



# SMART CITY SOLUTIONS

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MOBILE TRANSACTION SOLUTIONS

# SMARTEN-UP YOUR CITY

# MARGENTO SMART CITY SOLUTIONS

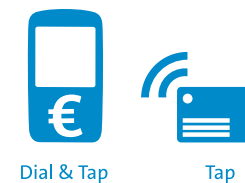
Successful cities must balance social, economic and environmental needs. They must transform from passive services administrators to proactive managers of their infrastructures, resulting in need for strong control of services and the urgency to deliver holistic, city-wide answers. This in turn will make cities more efficient, cleaner, friendlier and safer for their inhabitants and visitors.

For such cities, no matter the size, Margento provides quick, transparent, reliable and simplified cashless payment solutions. The benefit is to improve convenience, service experience and safety for their citizens and tourists. The Margento Smart City Solution present a lucrative opportunity to promote mass public transit, reduce congestion and pollution, manage transportation demand and enables fact-based decision making.

By providing citizens and tourists the convenient means to pay for all kinds of day to day services the city government makes everyday life easier for the people. The services included are: public transit, parking services, tourist attractions, merchants, restaurants, various points-of-interest, etc., all using one payment platform.

Margento Smart City Solutions is an innovative and feature-rich solution geared towards forward-looking cities, enabling fast, easy and step-by-step deployment of integrated cashless city payment system.

The Smart City System uses rechargeable stored value accounts safely stored on citizens' contactless cards or accessed by citizens' mobile phones in order to make electronic payments in geographically limited area of the city. City branded payment system becomes an accepted and widely used payment instrument, building the city's public image and generating new revenue.



The Smart City System supports the use of contactless city cards or mobile phones.

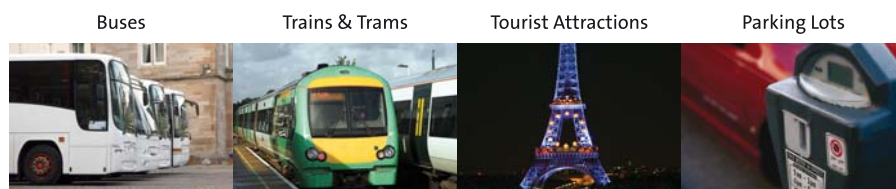
## CITY GETS

- Integral city-wide payment platform
- Tools for promoting and managing public transit
- More information for better decision making
- Improved public image and satisfaction

## CITIZENS & TOURISTS CAN

- Make city-wide payments using their mobile phones or city-cards
- Use public transit more conveniently and more often
- Live in and visit a better managed city
- Enjoy various benefits in different participating businesses, agencies and institutions around the city

PHASE 1



PHASE 2



# USER INTERACTIONS & QUICK FACTS

## CREATING THE ACCOUNT

Citizens and tourists can create their mobile phone city accounts and/or obtain their contactless city cards at:

- Self-service terminals
- Convenience shops
- Tourist information points
- Tourist attractions
- Internet (mobile phones only)
- All acceptance points equipped with Margento terminals

THERE ARE TWO BASIC TYPES OF TICKETS AVAILABLE:

**VALUE-BASED TICKETS**  
PREPAID PAY-AS-YOU-GO.

**TIME-BASED TICKETS**  
UNLIMITED SERVICE USAGE  
INSIDE SPECIFIC TIMEFRAME.

## USAGE & CONTROL

Citizens and tourists can use their mobile phones or city cards to pay at:

- Public transit services
- Tourist attractions
- Parking services
- Shops and bars
- Accommodation facilities
- Vending machines

On-board control of public transit tickets validity:

On-the-spot ticket validation is performed by conductor or fare inspector using Margento mPOS terminal.

MARGENTO SUPPORTS TWO TYPES OF CITY CARDS:

**PERSONALIZED** — SUITABLE FOR PERSON-STATUS DEPENDANT DISCOUNTS (STUDENTS, SENIORS ..., PROVIDING BETTER FRAUD MANAGEMENT, EASIER RESOLUTIONS OF LOST OR STOLEN PHONE/CARD).

