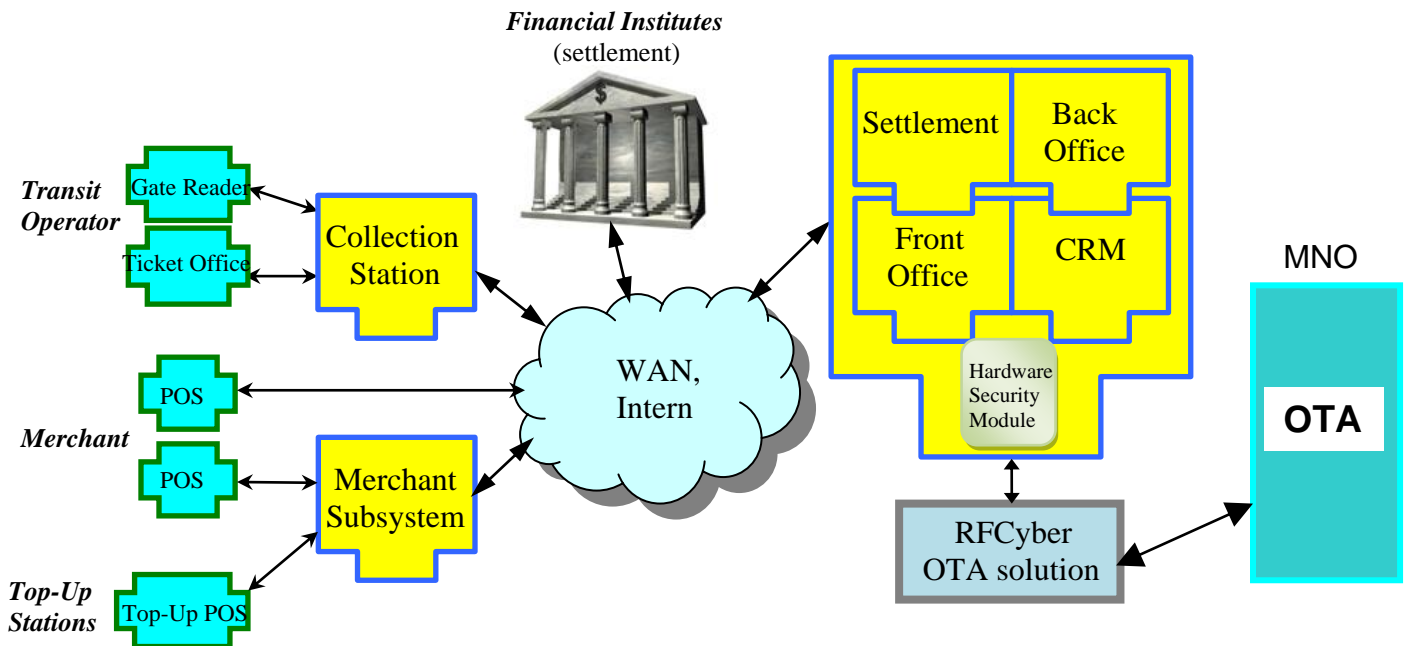




RF Cyber Micro Payment Ticketing Solution

RF Cyber Micro Payment Ticketing (MPT) is a fast, convenient, secure, and “one card for all” solution to issue electronic money (eMoney) for micro-payment. MPT can be used for ticketing in transit systems. It also can be integrated with various industries to allow cardholders to do payment for other transportation fares such as taxis, bus and railway, or for retail merchant purchases such as fast food and convenient stores. Besides, RF Cyber’s state-of-the-art secure mobile technologies allow MPT purses to be issued not only via conventional way to traditional cards but also via Over The Air (OTA) to mobile devices such as NFC cell phones and micro SD. These mobile purses can take advantages of the communication capability and interactive user interfaces of the devices to provide additional services such as OTA top-up, balance and history checking. To meet different business security needs, MPT purse can be issued using various popular smart card standards such as Mifare, DESFire and CPU card (e.g., JavaCard).



MPT Solution Components

Benefits and Features of MPT Solution

This feature rich solution provides a micro payment purse issuer with capabilities to securely and reliably issue, trace and settle eMoney. By decoupling the backend system from the front-end modules with open standards, the solution enables the eMoney issuer to easily work with POS providers and RFID reader providers to support transit operators, land-based merchants and web merchants to accept eMoney. By building both B2B and B2C concepts into the system, it is a win-win solution such that various merchants and cardholders can efficiently interact with the eMoney issuer. Moreover,



interfacing with financial operators is also supported to clear settlement in a timely fashion. If optional RFCyber OTA capabilities are added to the solution, the issuer can work with Mobile Network Operator (MNO) to include mobile features in their offers. The productivity of the eMoney issuer is drastically increased as the solution streamlines the enterprise workflow and enhances the issuer's interaction with all involved parties.

Front Office Daily customer service tasks are streamlined by an easy to use web based card life cycle management module. The features include personalized card issuance, card sales, lost card reporting, card return and exchange tracking, and transaction archives retrieval. As part of the solution, a desktop tool is also included for fixing inconsistencies on cards.

Back Office The solution supports office operators' daily tasks and administrative staff's control functions. The daily tasks include return cards requests investigation, suspicious transactions investigation, transaction adjustment, and blacklist maintenance. The control tasks include Security and Authentication Module (SAM) card issuance and operator card issuance. The solution also includes a small batch issuance application.

Collection Station The major task is to consolidate gate transactions and batch them to backend for persistence and settlement. It also works with backend to download blacklist and configuration information such as fare structures to the gate readers.

Top-Up Supports Three types of card balance top-up method are supported: auto reload, web top-up, and real-time top-up. Auto reload is to automatically top-up cards that registered with a linked financial account when their balances fall below a certain amount. Web top-up allows cardholders to virtually request a top-up from a financial account via the internet and to physically load the eMoney later on at designated locations. Real-time top-up enables self-service kiosk or manned POS to perform instant top-up to cards.

Settlement The main features include batch transaction records validation, suspicious transaction records detection, daily settlement, monthly settlement, and yearly settlement. It can integrate with financial operators to clear settlement in a timely fashion.

Merchant Subsystem The friendly web interface allows merchants to access current and archived settlement reports, review transactions records and check daily settlement status. It also enables merchant headquarters to perform local settlement against its branches and to only report consolidated transactions to central backend.

Customer Relationship Management (CRM) Cardholders are empowered with a web CRM to manage their cards via internet. For each card, they can link a financial account, set up auto-reload, request for a web top-up, and check archived transactions.

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