PToll
Implementation and Lessons Learned

IBTTA July 2013

Who Is BancPass?

- Our goal is to provide the transaction interface between toll road systems and the commercial "financial rails"

- Special focus on providing payment options for users of All-Electronic (AET) roads
  - Unbanked customers
  - Infrequent Users

What is PToll?

- PToll is a phone app that allows consumers to pay tolls on AET systems.

- The app takes a picture of the back of the consumer's vehicle, and registers it with the operators.

- The Toll Operator is paid the full toll

- The consumer pays a convenience fee. In Texas, that fee is 20 cents.

PToll Implementation

- Initial Implementation in Austin (CTRMA & TxDOT).
  - Started in April 2013

- Next Steps:
  - Complete roll-out in Texas

  - Begin Consumer Marketing

  - Move to IOP interfaces

  - Roll-out to other regions

AET Challenges

- As the industry moves to cashless, the non-tagged users have become your most expensive customers

- On AET they typically make up 20% to 30% of customers.

- Includes transient users, "non-bankable", and occasional users.

- Most would pay if there was a simple, available payment mechanism, otherwise many become "casual" violators.

Why PToll?

- Our video transaction system provides cheaper / more simple way to charge transient and infrequent users
    - *Tolls are guaranteed to the operator*
    - *Cheaper for infrequent users: The majority of tag-users only use system less than once per month: 50% 5.9 times per year 70% 15.8 time per year. Un-tagged percentages are even less.*

- Provides inherent interoperability on the BP Hub
    - Exchange of interoperable license plate information can be problematic – legislation, cross government agency issues. PToll provides Image-Based Interoperability.

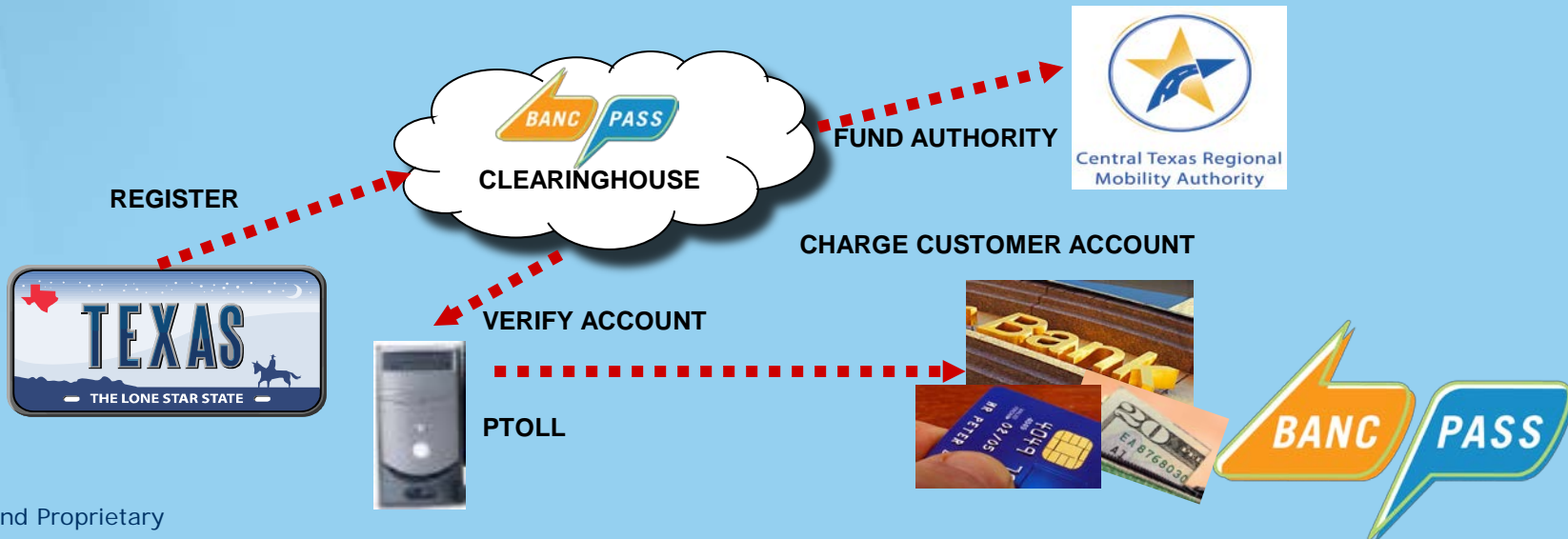- "Cool", "Easy" & "Familiar": Consumer Phone Apps are on the rise

PToll Process

- Consumer downloads application; takes a picture of their plate & registers license payment information

- License plate image sent to BP then OCR'd

- Temporary vehicles can be registered with an expiration date/time.

- All information managed through secure transmissions

PToll Process (cont)

- PToll sends valid plate data once per hour to participating Toll Operators

- Toll system detects vehicle through video toll enabled system

- Toll Operator sends license plate info or Images to PToll. If matched PToll charges customer

REGISTER

CLEARINGHOUSE

FUND AUTHORITY

Central Texas Regional Mobility Authority

CHARGE CUSTOMER ACCOUNT

VERIFY ACCOUNT

TEXAS
THE LONE STAR STATE

PTOLL

BANC PASS

PToll Transaction Process (cont)

- PToll verifies account status and sends user a notification.
- User can view all charges before archiving the charge.

