

# New mobile, cloud tech for fleet owners to prevent fraud

Cape Town-based Paradigm Groups' retail and commercial platform, Payment24, harnesses contactless technologies, mobile and cloud solutions to deliver low cost, real-time fuel management for fleet owners and fuel companies.



Shadab Rahil, MD of Paradigm Group

The solution allows real-time cloud-based management on mobile devices, multiple layers of identification and flexible limit management, combined with an analytics dashboard for overall fuel, vehicle and driver monitoring.

The Payment24 fleet management solution can also be used to compliment AVI solutions for enhanced control.

## Fraud and cost of time

Shadab Rahil, MD of Paradigm Group, says some of the biggest challenges facing transport companies and fleet owners with regards to fuel management are fraud and the cost of time off the road. "Fraudulent transactions cost the industry huge sums of money every year."

Payment24 fleet management uses either a fleet card, smartphone or feature phone-based driver identification combined with a tamper-proof contactless tag on the vehicle's windscreen. At the forecourt, both the driver and the vehicle are identified and this data is fed in real time to the management system, which allows for immediate detection of fraudulent or blocked transactions. "Ours is the only solution that can tie down the driver and the vehicle to a single transaction in real-time, with immediate alerts issued per transaction," says Rahil.

Using a handheld mobile banking-type terminal, attendants tap the windshield, then the driver enters a pin or swipes a card, and only when this is concluded will the pump be released. In addition, the management system allows for a number of rules to be set relating to fuel limits by vehicle, driver, area or time.

"The management dashboard is cloud-based and accessible via mobile devices, allowing management to make authorisations and track patterns immediately, wherever they are. This capability is unique to the Payment24 fleet management system, and enables significantly enhanced control and visibility," says Rahil.

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