

Strictly private and confidential



Preliminary Results Presentation

22 May 2008

Agenda



- ◆ Highlights and operations review
- ◆ Financial review
- ◆ Summary
- ◆ Q&A
- ◆ Closing



Highlights & operations review

Dominic Taylor
Chief Executive



PayPoint overview



- ◆ Strong year's performance, driven by a combination of
 - good revenue growth (35%)
 - operational gearing (46% operating margin, up 2ppts on a like for like basis)
- ◆ Results driven through implementation of PayPoint's core business strategy, namely:
 - broadening our customer proposition by increasing the range and volume of payments across our network
 - growing and optimising our network coverage

PayPoint overview



- ◆ Sector share growth in all sectors and now overall cash payment market leader ahead of the Post Office
- ◆ First full year for our internet Payment Service Providers (PSP) now trading as PayPoint.net
- ◆ Acquired Pay Store – a leading Romanian mobile top-up business on 15 May 2007

PayPoint overview

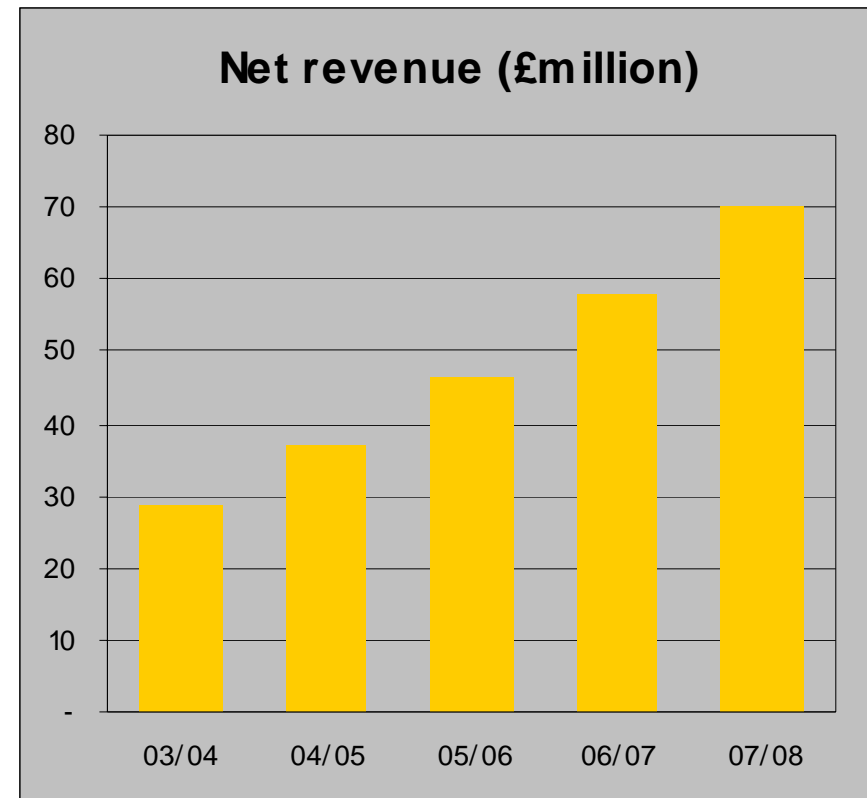
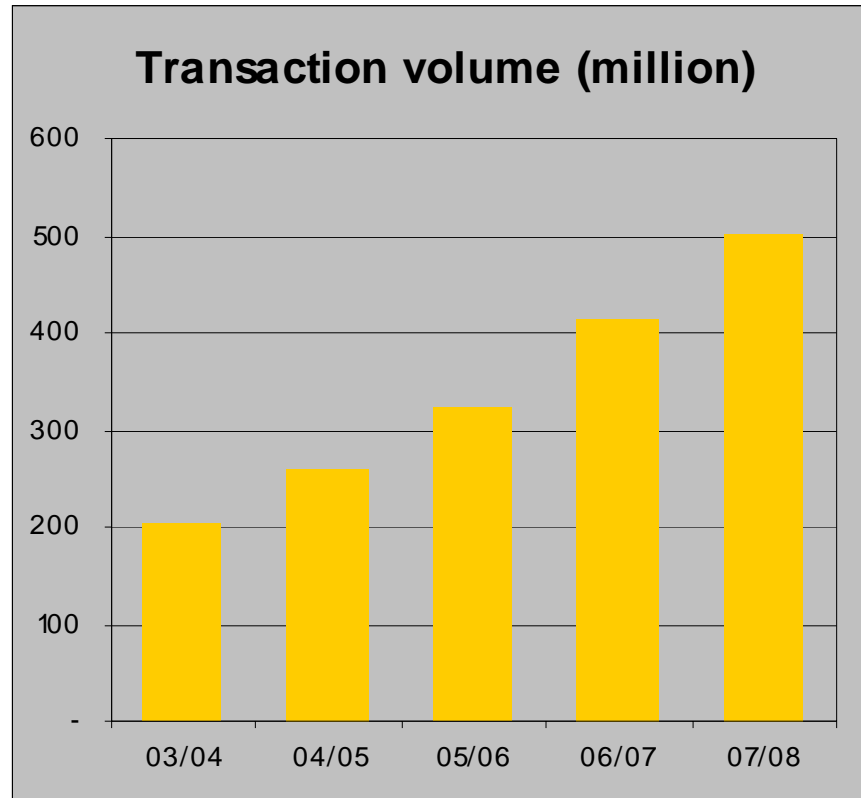


- ◆ Our investment in the business continues:
 - integration at PayPoint.net, three hosted data centres reduced to one with disaster recovery at PayPoint operations centre in WGC; new billing system nearing completion
 - new communications and polling hardware, increasing processing capacity
 - evaluating new systems to improve operating efficiencies
 - rolling out further terminals in the UK and Romania
 - launching bill payments in Romania

