significant, from enabling reduction and/or removal of costly payment machines which naturally incur:

- Initial cost of purchase
- Cost of maintenance and cashless collection
- Vehicle mileage removed from maintenance teams
- Cost of vandalism and theft of cash
- Reducing street clutter

There are numerous other initiatives and benefits highlighted below:

Space Availability

PayByPhone can use a Predictive Machine learning AI algorithm based on historical parking session data to provide a visual representation on a map or dashboard of free/available parking spaces and flag to the End-User the likelihood of them being able to park in each location.

Our Space Availability functionality delivers:

- reduces traffic congestion
- cuts fuel use and emissions
- lowers driver stress & saves time, and
- boosts local business revenue by improving customer satisfaction and accessibility

All the above help to create more efficient, pleasant, and economically vibrant environments for both End-Users and cities.

Real-Time Space Availability

At present live in the French Capital, Paris, and available in the UK in 2026.

This feature called "FindMyPlace" is available in the PayByPhone application.

The available spaces are detected by sensors, installed on the lighting fixtures in the district.

An interactive map shows the End-Users the potential for available spaces via a colour code: "Blue" means that there is a good chance of finding a space; "Yellow" has a moderate chance and "Red" has a low chance.

Benefits for Cities & the Environment

- **Reduces congestion:** Less circling means smoother traffic flow in and around parking areas
- **Improves air quality:** Lower vehicle emissions from reduced idling
- **Informs planning:** Data on usage helps urban planners optimise infrastructure and land use.



FIGURE: REAL-TIME SPACE AVAILABILITY

PayByPhone Promote

PayByPhone Promote helps drive footfall and Loyalty through parking-based incentives for Businesses on the High Street.

Challenges

- Struggling to attract visitors as Parking costs can discourage End-Users.
- Difficult to build repeat business or loyalty after a visit.
- Limited insight into impact of promotions and marketing spend.

The Opportunity

Promote uses parking as a meaningful incentive within the PayByPhone ecosystem – helping to revive the UK high streets &:

- Local Authorities
- Chambers of Commerce
- Local Economic Development Teams

- Merchant Associations & Business Improvement Districts (BIDs)
- Local Businesses and Merchants (independent vendors and retail chains)
- Hospitals, stadiums and campus operators

Our Value - Promote combines PayByPhone Mobile for consumers and PayByPhone Portal for merchants and associations - creating a simple way to offer parking discounts and loyalty benefits that drive real-world visits.

- **Visibility on the Map:** Merchants can appear directly in the PayByPhone app to reach active parkers nearby.
- **Customer Retention:** Offer discounts, rewards, in-app offers and parking discounts to build loyalty and repeat business.
- **Trackable ROI:** Measure engagement and campaign performance in real time.
- **Self-service campaign management:** Merchants or associations can create, manage and adjust promotions in minutes

Meters for Trees

A simple multi-award-winning initiative whereby we commit to planting trees and offsetting CO2 emissions when a Buyer removes payment machines.

For every 10 machines removed, we commit to offset **one tonne of carbon [tCO2e]** which includes one tree donated to your borough and funds allocated to the Portel-Pará REDD project, which combats deforestation in the Amazon rainforest.



FIGURE: 1 TONNE OF CARBON EMISSIONS IS EQUAL TO...

First introduced in the UK in 2019, Meters for Trees offers an innovative and straightforward way to promote mobile parking payments while making a meaningful environmental impact by planting trees.

Meters for Trees is part of PayByPhone's broader environmental campaigns, including Green December. Over the past five years, these campaigns have collectively planted over **325,000 trees globally**.

Award Winning

PayByPhone's Meters for Trees initiative scooped two Global Gold Awards at the prestigious Green World Environment Awards for this UK carbon footprint reduction programme. They are supported by the Environment Agency, the Chartered Institute of Environmental Health, the Chartered Institution for Wastes Management and other independent bodies.



FIGURE: NINE (9) AWARDS – METERS FOR TREES

Emissions Based Charging

Our highly configurable tariff engine enables a Buyer to charge different rates linked to a vehicles' emissions, engine size and weight.

- Penalises high polluting vehicles with higher tariffs applied
- Encourages a switch to lower polluting vehicles electric/hybrid – lower tariffs
- Increases revenues for LA's

End-Users are informed about the environmental impact of their vehicle when they park

Emitless encourages End-Users to 'emit less' by linking parking tariffs directly to vehicle emissions or fuel types.

The first time an End-User parks at an Emitless location, the vehicle's emission information is checked.

