

Sistema Multipass Ltd  
Floor 3, Bld 15  
27 Vyatskaya Street, Moscow, 127015  
Russian Federation

Tel: +7 (495) 150 3387  
E-mail: [info@s-multipass.com](mailto:info@s-multipass.com)  
[www.s-multipass.com](http://www.s-multipass.com)

**MULTIPASS**

**KEY FROM  
ALL DOORS**

# WHAT IS MULTIPASS?

MULTIPASS — a tool that enables the payment of public services. Today, it opens doors to public transport.

MULTIPASS will similarly open museums, parking, paid services in parks, bicycle rental points.

## NOW YOU NO LONGER NEED TO PURCHASE A TICKET FROM A TICKET OFFICE

### WHAT IS THE KEY AND HOW DOES IT WORK?

Keys — are 2D bar codes displayed on your smart phone screen, contactless cards and other gadgets, which MULTIPASS uses to obtain services.

### THE KEY CAN BE:



transport card

social concession card



contactless bank card



2D bar code, generated by MULTIPASS, displayed on your smart phone screen



NFC capable smart phone

### HOW IS MULTIPASS DIFFERENT TO OTHER PAYMENT SYSTEMS?

- does not require the issue of special cards or tickets
- does not store ticket information on the card
- may be implemented in parallel with existing systems
- is not tied to a particular public service
- reduces the cost of collecting and banking cash
- does not require an expensive, complex infrastructure
- integrates other payment systems
- is not a banking system so does not require a financial licence to operate

# HOW IS MULTIPASS USED?

1

REGISTRATION



Register for Service access

Register your Keys

Top up your account

2

RECEIVING A SERVICE



Tap the Key to the validator

Access service

3

SERVICE PAYMENT



Service cost calculated

Cost debited from Client account

Settlement with Service Operator

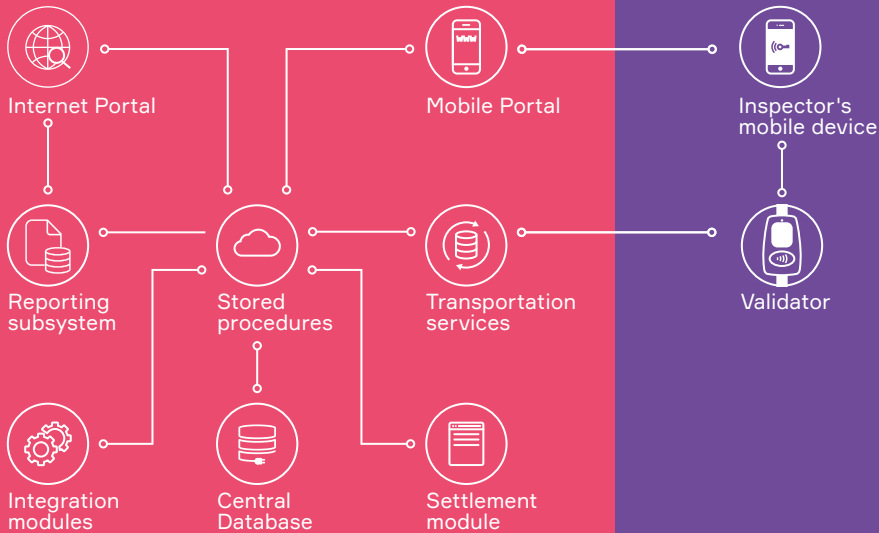
**MULTIPASS is not a banking organization. It does not store personal data or make bank payments and, therefore, does not need to undergo regular and expensive, certification procedures.**

- Automatically calculates the “best” price for the requested service and debits the cost from the Client’s account. The calculation is made based on current tariffs employed by the Service Operator
- Allows the Client, using the personal Client Portal, to review history of all operations on the Client account and create and print a ticket if required

## MULTIPASS USERS



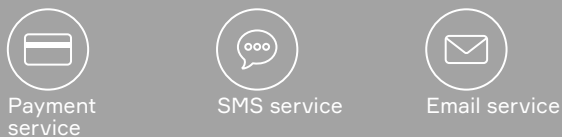
## MULTIPASS SERVICE



## SERVICE OPERATOR



## EXTERNAL SYSTEMS



# HOW DOES MULTIPASS WORK?

## CLIENT

- accesses MULTIPASS via the internet or a mobile app
- tops up account, using payment service, from a bank card or mobile phone account
- taps registered key to validator to receive required service

## SERVICE OPERATOR

- provides tariff and service points of access information to the Service
- installs validators at service access points (transport vehicles, metro stations)
- issues mobile inspection devices to inspectors
- controls use of and payment for services through Service Operator Portal

## BANK

- provides payment service
- holds Client's funds in escrow account
- transfers funds to Service Operators as instructed by MULTIPASS

## MULTIPASS

- Supports:
- Internet Portal: user web interface
  - Mobile Portal: interface for mobile apps
  - account management and Acceptance Lists
  - reporting and Big Data analysis
  - block chain principles
  - validator interaction and information exchange, including operational diagnostics
  - payment service interchange
  - interchange with external information systems (for example, transport scheduling and timetabling and ERP systems)

**Works in the "Cloud". Uses the main block chain principles. Does not require expenditure on expensive, complex infrastructure (central processing system, ticket and card issue, ticket offices, automatic ticket vending machines).**

# WHAT ARE THE BENEFITS OF MULTIPASS?

## FOR CITY ADMINISTRATION

- reduces expenditure on infrastructure servicing
- provides a unified platform for access to various public services
- abolishes cash payment
- ensures transparent settlement with transport and other service operators
- improves quality of client service

## FOR SERVICE OPERATORS

- abolishes cash payment
- reduces cash collection and banking costs
- reduces expenditure on infrastructure support for ticket sales
- reduces expenditure on ticket purchase, encoding, processing, distribution
- significantly reduces ticket fraud
- facilitates effective control: transaction monitoring, reporting by any MULTIPASS user

## FOR CLIENTS

- Facilitates:
- payment from a single account for various public services
  - account top up using any convenient method: bank card, bank transfer, mobile phone transfer, cash
  - seamless, intermodal transport service
  - the “best” price
  - the ability to use various keys to access a single account
    - family key
    - company key
    - group key (tourist, student)

## HOW TO JOIN AND ACCESS MULTIPASS IN YOUR CITY?

Service Operator needs to:

- sign an agreement to join MULTIPASS

- purchase or rent validators
- install validators in transport vehicles or other service points

You do not need to be a large organization which services a large city to join and access the MULTIPASS service.

MULTIPASS will work in a village just as easily as it does in a city, without the need to set up an expensive, complex infrastructure.

## WHO STANDS BEHIND MULTIPASS?

MULTIPASS has been developed by a group of Russian specialists, who since 1996 have developed and implemented many major infrastructure projects in automating public service

payments, including automatic fare collection systems for the Moscow Metro, Mosgortrans, Moscow Central Railway Ring. Today, these systems together process 15 million transactions per day.

Service MULTIPASS — is the result of the application of the successful experience of this group of specialists and new technology.