PayPoint highlights



For the year ended March

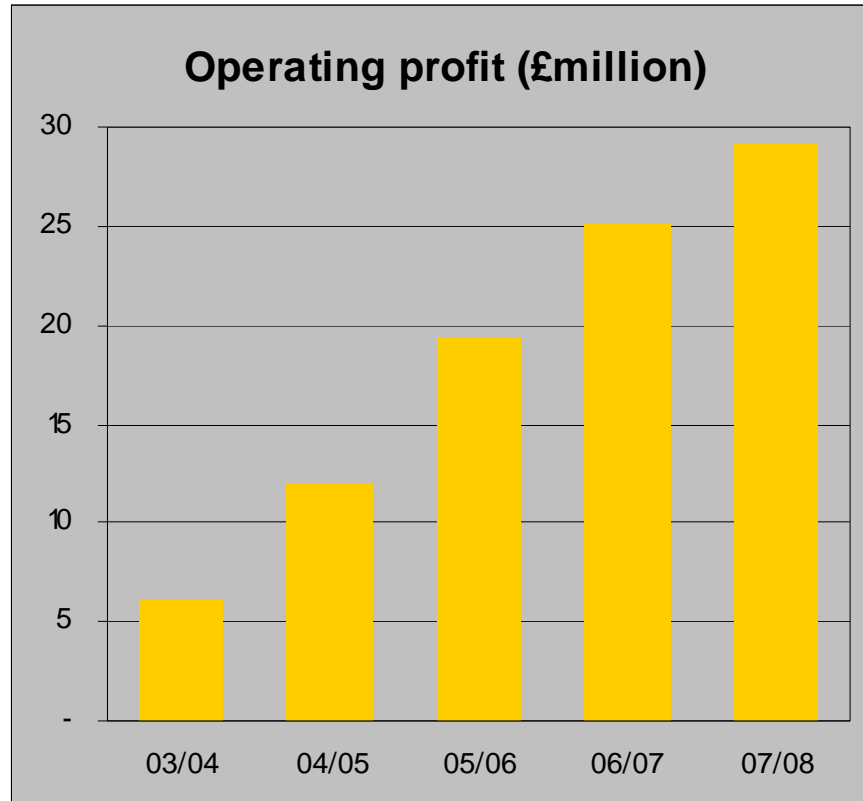


* The year to 30 March 2008 contains 53 weeks. All prior years contain 52 weeks

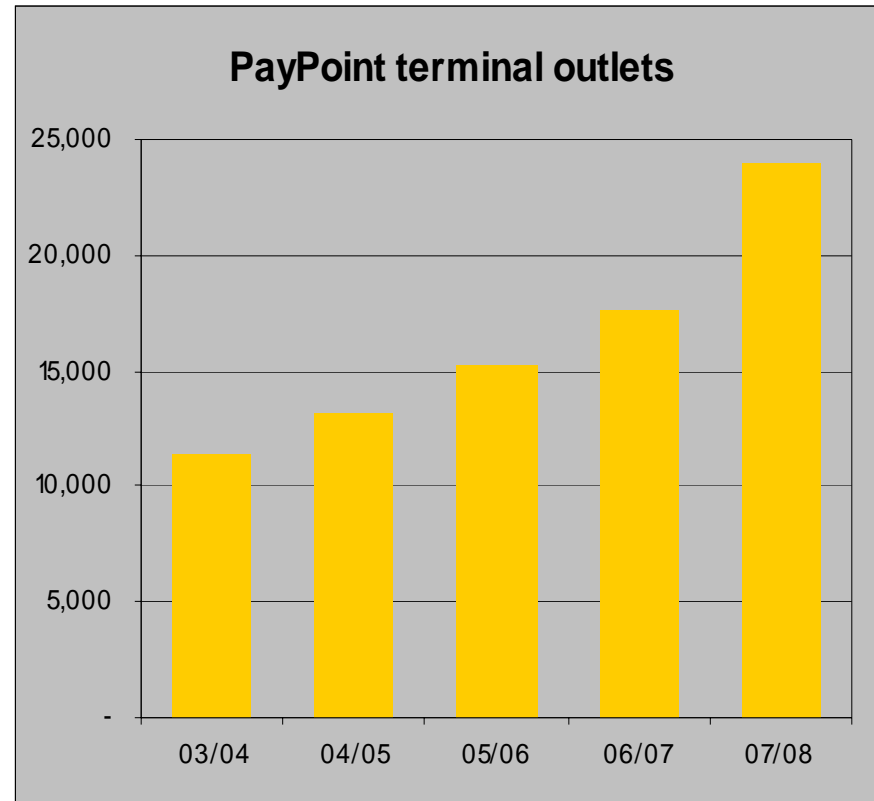
PayPoint highlights



For the year ended March



before exceptional items



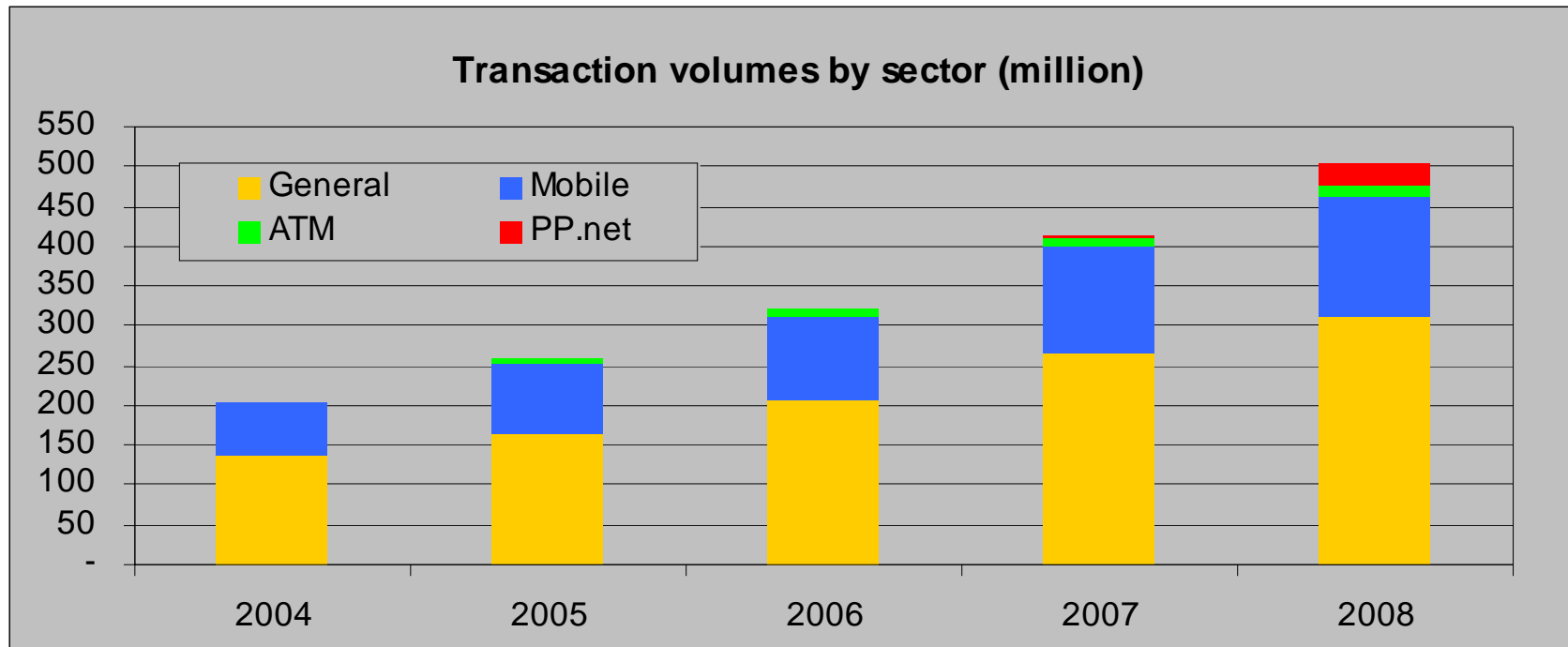
* The period ended 30 March 2008 was 53 weeks. All prior periods were 52 weeks

Operations review



- ◆ Growth in all sectors

For the periods ended March



Sector and market review



Bill and general payments

- ◆ Improved coverage within the retail network, underpinned by high customer satisfaction and good brand awareness, boosting share
- ◆ Transaction volume in prepaid energy increased despite tariff reductions (particularly gas) early in 2007
- ◆ Continued growth expected including further roll out of key meters in Midlands
- ◆ BBC TV Licensing contract live since August 06 and we have benefited from a full twelve months of volume in 07/08

Sector and market review



Bill and general payments continued...

- ◆ Local authority/housing sector continuing to grow through convenience exclusive arrangements with resellers

- ◆ E-money, gifting and prepay debit cards
 - leading cash top up channel
 - ‘The Times’, ‘The Sun’, ‘Daily Mirror’ etc.

