

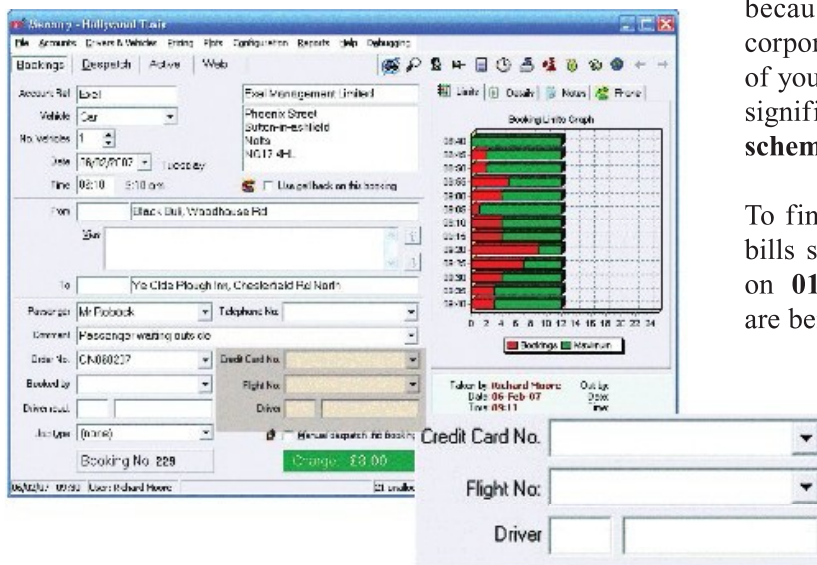
# Credit Cards Taxis & PHV's – LPHCA members Scheme

The use of credit and debit cards as a means of payment has grown substantially over the last few years. Members of the public now pay for more things using cards than using cash. Over the last few years this trend has extended to payments of **Taxi & PHV fares**.

This has been driven by a number factors including demand from customers, the increase of business or corporate cards used by account customers and the introduction of automated booking and despatch systems with built in credit and debit handling capability supplied by companies like **Mercury** and **Cordic**.

Customers see the acceptance of card payments as a sign that the company that they are dealing with is established and professional. As a result many **LPHCA** member companies now allow customers to make payments by credit or debit cards. However, many banks wrongly view working with **Taxi & Private Hire Companies** as 'high risk' and as a consequence offer transaction fees that are substantially higher than those offered to similar size businesses in other industries.

To overcome this issue **LPHCA Platinum Partner & Sponsor Adelante Software Limited** has negotiated special banking rates on behalf of the **LPHCA membership** allowing all members, no matter what size, to attract the lowest possible transaction charges for credit and debit card processing.



For more details please call  
**01628 820500**

This represents a simple opportunity for members to save money. If you currently process £25k worth of card transactions per month, a **reduction in your transaction fees by 1% will save you £3,000 per year with Adelante**.

Credit card charging mechanisms by banks are complicated because most banks offer different rates for credit, corporate, Amex and debit cards. However, a simple review of your card business will establish whether you can make significant savings by signing up to the **LPHCA Member's scheme**.

To find out whether you can reduce your card processing bills simply contact **Darrell Bluck** at **Adelante Software** on **01628 820500**. You will need to check what rates you are being charged for card processing at present.

If you elect to change your provider, you can still have the funds transferred to your existing bank account. If you currently do not accept payments by cards but are considering adding this capability **Adelante** can assist you in obtaining the required card processing accounts as well.