

## 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,  
National Transport Authority  
Dublin

**Mr. Paul Murphy**  
Global Business Services  
Group Leader, IBM  
Dublin

MSI Global Private Limited is committed to provide customers with quality support for the automatic fare collection system with Cutting Edge Technology to enhance the life of the end user. For more information, please contact **Mr. Loo Chung Kern <chungkern\_LOO@msi-global.com.sg>** OR dial-in with your enquiries to **(65) 6875-3792**



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**1 Stop Solutions**  
For Transit and Non Transit  
Payment Solution



# Account Based TICKETING

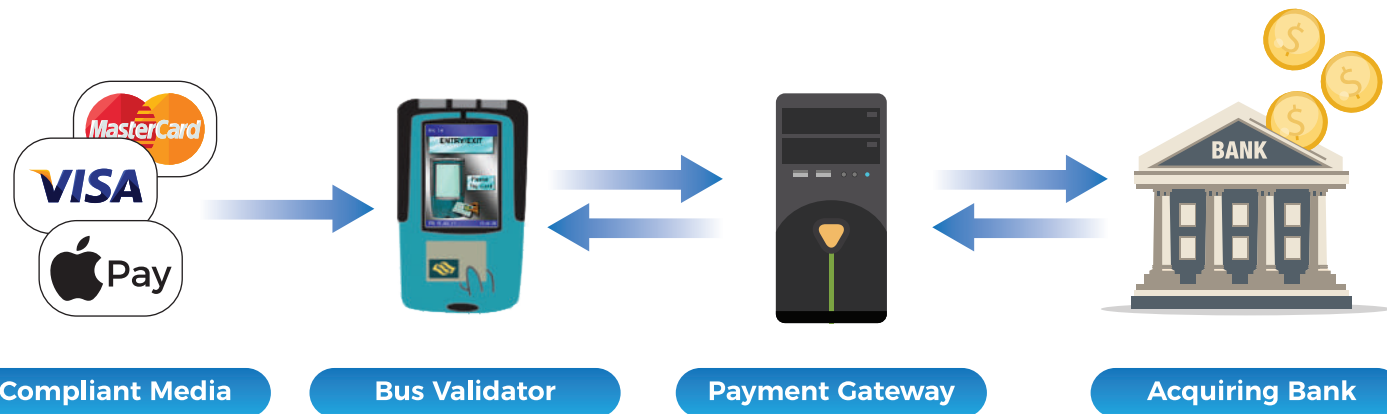
Provide Customers With Quality Support For The Automatic  
Fare Collection System With Cutting Edge Technology  
To Enhance The Life Of The End User.



# 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.

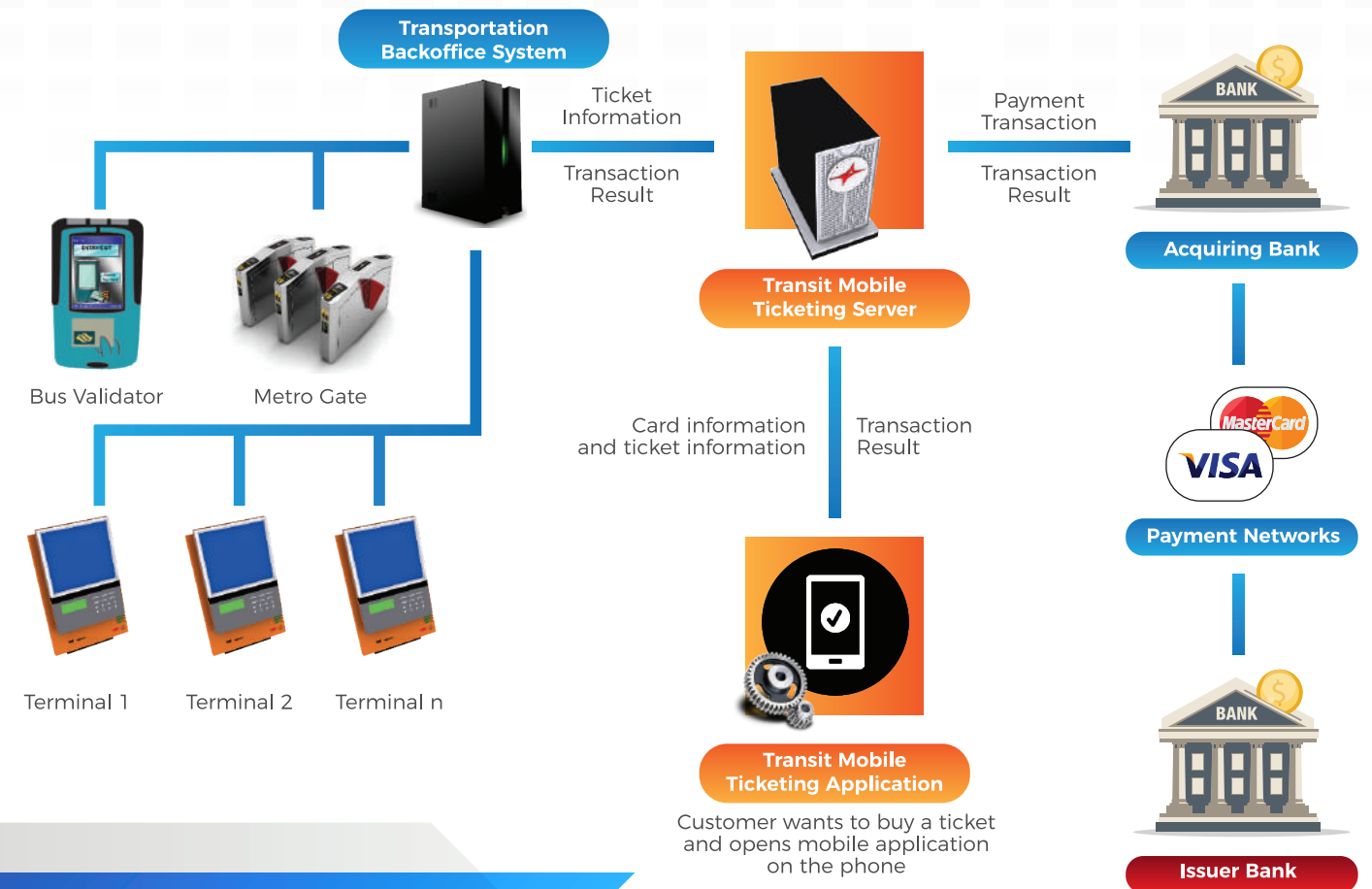
## About ABT System



- 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

## High Level of ABT System Transit Ticketing



## The Benefit of ABT



### 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