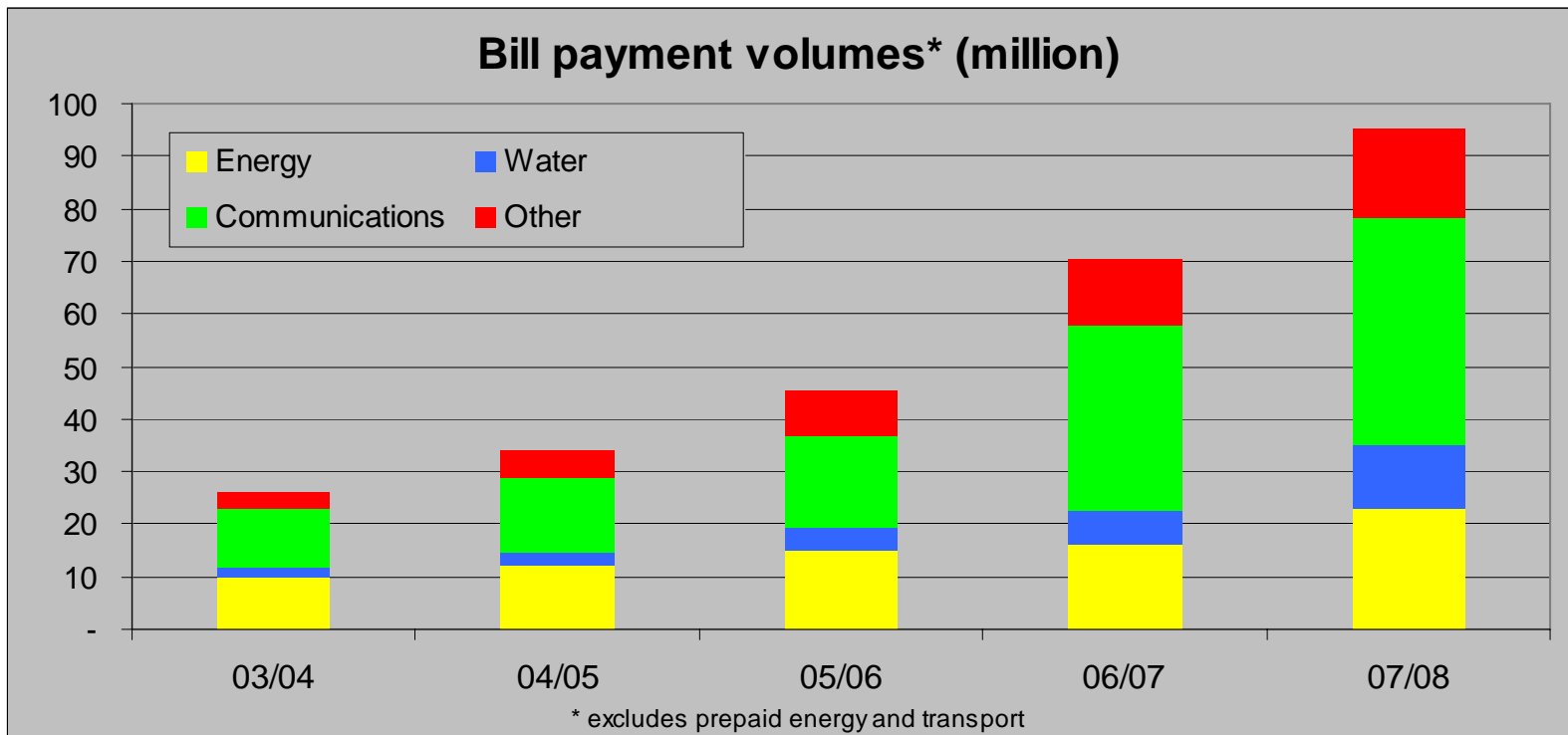
- ◆ Continued gains from competitors

- ◆ Further Post Office closures

Sector and market review



Strong volume growth in bill and general payments



Sector and market review



Mobile

- ◆ PayPoint volume growth in UK
 - Driven by terminal and Epos growth (including Somerfield)
 - Sector share increased to 26% (2007:24%)
 - Mobile network direct top ups static at c. 22%

- ◆ PayPoint in Romania
 - Good growth opportunities from growing terminal base and scratch to electronic migration (currently 60/40)

Sector and market review



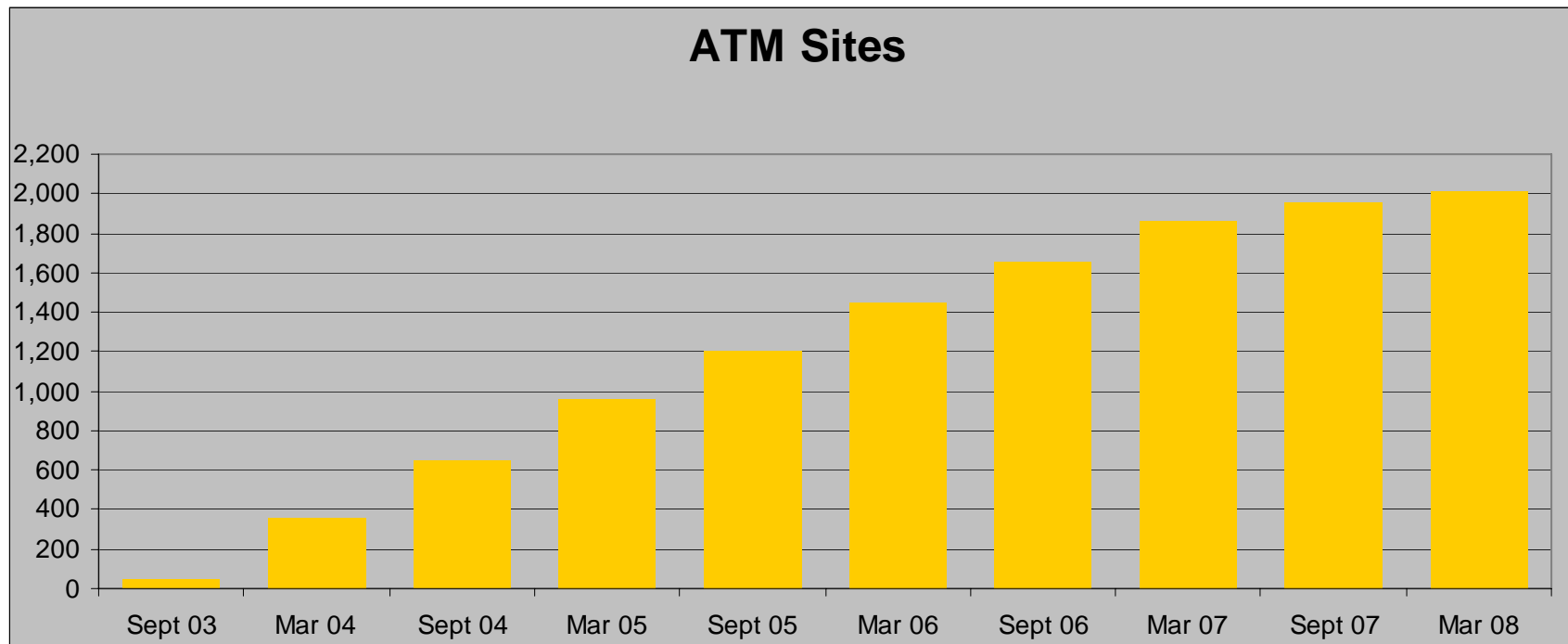
ATMs

- ◆ Successful surcharge self replenishment model – low fixed costs
- ◆ Achieved over 450 new site installations but we have been proactive in churning poor performing sites resulting in a net 156 increase
- ◆ Reorganised management, refocused sales effort in February
- ◆ 2,016 ATM sites live at the end of the year with a further 60 net increase in new sites by 22 May

Sector and market review



ATMs continued....



