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| **SMART PAY GRANT FUND**  **BUSINESS CASE**  Company name:  Date: Click to enter date  Completed by: |  |

Please complete the Business Case in conjunction with the information contained in the Guidance Note and return with your completed Application Form and supporting documentation.

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| 1. What is your reasoning for wanting to implement contactless payment services (max 100 words)? |
| *i.e. Customer expectations / route competition etc.* |
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| 2. What evidence do you have for potential cEMV uptake on your routes, and can you maintain consistency of the customer proposition (max 150 words)? |
| *i.e. Customer feedback / evidence showing passengers moving to services with cEMV / lack of banking in the area / demographics – do your customers have and use contactless payment methods etc.* |
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| 3.      Provide evidence that your commercial fares / ticketing are compatible with a cEMV service, noting the current £45 cap on cEMV transactions (max 150 words) |
| *i.e. weekly tickets are under £45 / majority of passenger journeys are daily / tourists etc.* |
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| 4. Demonstrate that a cEMV service is compatible with your existing infrastructure, fleet, area of operations (max 100 words) |
| *i.e. you have capacity for ticketing equipment on the bus / do not use handhelds (which are not yet accepting cEMV* |
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| 5. Provide evidence you are able to meet monthly minimum fees to ensure viability and longevity of the service (max 150 words) |
| *i.e. financial arrangements for new or to cover additional fees compared to previous standard ticketing* |
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| 6. Assess your ability to mitigate potential initial fraudulent activity of 1-1.3% (max 100 words) |
| *i.e. financial arrangements, driver and back office support to mitigate etc.* |
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| 7. Assess your ability to provide appropriate customer service and ability to cope with resolving a potential increase in customer issues arising from introduction of new technology (max 150 words) |
| *i.e. should customer claim they have been debited twice for a single journey, what is your process etc.* |
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| 8. Confirm your ability to access depot or on route connectivity for transaction up-linking (max 100 words) |
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| 9. Outline actions to cover any additional administration activity to ensure compliance with funding requirements, auditing and accountability (max 100 words) |
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| 10. Provide a brief outline of your five year business plan (max 250 words) |
| *Reflecting on the information provided in the above questions and considering your business plans in terms of maintaining status quo, possible areas for growth or decline concerns. Where possible, outline risk and mitigations.* |