

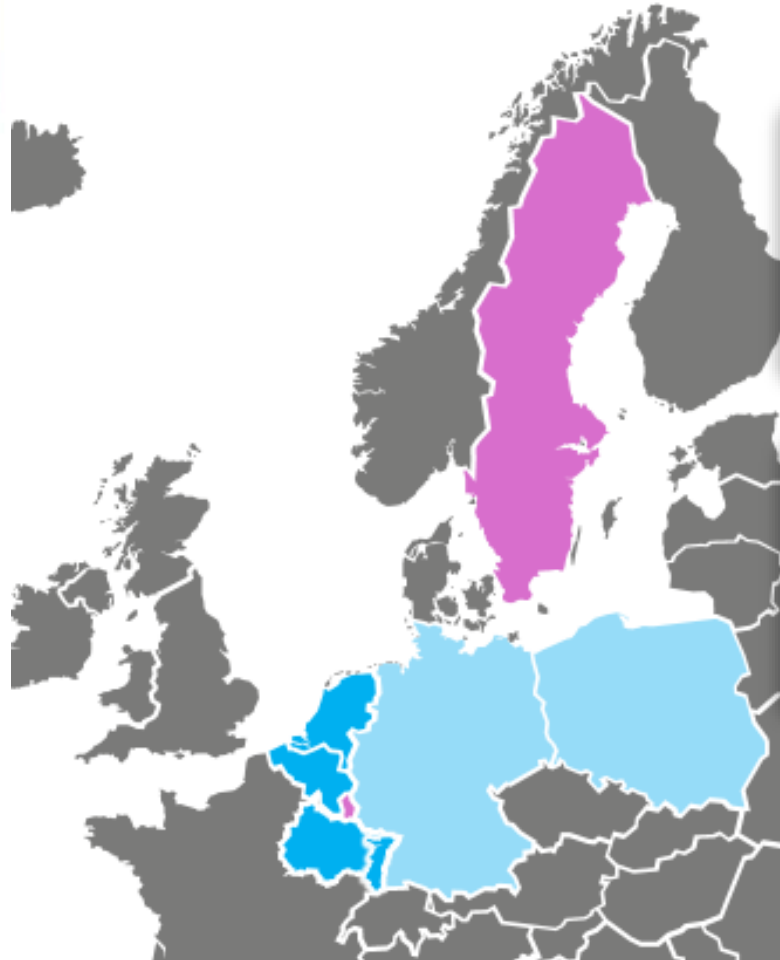
DOs and DON'Ts in Vignettes Operated for Public Principals

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32 YEARS OF VIGNETTE EXPERTISE



1994

active in vignettes

72.7 mln

transactions in 2025

EUR 90 bln

EUR 3 bln from Belgium

100 % paid

of every cent processed

- Eurovignette
- Cooperation with toll service providers
- Data processing for fuel card issuers

DO

use proven models like Eurovignette - also for Wegenvignet.

PUBLIC MONEY. ZERO TOLERANCE.



PUBLIC MONEY

Vignette fees are taxes. So there is no:

- × Set-off
- × deferral
- × bundling
- × rebates



PUBLIC ENFORCEMENT

Enforcement database

- Must be 100 % complete
- No errors, no omissions
- Checked by ANPR cameras **and police**
- **TSP can't take back a fine!**

DON'T treat public vignettes like commercials – it is a tax that **must** be paid.

CONSIDER DETAILS EARLY



WHERE TO BUY

- Portal & app ☒
- PoS – domestic and around?
- Via multipliers?



CUSTOMER JOURNEY

- Where and how to apply for refunds?
- Where to ask beyond FAQ?
- Helpdesk?



DATA PROTECTION

- Plate, card no., IP, place of booking etc. are GDPR data
- Who is data controller, who is data processor?

DO

AS TENDEREE: know the answers – before drafting laws and tenders!
AS BIDDER: ask in the tender – not thereafter!

PAYMENT AND COST RISKS?



