



HOWA INTERNATIONAL CO., LTD

GHL Thailand successfully integrates GPRS terminals and contactless readers into a major Bangkok cab and limousine company.

About Howa International

Howa International becomes the first taxi and limousine company in Thailand to offer credit card payment facility via GPRS/GSM portable terminals & contactless card readers.

Key Challenges

- Implement a high speed, always-on and portable terminals and contactless card reader to 100 taxis for pilot phase
- Integrate the portable credit payment facility with acquiring bank
- Minimize hardware redundancy, costs and transaction time.



Cashless Payments on the Go

Welcome to Bangkok! Thailand's swelling capital of over 9 million people teeming with culture, traffic and 60,000 colourful taxis. Amidst the city's busy traffic, dozens of different taxi companies in multi-hues line the busy city *soi* (streets) vying for passengers. Cheap and plentiful, commuters are spoilt for choice.

Determined to provide innovative and differentiated services, Howa International, a major Bangkok cab and limousine company is trailblazing the way commuters pay - with GHL Systems as its chosen technology partner. Howa is among the first taxi companies in the Asia Pacific region to introduce mobile contactless payments via GPRS/GSM.

Speedy, successful deployment at minimal cost

The requirement for the solution included implementing extremely cost effective contactless solution while utilizing, high-speed, always-on connectivity via mobile or wireless terminals. The transaction would then be routed via GPRS to the payment host and network at the acquiring bank's premises, Kasikorn Bank (KBank).

The pilot deployment rolled out in February 2009, encompassing over 100 taxis in the city. With mobile contactless credit facilities, commuters in Bangkok can now enjoy secure, speedy transactions and the convenience of cashless payments on the go.

Implementation Highlights

- Same-source implementation and consulting services
- Rapid deployment with no disruption to business
- Full integration of new functionality into existing networks

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