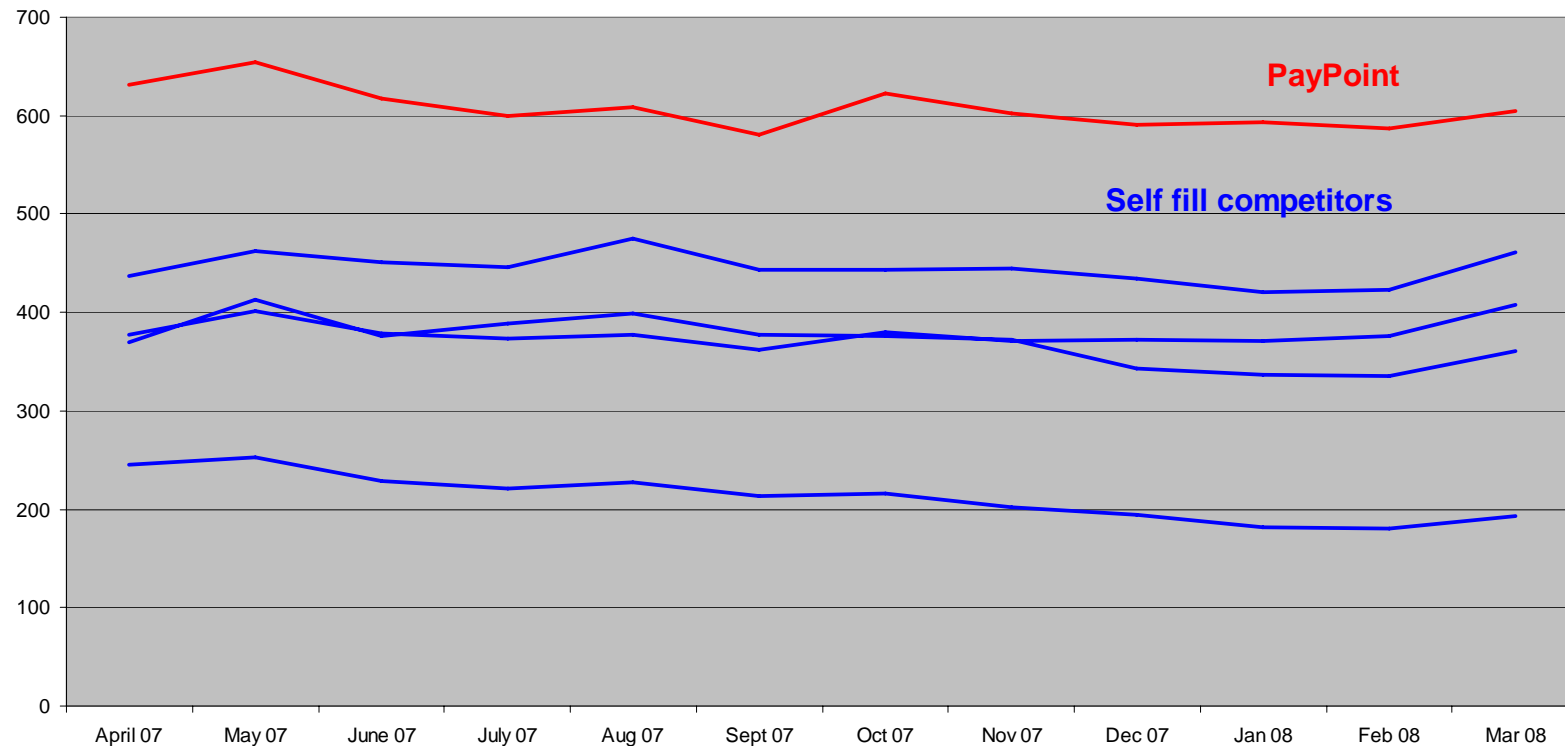
Sector and market review



ATMs continued....

- ◆ Average transactions per ATM is over 600 per month
- ◆ Growth expected to continue

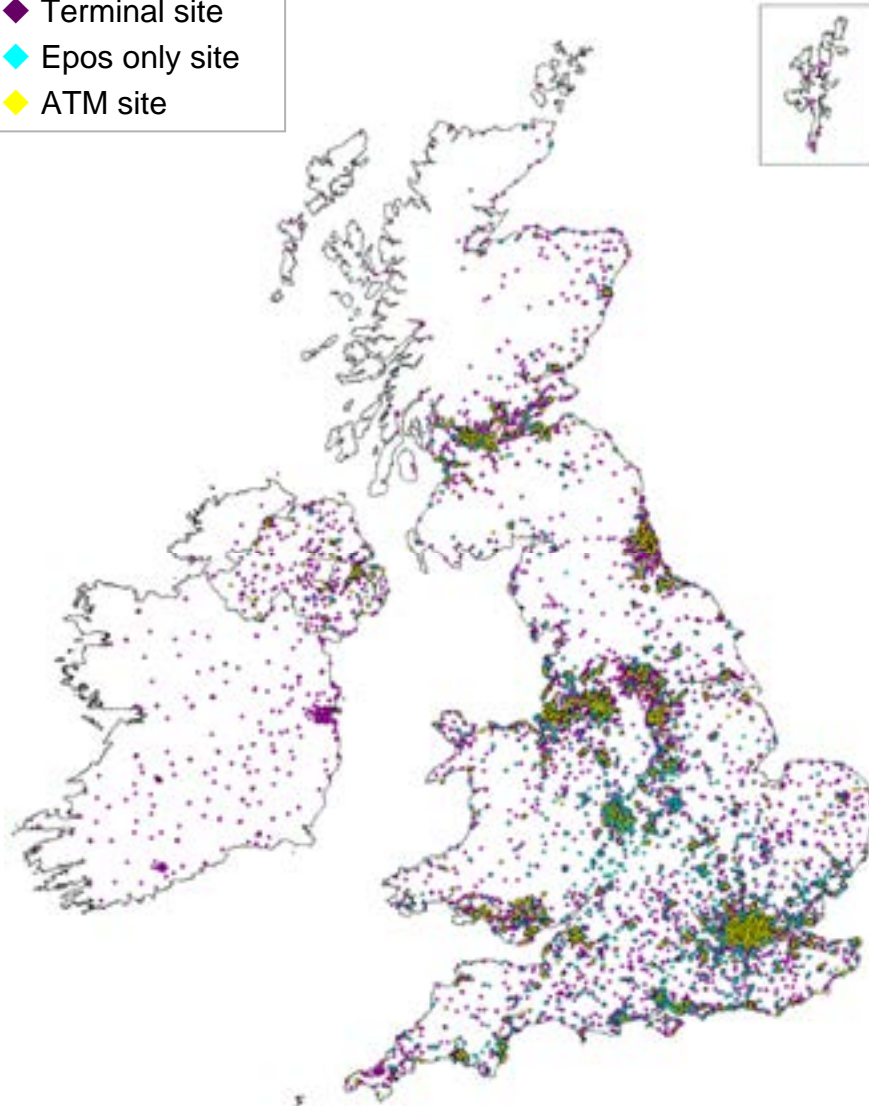
Average Monthly Transactions by Independent ATM Deployer Self-Fill Model



Retail review



- ◆ Terminal site
- ◆ Epos only site
- ◆ ATM site



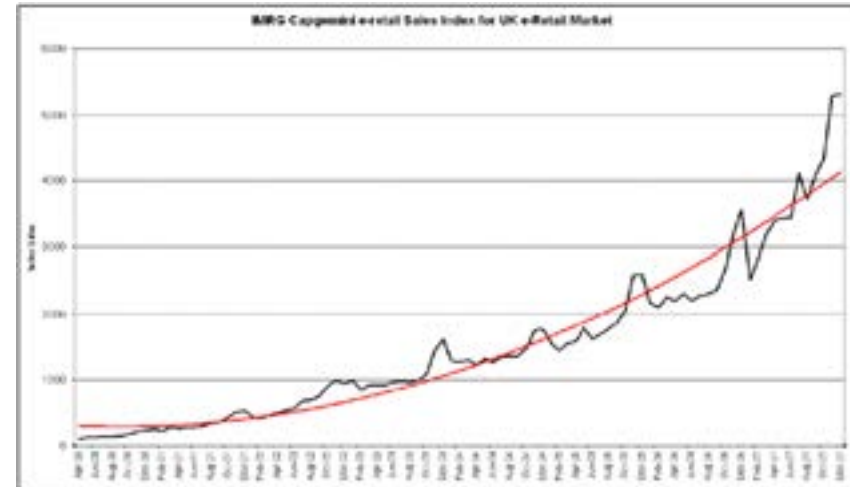
- ◆ 19,878 PayPoint terminal outlets in UK and Ireland (March 2008)
- ◆ Successfully rolled out over 3,000 (net increase of over 2,000) agents over the past 12 months
- ◆ Continuing to rollout agents to c.21,400 by April 2009
- ◆ Continued strong demand with churn reduced to 6% per annum

