

## **Guidelines for Electronic Payment Devices, including processing payments using Mobile Equipment/Devices in licensed Medway Taxis & Private Hire Vehicles.**

### **Introduction**

From \*\*\*\*\* every licensed Medway taxi must be equipped with a card payment system. The card payment device must be working, and displayed within plain sight of passengers at all times to ensure they are able to pay by card.

There are various card payment devices available on the market to provide solutions for the payment of taxi and private hire services. These guidelines set out to ensure that those electronic payment devices, such as pin entry devices, contactless payment systems (near field communications) and mobile devices, (smart phones, tablets, laptops, etc) used in Medway licensed Taxis and Private Hire Vehicles (PHV's) meet the current banking security standards, payment transaction processes and protocols.

### **General Requirements**

Payment devices and signage will be subject to the conditions of vehicle licensing. All payment devices must:-

- comply with the requirements of the current UK banking industry standards as stipulated by the Financial Conduct Authority (FCA).
- be listed on UK Finance (formally the UK Cards Association) website as an approved device.
- comply with latest release of the UK Finance approved guidelines relating to organisational security policies.
- comply with EU Payment Services Directive (effective January 13<sup>th</sup> 2018) banning hidden surcharges meaning companies (including taxi drivers) must not pass on the fees for card payments or alternative (e.g. paypal) to customers.
- meet all requirements as regards safety, technical acceptability and operational/data integrity.
- be checked regularly and maintained to operational standards, including any repairs after damage.

- be designed, constructed, installed and/or carried in such a way and in such materials as to present no danger to passengers or driver, including impact with the equipment in the event of a collision.
- be protected from the elements, secure from tampering and theft and located such as to have the minimum intrusion into any passenger area, including designated wheelchair space, or impact on the luggage carrying capacity of the vehicle.
- be free from obscuring or interfering with the operation of any of the vehicle's standard and/or mandatory equipment, i.e. not mounted on or adjacent to air bags/air curtains or within proximity of other supplementary safety systems which may cause degradation in performance or functionality of such safety systems.
- comply with any legislative requirements in respect of the Motor Vehicle (Construction and Use) Regulations, 1986, in particular with regard to equipment obscuring the view of the road through the windscreen.

### **Automotive Electromagnetic Compatibility Requirements (EMC)**

Any charging equipment used must not interfere with any other safety, control, electrical, computer, navigation, satellite, or radio system in the vehicle.

The installed equipment should be clearly e-marked. If any electrical equipment is CE marked for EMC, a certificate will be required from an appropriate authority declaring that the equipment is non 'immunity-related' and suitable for automotive use.

### **Payment Device Functionality**

All payment devices must:-

- meet all requirements and standards as stipulated by the card scheme companies in terms of connections to a host such as GPRS, 3G, 4G, bluetooth or other connection methods to complete payment transactions.
- links between a taximeter, card payment applications and other electronic devices must be in 'read only' format.
- provide functionality to protect the confidentiality of critical data (in particular PINs) whilst the card transaction is being processed.
- allow card details to be stored for the minimum amount of time required to enable the payment transaction to complete, thereafter card details must be deleted / disposed of in a secure manner.

## **Payment Transactions**

All payment transactions processes must operate in accordance with UK Finance.

All payment transactions processes must operate in accordance with Payment Card Industry Data Security Standards (PCI DSS).

All Payment applications processes must meet Data Security Standard (PA-DSS).

All payment transactions processes must operate in accordance with the Acquirer Bank regulations and standards.

## **Data Protection**

You are legally obliged to comply with the requirements of privacy and data protection legislation in respect of all transaction processes, data management and storage. This includes the General Data Protection Regulation (GDPR) and the Data Protection Act 2018. You can find out more about your obligations from the [Information Commissioner's Office \(ICO\)](#).

Note: - Sending or handling personal data outside the European Economic Area (EEA) must comply with the specific principle(s) set out in GDPR to ensure an adequate level of protection is in place for the storage and processing of personal data. Compliance issues may be avoided by ensuring the any cloud data handling is restricted to servers domiciled within UK the countries that make up the EEA.

## **Signage**

Signage must be displayed identifying the payment cards/method accepted; these should be placed for view from the exterior and interior of the vehicle.

The signage must be displayed in such positions so as to minimise obstruction of vision and to make it as visible as possible to passengers before and after entering the vehicle.