Environmentally friendly vehicles pay less and vehicles emitting more air pollutants pay more. Buyers can customise tariffs to meet specific goals.

Cleaner, safer air

Air pollution is an increasing environmental threat to health.

Air pollutants from vehicle emissions cause chronic illness, shorten life expectancy and damage lung development in children.

Emitless becomes a powerful behavioural-change tool - significantly improving local air quality.

Reach your goals

Achieve specific goals by basing tariffs in Emitless on any combination of Tier 1, 2, 3 Standards, CO2 bands or fuel type.

Emitless rates can apply to select locations, to groups of locations or to all locations.

Results driven

Emitless helps to drive down the number of polluting vehicles and drive up the number of green vehicles – a win for you, your area, your residents – and for a cleaner, greener world.

'Donate Your Device'

Although we are a technology business at the forefront of innovation, we always remember that our services should be available to all.

Not everyone has the latest smartphone or knowledge of how to make payments with an App.

Circa 9% of families in the UK do not have a laptop, desktop or tablet at home.

The flagship social value initiative we offer is to run our **Donate Your Device** campaign across a Buyer's area.

In partnership with Digital Poverty Alliance ([DPA](#)), our program will give End-Users the opportunity to **donate any unused IT devices** such as laptops, tablets and mobile phones to **local schools, charities, or community groups**.

Ealing

Ealing Council established multiple donation stations across the borough—at libraries, council offices, and local schools for residents to drop off old devices.



PayByPhone supported the campaign with targeted marketing and in-app promotion.

Collected devices were securely wiped, refurbished, and redistributed by the Digital Poverty Alliance through local schools, charities, and community organisations.

Devices unsuitable for reuse were stripped for parts or responsibly recycled, with recovered materials, including gold, reused at the Royal Mint.

Results & Impact

Our initial target was 200 donated devices, but the community's response was extraordinary.

More than 500 devices were donated, and the campaign has been extended due to strong engagement.

Beneficiaries in the Ealing community included:

- **Children** who lacked devices for homework
- **Older residents** reconnecting with family online
- **Refugees** accessing essential services for the first time

Every smartphone and tablet was provided with a free SIM card, and schools received free data to help students get connected immediately.

Award Winning Initiative with Ealing Council

We are incredibly proud that PayByPhone Donate a Device initiative won the International Parking Community (IPC) **Special Projects award in November 2025**.

PayPoint Cash Payments

PayByPhone provides a proven cash option for payments via PayPoint retail shops.

PayPoint operate market leading national networks across 30,000 convenience stores in the UK, so that customers are always close to a PayPoint store.

This solution, which we operate in partnership with PayPoint, will enable you to consolidate your pay-and-display estate and save tens of thousands of pounds a year on maintenance and refresh costs, whilst still being able to offer a cash payment option to end-users.

At the same time, this solution delivers social inclusion by:

- **Supporting the “high street”** (most of agents are independent retailers).
- **Reduces emissions** (fewer cash collection/machine maintenance journeys).
- Reduces police time (reduced **incidents of theft, fraud, and vandalism**).
- Procuring goods locally – ‘parking’ customers increase **footfall in shops**.

Virtual Visitor Vouchers

Replaces old style scratchcards with the ability to book a parking session from the PayByPhone Mobile platform.

Quick and easy to use for the customer the service naturally enables a Buyer these benefits:

- **Saves** money by removing production & print of scratchcards
- **Removes** costly postal costs
- **Removes** fraud from people re-selling vouchers on the 'black market'

At the London Borough of Ealing, we enabled the Council to make significant cost savings with the introduction of virtual visitor vouchers – previously having to print & post circa **300,000 vouchers** per annum.

A Carbon Neutral + Certified Supplier

PayByPhone is a **Carbon Neutral + certified supplier** – this is the result of us calculating our greenhouse gas emissions, actively reducing them, and offsetting the remainder through verified projects, with the process audited and confirmed by a third party.

This certification guarantees that PayByPhone is taking **verified, tangible action** to balance its climate impact, **rather than** just **claiming** to be environmentally friendly.



FIGURE: CARBON NEUTRAL PLUS CERTIFICATION

PayByPhone Business

'PayByPhone Business' is for local and national companies that have vehicles needing to pay and park within a Buyers environment.

- **Save Time** on Expense Management
- **Flexible** Payment Options
- **Full Visibility** and Control
- **Easy-to-Use** Management Portal
- Enhanced **Customer Support**
- **Fewer fines**

Simplified parking management

- Generate and download detailed real-time reports to see exactly where your fleet is parking.
- Easily manage your vehicles — add as many as you need, and instantly add, remove, or authorise End-Users.
- Add multiple admins and see historical reports.
- Payment via an easy to user Credit Account rather than cards on file or wallets

How can End-Users benefit?