Sector and market review



PayPoint.net

- ◆ Accelerating growth in Internet commerce



- ◆ Acquired two companies last year for £20m - rebranded as PayPoint.net – new website imminent
- ◆ Process payments between consumers and web merchants via acquiring banks and are known as Payment Service Providers
- ◆ Revenue is generated by either transaction fees and/or monthly management fee

Sector and market review



PayPoint.net continued....

- ◆ Data centres have been reduced from three to one and a new billing platform is near completion
- ◆ Opportunity to cross sell internet business to PayPoint's existing clients and vice versa and to leverage PayPoint's retail network
- ◆ New management team being built

Romania



- ◆ Large Central East European country (22m population); nearly all bill payments are in cash
- ◆ Acquired Pay Store – the leading independent pre-pay distributor for £10.3m in cash
- ◆ Orange and Vodafone are major clients. Third network, Cosmote now contracted
- ◆ We have started processing from the UK

Romania



- ◆ National branded bill payment proposition has been developed and launch plans are well advanced with 4 founding clients
- ◆ 4,000 terminal sites deployed for electronic top ups, with an additional 2,000 selling scratch card vouchers
- ◆ Expect to roll out a further 1,500 sites in current year to underpin growth in bill payment

Technology based differentiation



- ◆ Maintaining reputation for service excellence and technology leadership
 - 4 hour terminal swap out
 - BBC TV Licence first time registration
 - functionally rich terminal

- ◆ Trial potential for web and mobile technologies in service and payment enhancements
 - mobile phone based coupons
 - bill and other payments

- ◆ Strengthening retail offering through broadband and Epos integration

- ◆ Reviewing contactless payment options as card scheme initiatives develop in banking, mobile and transport



Financial review

George Earle

Finance Director



Strong volume driven top line growth

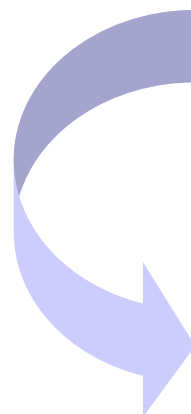


£000	07/08	06/07		% Increase	Like for like % increase
Revenue	212,145	157,068	▲	35%	11%
Cost of sales	155,591	111,068	▲	40%	11%
Gross profit	<u>56,554</u>	<u>46,000</u>	▲	23%	9%
<i>Gross margin</i>	27%	29%	▼		
<i>Margin excluding top-ups as principal</i>	36%	34%	▲		

Revenue growth driven by volume



£000	07/08	06/07		% Increase
Revenue	212,145	157,068	▲	35%
Cost of sales	155,591	111,068	▲	40%
Gross profit	56,554	46,000	▲	23%
Gross margin	27%	29%		



Revenue	£000
06/07	157,068
Agent commission	6,453
Irish mobile top-ups	6,619
Other volume	8,190
Mix/price	(2,014)
Acquisitions	35,395
Other income	434
07/08	212,145

Gross profit increased by 23%



£000	07/08	06/07		% Increase
Revenue	212,145	157,068	▲	35%
Cost of sales	<u>155,591</u>	<u>111,068</u>	▲	40%
Gross profit	<u>56,554</u>	<u>46,000</u>	▲	23%
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Cost of sales	07/08	06/07	Change
	£000	£000	%
Commissions payable	83,439	76,986	8%
Depreciation/amortisation	5,719	3,815	50%
Mobile top-ups as principal	55,468	21,050	163%
External processing costs	3,378	1,333	153%
Other	7,587	7,884	-4%
	<u>155,591</u>	<u>111,068</u>	<u>40%</u>

Operational gearing improves like for like net margins



£000	07/08	06/07		% Increase	Like for like % increase
Net revenue	69,860	57,699	▲	21%	10%
Operating profit	29,200	25,202	▲	16%	12%
<i>Operating margin</i>	<i>42%</i>	<i>44%</i>	▼	-2 ppts	+2 ppts
Interest	1,204	1,395	▼		
Profit before tax	30,404	26,597	▲	14%	15%
Tax	(9,424)	(7,859)	▲		
Profit after tax	20,980	18,738	▲	12%	13%
<i>Operating margin like for like basis</i>	<i>46%</i>	<i>44%</i>			

Operating costs under control



£000	07/08	06/07		% Increase
Net revenue	69,860	57,699	▲	21%
Operating profit	29,200	25,202	▲	16%
<i>Operating margin</i>	42%	44%	▼	
Interest	1,204	1,395	▼	
Profit before tax	30,404	26,597	▲	14%
Tax	(9,424)	(7,859)	▲	
Profit after tax	20,980	18,738	▲	12%

Operating profit	£000
06/07	25,202
Increase in gross profit	10,554
Other cost increases	(1,333)
PP.net & Pay Store (incl. staff)	(5,223)
07/08	29,200

Strong cash flow



	07/08	06/07
	£000	£000
Operating cash flow before movements in working capital	36,040	29,991
Change in working capital [#]	<u>(752)</u>	<u>3,122</u>
Operating cash flow	35,288	33,113
Capital expenditure	(5,409)	(6,452)
Net investment income	1,233	1,280
Tax paid	<u>(6,362)</u>	<u>(6,007)</u>
Cash flow before dividends	<u>24,750</u>	<u>21,934</u>

[#] Working capital excludes creditors in respect of client cash

Net cash £27.7m



	£000
Net cash at start (including client cash* £7 million)	24,324
Cash inflow	24,750
Increase in client cash	711
Dividends	(9,738)
Movement in loans and leases	(246)
Effect of foreign exchange rate change	(5)
Acquisition of subsidiaries and investment	(8,602)
Purchase of own shares	(3,467)
Net cash at end (including client cash* £8 million)	<u>27,727</u>

* Client cash is cash to which PayPoint has legal title, but for which an equal amount is included in liabilities



Summary & outlook

Dominic Taylor
Chief Executive



Summary & outlook



- ◆ We expect further growth in revenues in the UK by increasing share in bill and general payments, mobile top-ups, ATMs and from Post Office closures
- ◆ Plan 1,500 more terminals in the UK this year
- ◆ In Romania we plan to install 1,500 PayPoint terminals to complement the existing terminal base and provide initial coverage for a national bill payment network. This investment will result in losses in the first half
- ◆ In PayPoint.net, which is currently trading profitably, growth should accelerate in the latter part of the year, following the introduction of the new single company branding, website and product set in the first half

Summary & Outlook continued...



