

## MSI Solution Key Differentiators



- Operations ease - **Elimination of top-up infrastructure**
- Efficient Risk Management System: Risk Parameters are authorized online, including mitigate the risk of bad debt
- Powerful Data Analytics tool - To recover missing transaction, to reduce revenue leakage
- Speed - A fast and accurate System
- Holistic - **Completely parameterized for all System participants**
- Security at its pinnacle - Our System is ready to connect to Acquiring Bank and **compliant to Banking Standard**
- Scalable - Able to handle future increase in transaction Capacity (**up to 10 times**) with minimum hardware changes
- Highly Compatible - **Different Protocols** can be connected to our System
- Flexibility - Hassle free approach to add new payment **media** to the System
- User friendly which **does not require special skill**

## Targeted Segments



## Testimonials

Mr. Reginald R Reyes  
CTO,  
AF Payment Inc.  
Philippines

Dr. Chaisak Srisethanil  
Project Engineering Director  
Bangkok Mass Transit System  
Public Company Limited,  
Thailand

Anne Graham  
CEO,  
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# Account Based TICKETING

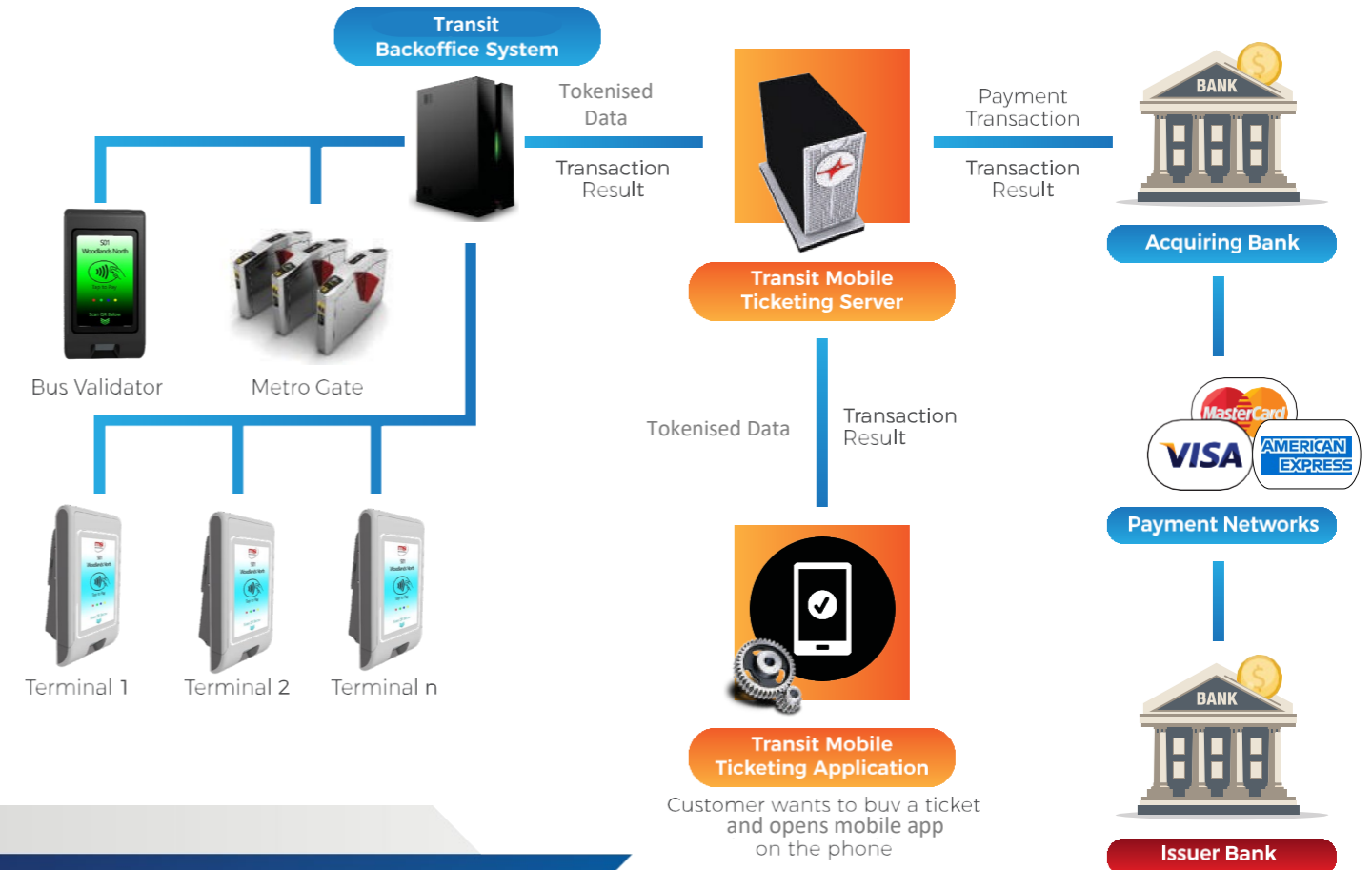
Provide Customers With Quality Support For The Automatic  
Fare Collection System With Cutting Edge Technology  
To Enhance The Life Of The End User.

# What is Account Based Ticketing?

**Account Based Ticketing (ABT)** allows commuters to enjoy a seamless fare payment experience by touching their **contactless Credit/Debit cards** and **NFC Phone** on the Metro or Bus fare readers, **without the need for top-ups**. Commuters will be charged for their public transport rides in their credit/debit card bill, similar to other credit/debit transactions made at retail merchants.



## High Level of ABT System Transit Ticketing



## About ABT System



## The Benefit of ABT



- Several different operational models available to adopt open payment systems. Most prevalent model is one where fares are stored, and calculated in a back office system. This fare calculation is executed after the trip has taken place. It enables fare capping and other incentive schemes to be applied, creating **more flexibility in the transit payments scheme**
- It accepts:
  - Open Loop Payment** including Credit/Debit cards, NFC-enabled mobile phones and ensures interoperability
  - The use of account based fare media like QR codes, etc. It is very convenience for using a Post-paid card, for example Credit Card, as commuters can **use now and pay later**

- It allows fare payment using agency-issued contactless smartcards, and potentially, **third-party-issued contactless media**
- It performs **journey matching, fare computation and deduction** against an account at backend system for trips made using the open loop and account based ticket
- System integrator (SI) will design and implement a back office account-based transaction processor that manages transit accounts, calculates fare payments based on **customised business rules, and processes all transactions** (e.g., sales and usage) as required

### Commuters

- ✓ More payment options - no need for a specific travel card
- ✓ No queuing for top-ups
- ✓ Easier to check travel history and expenditure
- ✓ Better self service - online travel claims and refund directly to bank account

### Public Transport Industry

- ✓ Flexibility and faster turnaround time for implementation of new fare policies
- ✓ Leaner and simplified infrastructure
- ✓ Easier system to manage and maintain
- ✓ Operational cost savings

### Payment Card Industry

- ✓ Transactions revenue can be increased
- ✓ Wider cardholder base
- ✓ Raise awareness of contactless feature on payment cards
- ✓ Prepare cardholders for mobile payments