**ANONYMOUS** — SUITABLE FOR TOURISTS AND PREPAID PAY-AS-YOU-GO.

## CHECKING THE BALANCE

Citizens and tourists can check the balance of their mobile city accounts at:

- Self-service kiosks
- In-vehicle vPOS terminals
- All acceptance points equipped with mPOS terminals
- Internet portal

Citizens and tourists can check the balance of their contactless city card accounts at:

- Self-service terminals
- In-vehicle vPOS terminals
- All acceptance points equipped with mPOS terminals

**MARGENTO PREPARES DETAILED ACTIONABLE PLAN** THAT TAKES THE CITY FROM FIRST INTEREST IN THE SMART CITY SYSTEM THROUGH LEGAL, ORGANIZATIONAL AND FINANCIAL ISSUES RIGHT TO THE SUCCESSFUL SMART CITY IMPLEMENTATION AND DEPLOYMENT.

## RECHARGING THE ACCOUNT

Citizens and tourists can recharge their mobile phone city accounts or contactless city cards at:

- Self-service terminals
- All acceptance points equipped with mPOS terminals

When obtaining or adding value/recharging their mobile phone city accounts or contactless city cards citizens and tourists can pay by:

- Cash
- Credit cards
- Debit cards

CITIZENS AND TOURISTS CAN USE THEIR:

 **CONTACTLESS CITY CARDS**  
(TAP)

 **MOBILE PHONES**  
(DIAL & TAP)

### THE MOBILE PHONE ADVANTAGES

- NO PRODUCTION AND LOGISTICS COST
- WORKS WITH EVERY PHONE FROM DAY ONE
- NO PHONE CHANGES OR UPGRADES NECESSARY
- CONVENIENT & EASY TO USE

## TERMINATING THE ACCOUNT

In case the mobile phone gets lost or stolen:

Users can block the account with simple phone call, terminating their phone number with the city account, and transfer the account balance to new account. No value is stored on mobile phone, hence no money is lost.

In case the contactless city card gets lost or stolen:

The owner is not refunded – just like loosing cash.

In case the account owner, particularly a tourist, will not use the account any more:

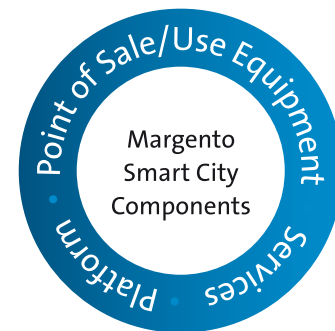
He/she can go to the designated bank/designated city point to get the account balance paid out in cash.

**ALL BRANDING IS DONE ACCORDING TO THE CITY'S WISHES** — FROM CITY CARD AND INTERNET & MOBILE PORTALS DESIGN TO SELF SERVICE KIOSKS AND COLLATERALS DESIGN.

**THE CITY CAN CONFIGURE MANY ASPECTS OF SMART CITY SOLUTIONS**, MAKING IT FIT THE CITY'S REQUIREMENTS AND GOALS.


# THE SMART CITY COMPONENTS

Margento provides proven software, reliable point of sale/use equipment, know-how and extensive industry experience, delivering turnkey solutions to set-up and operate Smart City System.



## MARGENTO POINT OF SALE/USE EQUIPMENT

In order to provide friendly, seamless end user interactions at points of sale/use, and to enable secure, reliable information flow between point of sale/use and the Smart City Platform, Margento has developed a set of proprietary terminals, each type cleverly designed to fit its designated purpose:



**mPOS Terminals**


**Purpose**  
Margento mPOS mobile terminal is used for payment and account recharge operations as well as on-board tickets validity inspections.

**Features**

- Cashless payments and accounts recharge:
  - Contactless cards
  - Mobile phones
- On-board tickets inspections

**Locations**

- End-user POS/POU inside city domain
- Tourist information centers
- Tourist attractions
- Fare inspectors



**vPOS Ticket Validator**


**Purpose**  
Margento vPOS Ticket Validator is used for public transit on-board ticket validation and payment.

**Features**

- Cashless public transit ticketing:
  - Contactless cards
  - Mobile phones
- On-board tickets inspections support
- Tariff management support

**Locations**

- Inside public transit vehicles
- Bus
- Tram
- Train



**taPOS Terminal**

**Purpose**  
Margento taPOS Terminal serves as a contactless card reader / writer, while it also support payments via mobile phones. It is a part of self-service terminal, but it can also be used in many other applications, including parking solutions, various ticketing projects...