- ◆ Trading in the current year is line with the company's expectations
- ◆ In the first half, the growth in the core business will be offset by the continuing losses in Pay Store and the shorter trading period of 26 weeks (2007: 27 weeks)
- ◆ Directors are confident of continuing growth for year overall, although the increase in revenue from the introduction of the exclusive TV licence contract will not recur in the current year



Q & A

Appendices



1. PayPoint management team
2. Five year trading record
3. Background information on PayPoint
4. Materials to support the consumer transaction

Management team



- **David Newlands** (Non Executive Chairman) formerly GEC, Deputy Chairman of Standard Life and currently Chairman of Tomkins and KESA
- **Dominic Taylor** (Chief Executive) formerly Vodafone, Granada
- **George Earle** (Finance Director) formerly Centrica, GEC, Saatchi, Deloitte & Touche
- **Tim Watkin-Rees** (Business Development Director) formerly Lloyds Bank, KPMG, Atos
- **Experienced non-executives** – Kenneth Minton (Chair - Remuneration), Andrew Robb (Chair - Audit), Roger Wood and David Morrison (RIT/Weinstock interests)

Appendix 2



Five year trading record

Appendix 2

Five year trading record



March year end		2004	2005	2006	2007	2008
Transactions	million	204.4	258.5	322.1	414.1	503.3
Revenue ⁽¹⁾	£ million	67.1	89.1	120.0	157.1	212.1
Net revenue^(1,2)	£ million	28.6	36.9	46.1	57.7	69.9
Net revenue per transaction ^(2,3)	p	13.3	14.2	14.3	13.9	13.9
Costs ^{(4) (5)}	£ million	(20.5)	(23.1)	(24.5)	(28.7)	(35.0)
EBITDA^{(1) (5)}	£ million	8.1	13.8	21.6	29.0	34.9
EBIT ^{(1) (5)}	£ million	6.1	12.0	19.3	25.2	29.2
Profit before taxation ^{(1) (5)}	£ million	6.0	12.7	20.3	26.6	30.4

(1) Excluding deferred revenue release

(2) Revenue excluding agent commissions, ABTs deferred revenue release and the cost of Irish e-vouchers

(3) Based on internal, unaudited PayPoint data

(4) Costs excluding agents' commission and interest

(5) Excludes exceptional items of £4.6m in 2005

Appendix 2

Five year cash flow



March year end £'m	2004	2005	2006	2007	2008
Operating profit (excluding ABTs deferred revenue release and exception items)	6.1	12.0	19.3	25.2	29.2
Exceptional items	-	(4.6)	-	-	-
ABTs deferred revenue release	0.1	-	-	-	-
Operating profit	6.2	7.5	19.3	25.2	29.2
Adjustments for depreciation and amortisation	2.0	1.8	2.3	3.8	5.7
Operating cash flows before movements in working capital	8.2	9.3	21.6	29.0	34.9
Movement in working capital	4.3	8.1	(5.9)	5.2	(2.6)
Cash generated by operations	12.5	17.4	15.7	34.2	32.3
Corporation tax paid	-	-	(1.4)	(6.0)	(6.4)
Interest paid	(0.4)	(0.2)	(0.0)	(0.0)	0.0
Net cash inflow from operating activities	12.1	17.2	14.3	28.2	26.0
Investment income	0.2	0.9	1.1	1.3	1.3
Purchases of property, plant and equipment	(1.4)	(4.6)	(6.5)	(6.6)	(5.6)
Proceeds on disposal of property, plant and equipment	0.3	0.4	0.2	0.2	0.1
Acquisition of subsidiaries & investment	-	-	-	(19.8)	(8.6)
Net cash used in investing activities	(0.9)	(3.2)	(5.3)	(24.9)	(12.8)
Financing	(1.5)	(1.0)	(0.2)	(0.1)	(0.0)
Equity dividends paid and consortium relief	(0.3)	(0.8)	(5.5)	(8.2)	(9.7)
Net cash used in financing activities	(1.7)	(1.8)	(5.7)	(8.3)	(9.7)
Net increase/(decrease) in cash and cash equivalents	9.4	12.1	3.3	(4.9)	3.4
Cash and cash equivalents at beginning of year	4.4	13.8	25.9	29.3	24.3
Cash and cash equivalents at end of year	13.8	25.9	29.3	24.3	27.8

Appendix 2

Balance sheet



March year end £'m	2006	2007	2008
Non-current assets			
Goodwill	-	18.2	27.4
Other intangible assets	-	2.8	2.7
Property, plant and equipment	8.9	11.8	13.5
Deferred tax asset	1.2	1.6	1.6
	10.1	34.5	45.2
Current assets			
Inventories	1.1	1.7	1.3
Trade and other receivables	12.1	20.7	28.5
Cash and cash equivalents	29.3	24.3	27.7
	42.5	46.6	57.5
Total assets	52.6	81.1	102.7
Current liabilities			
Trade and other payables	21.4	36.2	46.0
Current tax liabilities	2.0	4.1	6.5
Obligations under finance leases	0.1	-	0.1
	23.4	40.3	52.5
Non-current liabilities	0.3	0.4	0.3
Net assets	28.9	40.4	49.9
Equity			
Share capital	0.2	0.2	0.2
Share premium account	24.0	-	-
Capital redemption reserve	14.2	-	-
Share option and SIP reserve	0.7	1.7	1.7
Retained earnings	(10.3)	38.4	48.0
Total equity attributable to equity holders of the parent company	28.9	40.4	49.9

Appendix 3



Background information on PayPoint

PayPoint overview



- ◆ Branded cash payment collection network
- ◆ Founded in 1996 by client investors; listed in September 2004
- ◆ The UK sector leader:
 - ◆ Prepay transactions (energy, mobile and transport)
 - ◆ Convenience cash payment collection
 - ◆ Smart payment technology
- ◆ Premium offer in the market, based on differentiation:
 - ◆ breadth of consumer offer / brand
 - ◆ quality and convenience of retail network
 - ◆ technology & know how – development, rollout and growth
 - ◆ Imitated but not matched
- ◆ Business model drives large marginal contribution per transaction through to profit and cash



Our business and its metrics

Our business objectives

- ◆ To provide **clients** with a cost effective retail network for their customers to make regular cash payments
- ◆ To provide **consumers** with a nationwide network of convenient local outlets to pay for goods and services
- ◆ To provide **retail agents** with increased levels of customers footfall and commission

Our business metrics

- ◆ 503m annual transactions (2007/08)
- ◆ £7.5 billion payment throughput (2007/08)
- ◆ Over 9m weekly customer transactions
- ◆ £212m turnover, £29m operating profit (2007/08)

Appendix 3

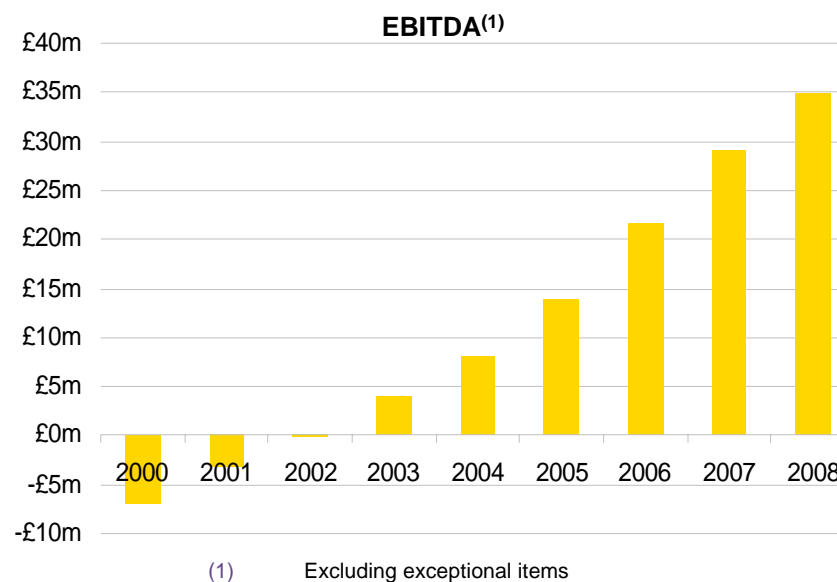
Highlights

- **Recognised brand** and high customer satisfaction
- **Market leading position** in energy prepayments and a market leader in retail bill payments
- **Predictable revenues** due to long term contracts with blue chip clients and regular nature of bill payments
- **National coverage** across a broad base of retailers
- **Strong organic growth**
- Significant opportunities for continued **future growth**
- **Broad and expanding product offering**
- **Fixed cost model** driving high marginal contribution from incremental volumes
- **Highly cash generative** and low capital intensity
- **Proven management** that have delivered the success



