

# Payment & Settlement Package

## Introduction

The SAM Payment & Settlement Support Package provides a customer-facing payment service to receive, process, and settle Operator payments on behalf of Local Authorities and Operators. It is available for Smart-based payments via E-Purse or similar, the settlement of EMV payments via Web Portals or CMS, and vehicle cEMV settlement as required, including ToTo.

Payment support is normally provided in the following scenarios; however, SAM is happy to work with Members to develop bespoke solutions.

## Scheme Settlement

SAM can provide the following services when a Local Authority has multi-operator schemes with revenue coming from multiple sources such as websites, TVMs or mobile phone apps.

- Hold scheme revenue in our secure client account.
- Provide payment processing services for card payments (acquiring and merchant services).
- Simple scheme settlement calculations based on scheme business rules.
- Scheme settlement based on reporting provided by a third-party scheme administrator.
- Settlement of monies to direct operators, either net or gross, of any PSP or scheme charges.

## ETM cEMV Support

Where local authorities are looking to provide support to small operators implementing EMV schemes or multi-operator EMV TOTO schemes, SAM can provide:

- Access to the SAM EMV key to simplify testing, deployment, and ongoing management.
- Support for operators during implementation, including pre-launch testing.
- Payment of monies taken to Operators.

The Payment & Settlement Package can be paired with our [Operator Support Package](#) to provide a turnkey solution.