- End-Users will not be out of pocket
- End-Users do not need to find receipts
- End-Users save time by not having to file expenses

Perfect for grey fleets

Grey fleet End-Users must distinguish what can be claimed on expenses, with PayByPhone Business, they can simply switch between business and personal payment cards on our app

Staying Safe Online

Providing support and information on how to stay safe on-line is something that we already have a strong history with as a predominantly online payment channel.

Our UK Marketing team ensure that we regularly post on our website and social media channels to highlight the importance of ensuring internet safety.

We can tailor posts to be specific to an LA and their residents and Buyers.

This can include content for your own website, articles for local magazines or newspapers or social media posts, all focused on internet safety and how to stay safe when paying online.

Multi-Lingual Support

Linked to our global coverage is PayByPhone's multi-lingual support.

We provide French, German & Spanish live agent support from our 24X7X365 call centre free of charge. Our consumer website supports **over 300 languages**.

In addition, our mobile apps support a wide range of languages at the click of a tab – again this is very helpful for tourists and towns/cities with non-English speakers.

We provide our apps in the following native languages: Spanish, French, German, Mandarin, Punjabi, Welsh, Italian, Polish – with **many more on the way** as we expand even more across the globe.

This is great service for Boroughs who have a **multicultural demographic**.



FIGURE: MULTILINGUAL

19. Appendix 1 - Key Performance Indicators

Service Reliability & Availability Commitments

PayByPhone provides an up-time level guarantee surrounding all mission-critical services.

Uptime guarantees are exclusive of scheduled maintenance or outages related to third-party suppliers, including, but not limited to, payment gateways, messaging suppliers, telephony suppliers, third-party revenue control, and enforcement handheld systems.

System	SLA	Details	Measurement Period
Mobile Applications	99.9%	PayByPhone's mobile applications shall be available and fully functional for End-Users 99.9 percent of the time during paid parking hours	30 days
Mobile Website	99.9%	PayByPhone's mobile website shall be available and fully functional for driver's 99.9 percent of the time during paid parking hours	30 days
Interactive Voice Response (IVR) Payment	99.9%	PayByPhone's IVR application shall be available and fully functional for End-Users 99.9 percent of the time during paid parking hours	30 days
Consumer Website	99.9%	PayByPhone's consumer website shall be available for use by the public 99.9 percent of the time	30 days
PayByPhone Portal	99.9%	The PayByPhone Portal site shall be available for use by Buyers staff 99.9 percent of the time	30 days
Parking Enforcement API	99.9%	PayByPhone's parking enforcement API shall respond within one second of request 99.9 percent of the time	30 days
Reminder Message Delivery to users who opted into the Reminder Service	99.9%	Reminder messages shall be sent five minutes before parking expiration 99.9 percent of the time	30 days
Time Synchronization	99.9%	Server time shall deviate by no more than two seconds from the NTP source 99.9 percent of the time	30 days
Data Delivery Service	99.9%	The service shall deliver real-time notification of parking session(s) to enforcement systems within four seconds 99.9 percent of the time	30 days

20. Appendix 2- Incident Response Times

Service Impacting Issue Management

Once an issue is raised with PayByPhone through Client Support or via Emergency Technical Support, it will be logged within PayByPhone's issue and project tracking system (Atlassian's JIRA), and priority will be assessed.

This assessment reviews the extent and scale of the issue and its impact on users of the system (Buyers and End-Users). The issue will be assigned one of four priority levels as outlined in the table below.

Priority	Definition	Response Time	Update Frequency	Restoration Time (Max)
1: URGENT	System or service outage or critical component used by a large number of users is not functioning, causing a severe business impact	< 30 minutes	30 minutes	Two hours
2: MEDIUM	One of the following: (1) A non-critical component used by a large number of users is not functioning or (2) A critical service used by a limited number of users is not available, or the operation is slow.	< 60 minutes	One hour	Two business days
3: LOW	A non-critical component used by a limited number of users is not functioning. The service is still running but suffering minor degradation	One business day	On completion	Three business days
4: GENERAL SUPPORT	Non-service-impacting technical queries	Two business days	On completion	Five business days

Note: Priority 1 incidents are classified as emergencies and will be dealt with immediately by dedicated systems administrators, providing 24/7/365 coverage.