Financial performance

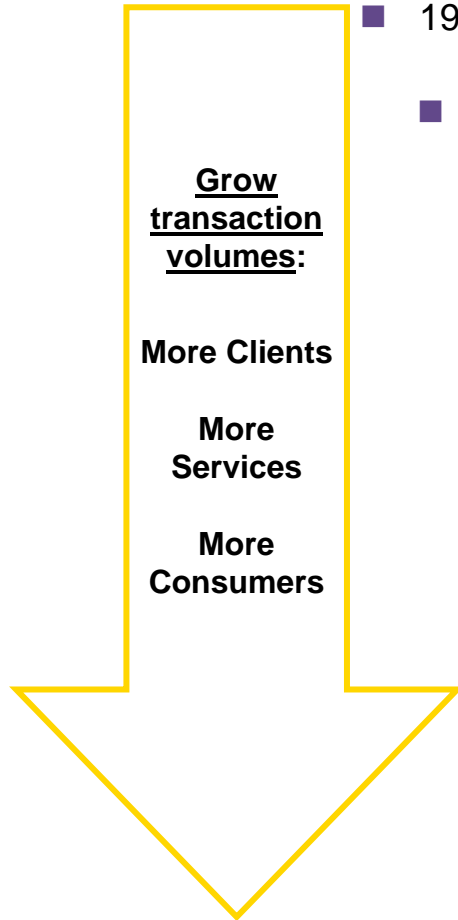
March year end	2000	2001	2002	2003	2004	2005	2006	2007	2008
Ave no of terminals	7,278	7,496	7,922	10,820	10,991	12,253	14,202	16,417	18,708
Transactions (m)	71.1m	89.5m	106.3m	154.3m	204.5m	258.5m	322.1m	414.1m	503.3m
Revenue	£12.9m	£15.8m	£23.6m	£43.8m	£67.1m	£89.1m	£120.0m	£157.1m	£212.1m
EBITDA ⁽¹⁾	(£6.9m)	(£3.3m)	(£0.2m)	£4.0m	£8.1m	£13.8m	£21.6m	£29.0m	£34.9m



A FAST GROWING HIGHLY PROFITABLE BUSINESS



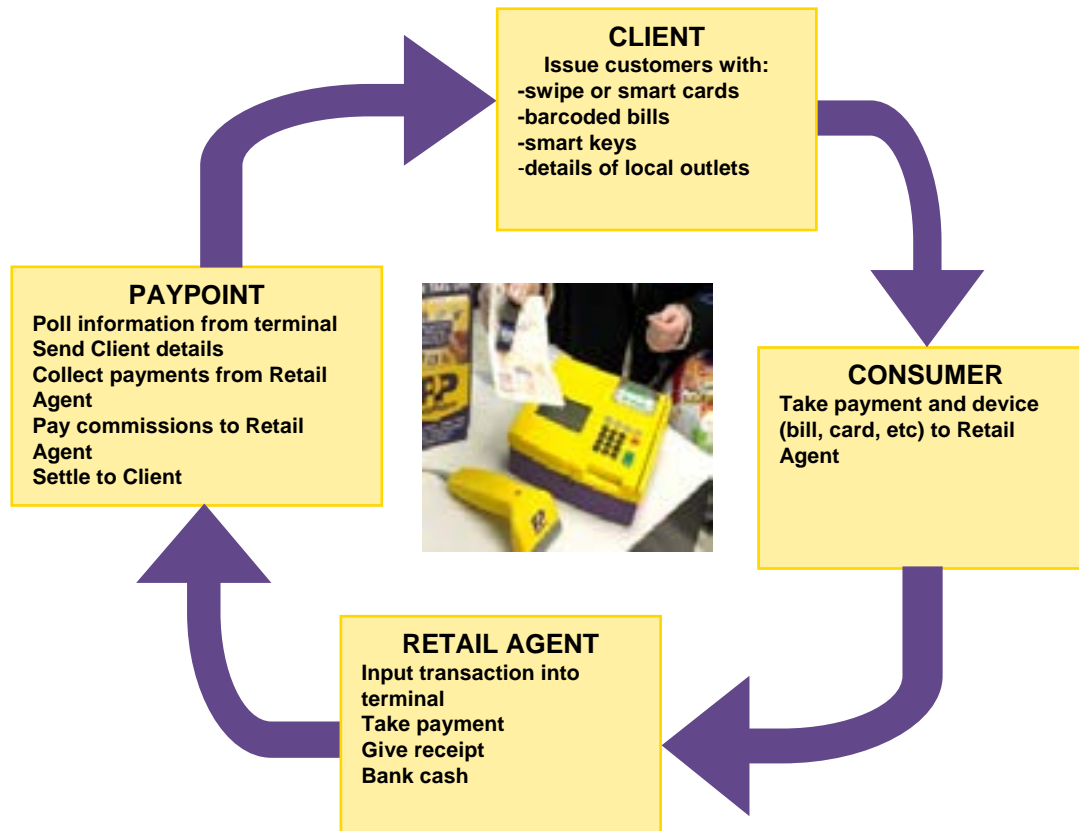
Our development



- 1996 - Founded by client investors
- 1998 - Refinanced and new management team appointed
- 1999 - National network completed
- 2002 - Turned profitable and cash generative
- 2003 - Congestion charging and ATMs
- 2004 – Listed on the London Stock Exchange
- 2005 – New terminal introduced
- 2006 – Sole provider to BBC TV licensing
- 2006/7 – Acquired Metacharge & SECPay
- 2008 – Acquired Pay Store SRL

A LEADING UK PAYMENT COLLECTION NETWORK

Business overview



Comprehensive scope

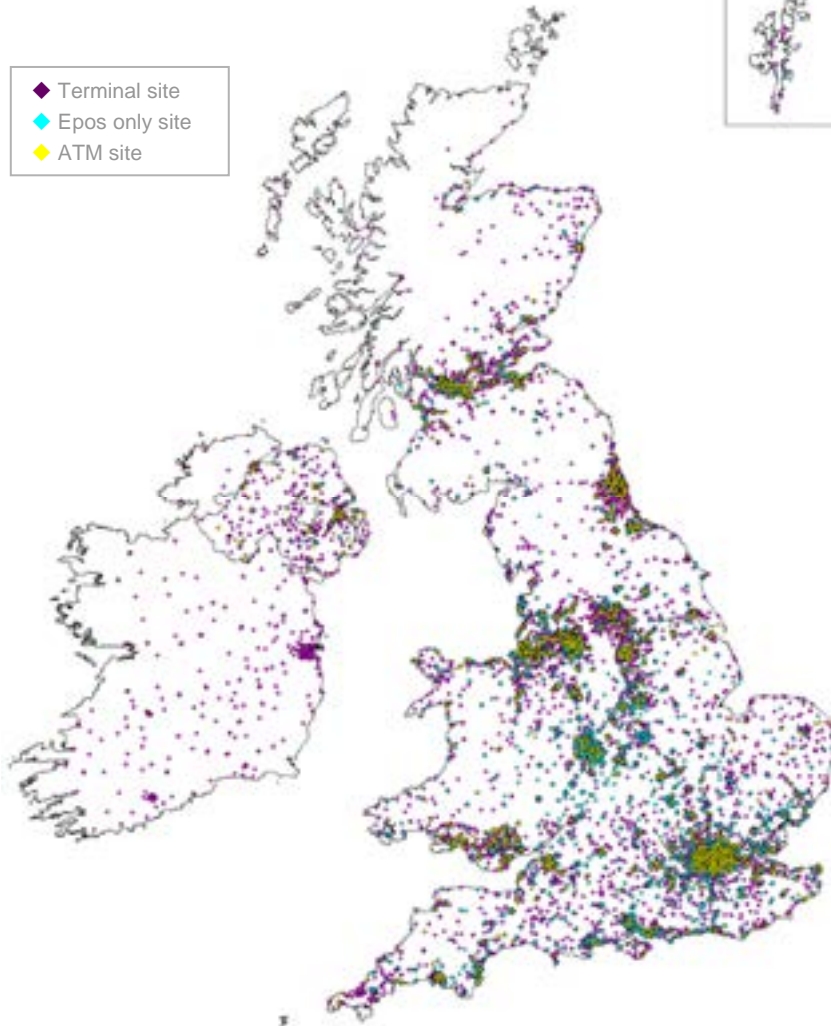
- Brand
- Technology/know-how
- Financial controls
- Relationship management
- Service development