Clearly address in contract

- Duties & liabilities
- Commercials
- Time limits
- Payment & cost risks

CHARGEBACK RISK BY PAYMENT MEANS

Direct debit		8 weeks, no reason
PayPal		weeks, with reason
Bank cards		weeks, with reason
Bank transfer		in case of insolvency
Fuel cards		no chargeback

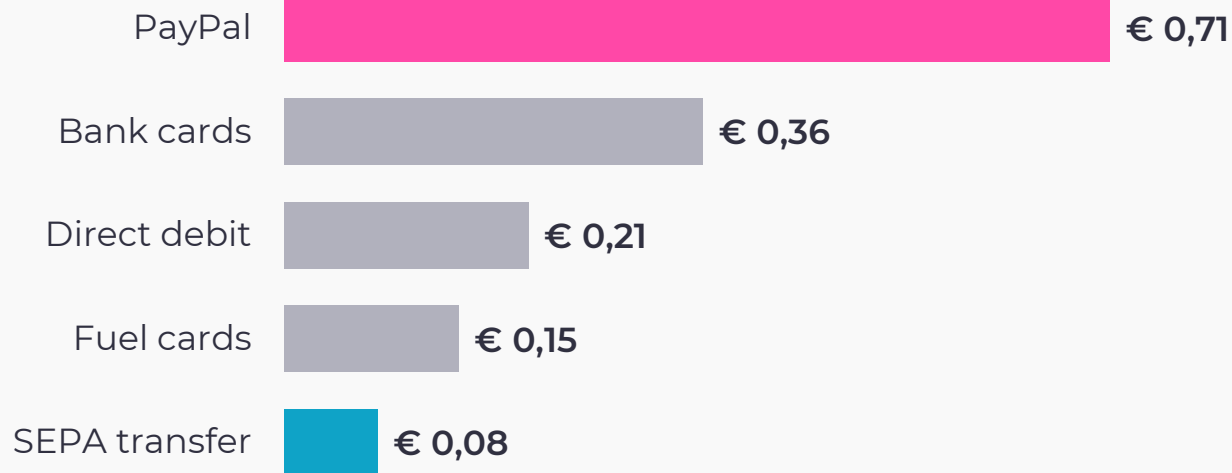
DO

be circumspect in the contract.

WHAT EUR 10 REALLY COSTS

EXTERNAL COST PER EUR 10 TRANSACTION

incl. expected return costs



Costs for Cards & Wallets

Interchange + scheme fees + acquiring fees.

+ internal process costs on top

SEPA Transfer: CHEAPEST – BUT...

Reconciliation challenging
& only SCT Inst near real time!

DON'T select payment means by fees alone!

INTERNAL PROCESS COSTS



RECONCILIATION

Cards & direct debits:

Bulk credits, single returns

SEPA transfers:

>10,000 payments a day,
standardised amounts,
poorly referenced



CREDIT LINES SDD

50 % of monthly SDD-
volume considered at risk.

EUR 20 mln **direct debits** per
month **block**

EUR 10 mln
of your **credit lines**!



REQUIRED DATA

Direct debit: mandate, IBAN

PayPal: PayPal Checkout

Bank cards: card data, name,
address, phone, e-mail

SEPA Transfer: none

Fuel cards: card, nation, plate

DON'T

underestimate reconciliation / blocked credit lines / data requirements /
non-real time processes.

LOW FRAUD. NO LOG-IN NEEDED.

FRAUD CASES PER 1 MLN TRANSACTIONS

19

AGES
Eurovignette
2025

150

Credit & debit
cards
EBA, H1 2023

≈ 8× lower fraud rate



THE PLATE IS THE IDENTITY

Correct license plates are **MUST** and track down fraud to the offender.



NO LOG-IN MEANS

Fewer barriers for users, faster bookings, simpler portals and apps.

DO

drop mandatory log-in – license plate decreases fraud.

OUR ADVICE TO PUBLIC PRINCIPALS



1

LISTEN

to bidders and their concerns & **compare**.
Who knows all about?!



2

DON'T SHIFT RISK

or the shifted risk is
priced in – plus a
margin.



3

USE STANDARDS

lower costs,
faster results,
fewer errors.

DO

await problems - but make sure, **you** are not to be blamed!

QUESTIONS? LET'S TALK.

Right now – or at our booth at **Spoor 95**

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ADDITIONAL SLIDES

WHAT EUR 10 REALLY COSTS

cost example for EUR 10	average external total costs per				
	%-ual costs	fixed costs	costs if returned	return quota	total
Direct debits	- €	0,08 €	6,00 €	2,2%	0,21 €
PayPal (standard)	0,25 €	0,39 €	25,00 €	0,3%	0,71 €
Bank cards, mainly consumer	0,08 €	0,20 €	25,00 €	0,3%	0,36 €
SEPA transfers	- €	0,08 €	0,08 €	0,001%	0,08 €
Fuel cards	0,15 €	- €	- €	- €	0,15 €

R-Transactions in Sepa Direct Debits often do not refer to the original transaction – making reconciliation more difficult