**Features**

- Contactless cards and mobile phones
- account value reading / writing
- account balance checking
- payments


**Locations**

- Self-service kiosks
- Parking meters and machines
- Ticketing kiosks

## MARGENTO SMART CITY PLATFORM

The central point of Smart City Solutions is the Margento Platform, used for:

- Customer Account Issuing Management (Mobile & Cards)
- Transactions Processing
- Stored Value Accounts Management
- Clearing & Settlement
- Merchants Management
- Public Transit Tariffs Management
- Reporting & Analyses
- Charge Aggregation, Refunds & Reversals
- Customer Support Tools



**Self-service Kiosk**

**Purpose**  
Margento Self-Service Outdoor Payment Kiosk is a free-standing multipurpose & customizable terminal combining various Margento technologies and solutions, which can be chosen and customized to fit the Smart City requirements.

**Features**

- Contactless cards and mobile phones
- recharge
- account balance checking
- Time-based tickets purchasing
- Information & entertainment delivery service
- Advertising service

**Locations**


- Bus, tram, train stations
- Parking lots
- Venues – sport, entertainment, arts...
- Any frequently visited location

## MARGENTO SERVICES

At Margento we are dedicated to offering you extensive support and coverage of all parts of Margento Smart City System usage. This wide array of services ensures Margento solutions are tailored to your needs, so your employees know how to use them and where to turn for support or additional information for either solving some operational problems or getting comprehensive analyses done.

- Project management and development
- System integration
- Terminal management & logistics
- Employee training and education
- After Sale Support

Our relationship starts with getting to know you, your city, and your needs. It does not end after the sale – it grows in order to enable you to experience every feature and benefit Margento Smart City Solutions have to offer.



**Driver Terminal**

**Purpose**  
Driver terminal is a touch screen user interface placed in driver vicinity. It provides wide ranging functionalities to address the relevant needs of the transit operator's fare collection system.

**Features**

- driver authorization
- suitable tariff (and fare) parameter selection
  - distance based
  - zone based
- check-in / check-out concept.
- selection of number of tickets being paid for
- support for other on-board non-fare-collection applications:
  - messaging
  - location monitoring
  - public transit optimization

**Locations**

- In the vicinity to the bus, tram, train driver

# BENEFITS

## SMART CITY BENEFITS FOR CITIES

- Introduction of universal city-wide payment method
- New revenue source to fund various city development projects
- Improve public transit fare collection and eliminate free-rides
- Deliver better and friendlier city services
- Increase convenience and public image
- Enable public transport payment (bus/tram/taxi/train) to displace cash and ticket dispensing
- Build comprehensive data warehouse to improve information availability and future decision making
- Improved customer communication and marketing possibilities
- Promote bonus & loyalty programs to drive usage, acceptance and revenues
- Easily include additional acceptance points
- Flexible & focused with the ability to drive constant product/concept innovation

## SMART CITY BENEFITS FOR CITIZENS & TOURISTS

- Improved convenience and user experience – quick, transparent, reliable and simplified cashless payments
- Cheaper, easier and more convenient travel - no need to buy individual tickets for different transport systems or carry coins
- Ability to make low cost transactions on everyday items throughout the participating network of acceptance points
- Ability to use the payment instrument of their choice - mobile phone or city payment card
- Enhanced security
- Ability to access purchase / payment history
- Receiving discounts, promotions, bonus&loyalty programs rewards, etc.

FOR MORE INFORMATION

please visit:

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## ABOUT MARGENTO

Margento is an innovative global provider of powerful mobile transactions and payment solutions. Margento provides partners with proven and profitable mobile transaction programs. At the core of Margento solutions is Margento's ability to turn any mobile phone into easy-to-use, convenient, and secure payment and transaction instrument.

Margento enables all mobile phone users to instantly use their existing phones, without any phone upgrades, to purchase products, services, recharge their prepaid (airtime and other) accounts, pay utility and other bills, receive and use their loyalty bonuses, or purchase electronic gift vouchers for their family and friends.

Margento solutions and services have been successfully utilized by many prominent financial institutions, mobile operators, retailers, and other businesses worldwide.

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