Appendix 3

The PayPoint UK network



- ◆ Terminal site
- ◆ Epos only site
- ◆ ATM site



- 19,878 Retail Agents including 2,833 with Epos connections and 2,016 ATM sites
 - commission more than £4,000 per annum per agent
 - footfall (c.450 transactions per week)
- 39% multiple outlets, remainder independent



- Network optimised for Client service and efficiency - extensive agent modelling

OVER 99% COVERAGE OF UK HOUSEHOLDS

Appendix 3

Clients



- Many quality clients, many long term contracts, generally 3 – 5 years
- Top 10 clients deliver 65% of transactions

Energy	Telecoms/Media		Water	Transport	Other
British Gas	BT	O2	Bristol Water	TfL (Capita)	AON
EdF (London, SWEB, Seeboard)	Eircom	Orange	Dee Valley Water	Arriva	Leger Holidays
Northern Ireland Electricity	Kingston	“3”	Yorkshire Water	Lothian	Pontins
Npower (Northern, Yorkshire)	NTL	T-Mobile	Essex & Suffolk	National Express	Splash Plastic
Phoenix Gas	Telewest	Tesco Mobile	Northumbrian Water	SESTRAN	Intrum Justitia
E.On	Boxclever	Virgin Mobile	Severn Trent	GMPTE	Littlewoods/Shop Direct
Scottish Power	BBC	Vodafone	South Staffs	First	172 Local authorities
Scottish & Southern	First National	Alpha	South West		493 Housing associations ⁽¹⁾
Siemens (for Quantum)	Telco	Icard	Thames Water		57 Credit unions
Bord Gais ESB	First National	Nomicall	Three Valleys		
			Wessex Water		

HIGH QUALITY AND GROWING CLIENT LIST

Contain exclusivity provisions ⁽¹⁾ Managed through re-seller agreements

PayPoint's current markets



	Market size	Positioning
Bill & general payments (263m txns in 2006/7)	<ul style="list-style-type: none"> 5.7m energy prepayment meters 300m in PO 15m congestion charges p.a.. (TfL) C140m retail transport sales (mainly TfL) 	<ul style="list-style-type: none"> Sector leader in energy prepayments Payzone retain 1 region v. PayPoint's 8 regions Post Office strength in general payments but ongoing closures Retail exclusive for congestion charging but retendering
Mobile top ups (130m txns in 2006/7) (Built from start-up in 2001)	<ul style="list-style-type: none"> 450m transactions per annum (Networks) 	<ul style="list-style-type: none"> Second largest solution provider after e-Pay Strong in terminals (v Payzone) Well positioned in EPoS (vs e-Pay)
ATMs (15m txns in 2007/8) (1,980 installed at 21 Jan) (Built from start-up in 2003)	<ul style="list-style-type: none"> 25.8k surcharging cash machines, total of 63.7k LINK ATMs in UK 118m surcharge ATM withdrawals per annum 	<ul style="list-style-type: none"> Small but profitable Several commoditised competitors (CardPoint, BankMachine, NoteMachine, Hanco...)
Internet 26m txns in 2007/08 4808 merchants at 30 March	<ul style="list-style-type: none"> 450m transactions p.a.. (APACS) £60 billion p.a. Growing market in retail, travel and gaming 	<ul style="list-style-type: none"> Market share increasing with new merchants Ability to cross sell to PayPoint clients Able to offer our network of agents to internet merchants

ACCESS TO HIGH VOLUME MARKETS

Core business strategy



- **Grow transaction volumes**
 - optimise retail agent coverage
 - grow client base
 - grow existing and develop new services
 - expand geographic coverage

- **Leverage the asset base**
 - brand
 - service differentiation
 - technology/systems and development
 - retail network
 - blue chip clients

EXPLOIT ECONOMIES OF SCALE OFF FIXED COST BASE

Summary



- **Established business with a unique combination of assets**
 - extensive UK national network
 - established brand
 - strong contract portfolio
 - robust and innovative technology
- **Strong competitive positioning**
 - barriers to new entrants
- **Attractive financial model**
 - rapidly growing recurring revenues
 - highly cash generative and growing profits
- **Long term growth potential**
 - existing markets
 - new markets
 - new geographies
- **Committed management team**
 - with a proven track record of delivering profitable growth and cash flows

Appendix 4



Materials to support the consumer transaction

Appendix 4

Client payment media



Telewest

At this late stage it is advisable to make your payment only by Debit / Credit Card or through a Pay Point outlet - further details:

If you a bill, please

PAYING YOUR TELEPHONE BILL
Payment of this bill should be made NOW by one of the following methods:

DIRECT DEBIT - EASIER PAYMENT
You can save money on your telephone bill if you pay by Direct Debit, the convenient and simple way to pay. If you would like to pay any future bills by Direct Debit, call one of our Customer Services staff who will be happy to send you an application form.

CREDIT/ DEBIT CARD
You can pay your bill by Mastercard (Eurocard), Visa, Switch or Delta using one of the following methods:
1. Simply call us on 135. Please have available your telephone account number and card details. If paying by Switch, you will also need to quote your card issue number.
2. Visit us at the address below and pay with your card in the normal way.
3. Complete both sides and detach the slip, returning it in the envelope provided.

AT A PAYPOINT OUTLET
Paypoint is the latest method of High Street payment. No charge is made for this service. Take your bill to any Paypoint outlet and make your cash payment (cheques / credit cards not accepted). You will receive a receipt for your payment. You will find it convenient as there are outlets in most High Streets. Look for the distinctive yellow Paypoint logo.

BY POST
Please write your telephone account number on the back of your cheque or postal order. Cheques should be made payable to:
Telewest Communications
and sent in the envelope provided together with your payment slip to the following address:
Telewest Communications, P.O.Box 10103, London E1 8TW

PAYMENT DIFFICULTIES
If you are having difficulties paying your bill, then please call our Customer Services Department so that we can suggest ways we may be able to help you. Please quote your account number in these overleaf.

CUSTOMER SERVICES DEPARTMENT
Customer Services are available to take your call 8.30am to 8.30pm Monday - Friday and 8.30am - 5.30pm Saturday and Sunday. Staff are available to deal with any queries or problems you may have. Simply call us on 135.
Any correspondence should be sent to the following address and

Appendix 4

Retailer external signage



Appendix 4

POS merchandising



Appendix 4

Terminals and ATMs



Appendix 4

Terminal receipts



Congestion Charging



E-TopUp



E Voucher



Utility Payment



Transport Ticketing