

## MOBILE APPLICATION SECURE PAYMENTS AND PRE-AUTHORISATION; FAQ

### **Q: What is SCA (Secure Customer Authentication) or 3D Secure (3DS) and why does it apply?**

**A:** All banks, card schemes and retailers have been preparing for these extra security checks as part of the payment services regulation deadline on 14<sup>th</sup> March 2022. All customer-initiated transactions must be performed in a secure way using 3D Secure (3DS) or biometric authentication such as Apple Pay or Google Pay.

### **Q: Some payments are still declining why is this?**

**A:** Soft declines for 3DS are being escalated in preparation for the deadline, all app users have the option to update the application to stop any declines currently. This will become a mandatory update on Thursday 10<sup>th</sup> March whereby all app users will be required to update the app before making a booking.

### **Q: When I make a payment on the app it takes me through to an additional step to confirm my identity. Is this genuine?**

**A:** To help you keep your accounts safe from fraud when you use your debit or credit card online, you may be asked to confirm it is the registered cardholder making the payment. All banks and retailers have been preparing for these extra checks as part of the payment services regulation. We are aware of the additional step required and can confirm it is genuine. If you have any concerns about a transaction, you can contact your card issuer for assistance.

### **Q: Why does the app take a pre-authorisation hold of funds from my card?**

**A:** When placing a booking via our app we carry out a pre-authorisation check. A pre-authorisation holds funds as "pending" reducing the available balance of your account for the holding period, this is a standard banking practice. We hold a pre-authorisation to ensure that the card details you have entered are valid and the funds are available for the journey you booked to prevent fraudulent activity for additional security in line with regulation. The pre-authorisation amount is based upon your estimated fare, waiting time and any other extra charges applicable to your journey. You will only be charged for the actual fare shown on the meter at the end of your journey. Should the journey be cancelled this pre-authorisation hold is released.

### **Q: I booked my journey via your app. I cancelled my booking. Why is the pre-authorisation still showing on my account?**

**A:** The length of time the pre-authorisation is held for varies depending on your card issuer. Some banks are instant and others can take up to five working days or more to release the funds back into your available balance. If you are concerned about the pre-authorisation hold we recommend you contact your card issuer who can give you a more accurate timescale of when you can expect the funds to be released, this depends on the card issuers banking terms.

### **Q: I booked my journey via your app. Why have I been charged more than the fare quote?**

**A:** When you book your journey, we give you an estimated fare amount. Your actual fare amount is charged at the end of your journey. The actual fare may differ from the estimated fare due to wait time and or extras which we try to accommodate within the pre-authorisation.

### **Q: I booked my journey via your app. Why do I have two charges on my account?**

**A:** When you enter your card details we carry out a pre-authorisation check. A pre-authorisation holds funds as "pending" reducing the available balance of your account. The pre-authorisation check ensures that the card details you have entered are valid, the funds are available for the journey you booked and to prevent fraudulent activity. The pre-authorisation will take the estimated fare amount and any charges applicable to your journey. If your final fare amount is more than the estimate, we will charge your account for the final fare amount and release the pre-authorisation hold. The pre-authorisation amount can remain on your account

for up to 5 working days or more, we have no control of how long this takes within your banking or card issuers terms.

**Q: I bank with Lloyds TSB whenever I use your app the payment declines. I have the funds in my account. why is the payment declining?**

**A:** All banks and retailers have been preparing additional security features that are required as part of the payment services regulation. Lloyds TSB bank updated their payments to 3DS ahead of required deadline. This has caused declined payments for those using Lloyds TSB cards. We're sorry you've been impacted. To resolve the issue, we have updated our app to allow 3DS payments to go through. Please check you are using the latest version of our application from the relevant App Store.