183A - Lakeline NB
08/25/2009 05:30PM
Car Toll $0.45

Approve
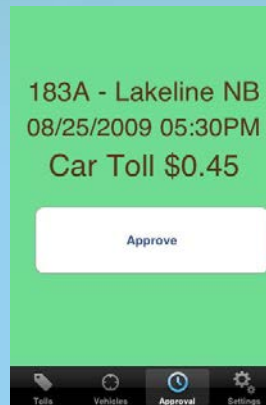
- BancPass clearinghouse funds toll Authority account and charges customer
- **THE USER DOES NOT NEED TO HAVE THEIR PHONE IN THE CAR FOR PTOLL TO WORK!**

PToll Exception Handling

- If user disputes the charge, the image of the transaction is manually reviewed by BancPass for verification. If verified, the charge is processed.

- Images / transactions that cannot be verified will returned to Toll Operator for disposition.

Financial Operation

- Transaction fees for valid accounts are guaranteed to the operator.

- Consumer is charged a convenience fee of .20 cents per transaction or optionally a "cash rate".

- The Toll Operator receives the full toll for each transaction.

Lessons Learned

- Fleet Accounts are not flexible enough to allow user (consumer) interaction in "real-time"

- Image Processing Delays create confusion with consumers

- Consumer Marketing remains an unknown

Limitation of Fleet Accounts

- Slow to update valid plate list

- Slow to update transactions

- Difficulty handling vehicles registered with multiple fleet accounts.

Solution: IOP Hub Architecture

- The BancPass Hub is a "Clearing House" system that interfaces to Toll Operators as well as to financial networks.

- The Architecture goal for Texas:
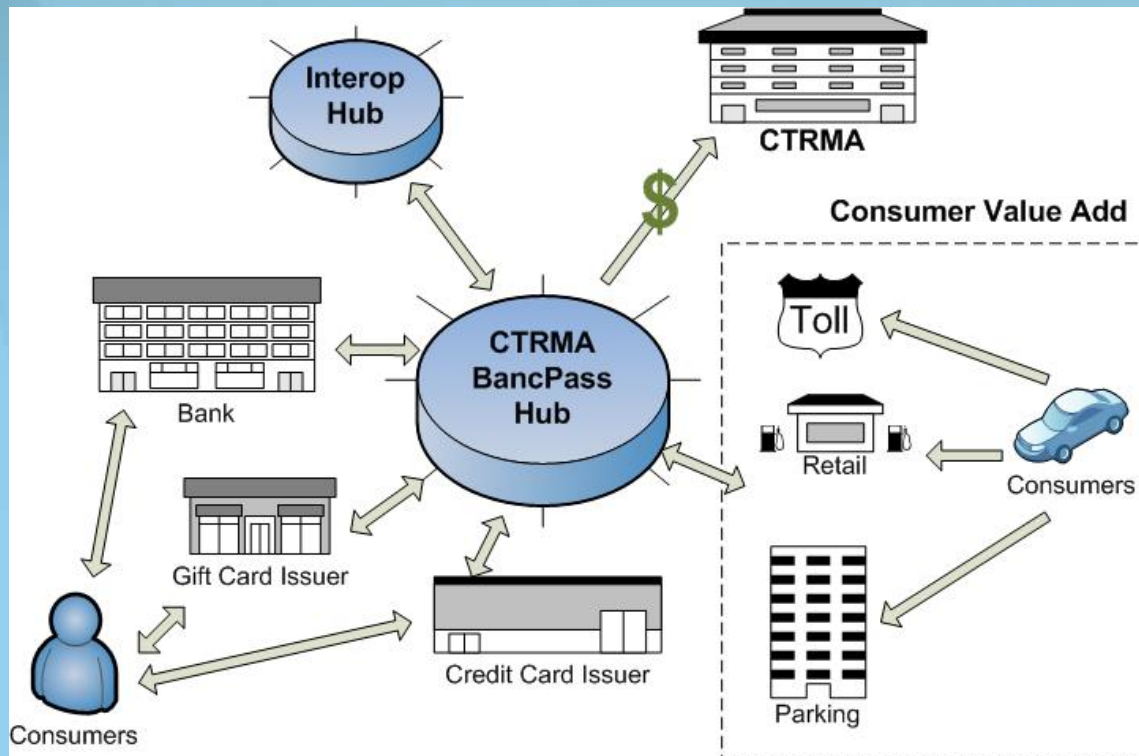
The BancPass Transaction Hub

- Provides the direct interface between the toll authority host system and the efficient retail transaction network

- Inherently interoperable.

- Open Standards on Hub allow any approved (OmniAir?) vendor to offer services.

- Gives Toll Operators access to other technologies like Image Processing, Invoicing, Collections, etc.

BancPass Hub
Additional Services

- Image Processing

- Invoicing
  - Option of Automatic paper invoicing of Customers that don't have PToll accounts.

- Collections

Image Processing

- Plate-Image Processing
  - "Confidence" more important than accuracy.

  - Images can be submitted with Transactions. If image matches PToll account, transaction posted to account with no charge for Image Processing

  - If Image does not match PToll account, Operator has the option of buying either "Image Read", or "Owner Data" (from NLETS) for a small charge

Consumer Marketing

- Consumer Marketing Largely an unknown right now.

- Challenges:

  - We don't have experience marketing phone apps

  - Marketing must be regional

Where to from here

- Continue to improve Image Processing Efficiency

- Implementation of additional IOP interfaces

- Add more types of phones?

Thank You!