

PASS[®] Tourist Card



Issuer designs this card side. Adds, info, sponsors, etc...



PASS system offers a faster and easier way to make payments. It is a modern system for :

- Benefit cards,
- Tourist cards,
- Membership cards,
- e-vouchers,
- e-tickets and access control,
- Cashless payments

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PASS® Terminal

PASS® Terminal

The PASS® Terminal is a device for cards reading and writing, as well as a communication with an internet server.

Components

The following are PASS® Terminal components:

- Microcontroller
- Touch Screen
- RFID Reader/Writer
- Receipt Printer
- GPRS modem
- Ethernet connection
- USB connection
- Power supply charger

Wireless connection

The PASS® Terminal supports mobile network communication, in addition to a fix line internet connection.

Security

It support the highest level of decryption for information stored on the PASS® Card.

Microcontroller

Microcontroller unit has an ARM9 processor on 400Mh.

Screen

PASS® Terminal has a 3.5" Touch Screen



What is a *PASS*® Card concept?

PASS® Card Issuer

This is a company that has a control over a large target group. It joins the *PASS*® Card network and issues cards with its brand to members of the target group (card holders). The cards are supplied by *PASS* Systems company. Furthermore, the Issuer negotiates and signs discount contracts with *PASS*® Facilities. The Issuer guaranties that usage of the Facility by card holders will be paid. The *PASS*® Card Issuers can be:

- Large companies
- Government sectors
- Social groups agencies
- Tourist Agencies
- Large Clubs
- Merchant chains
- Universities



- Ticket booking agencies

The card holders can be:

- Company employees
- Tourists
- Club members
- Event participants
- Social groups
- Loyal customers
- Etc...

Once per month, the *PASS*® Partner collects money from its *PASS*® Card holders and pays to the *PASS*® facilities. A part of the price benefit for use of facilities goes to the *PASS*® Partner budget.

The first *PASS*® partner in Iran was Saipa com-

pany, which issued over 15,000 *PASS*® cards to its employees.

PASS® Infrastructure

It is a network of *PASS*® Terminals installed in various facilities and connected to a *PASS*® Servers via Internet.

PASS® Facilities

These are facilities that offer a special price and other benefits to a *PASS*® Card holder.

Facilities examples are:

- Swimming pools
- Entertainment centers
- Cinemas
- Sport Clubs
- Restaurants



- Gyms
- Hotels
- Stadiums
- Etc...

Each facility has one or more *PASS*® Terminals installed, as well as a contract for being a certified *PASS*® Facility.



PASS® Infras

PASS® Facilities:

- Swimming pools
- Entertainment centers
- Tennis courts
- Fitness centers
- Stadiums
- Arenas
- Restaurants
- Fast Food chains
- Hotel chains
- Parking
- Aqua Parks
- Cable Parks
- Musical Events
- Fairs-exhibition centers
- Tourist resorts
- Theme parks
- Museums and Zoos
- Etc...



Card Holder

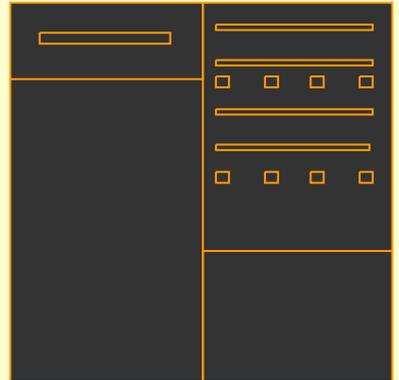
Partner



Swimming Pool



Gym



Web Server



Restaurant



Card



PASS® System

A core of the *PASS*® Infrastructure is a *PASS*® System. Reach features makes *PASS*® System applicable to a wide range of requirements.



System Entities

Some of the main entities are:

- Cards/Tickets
- Businesses/Partners
- Customers
- Facilities & Segments
- Terminals
- POS stations
- Events
- User Roles & Rights

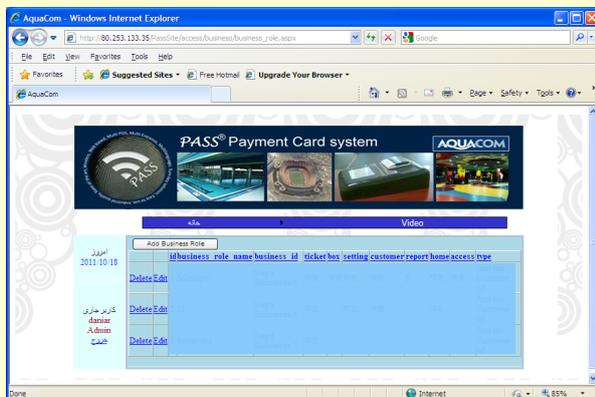
Extendable

The *PASS*® System can easily grow by adding a new facilities, businesses, segments, POS stations, etc...

Internet based

This is a modern fully internet based system, which takes advantages of the latest technologies.

Multilanguage



Holder

The *PASS*® supports a language localisation, and it is available in many of the most spoken lan-

guages.

Look & Feel customisation

The system supports and easy to change look and feel by selecting different themes.

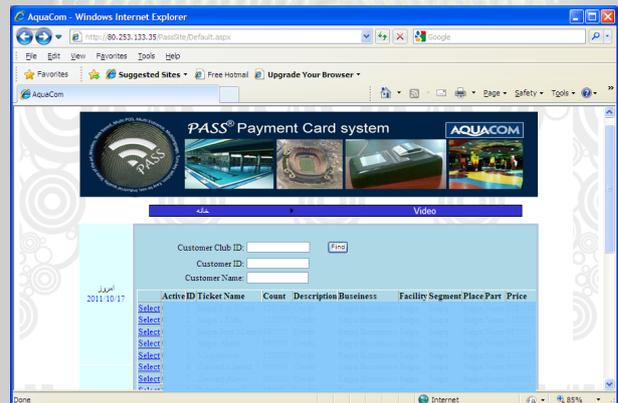
Cards/Tickets

The system supports the following card types:

- RFID
- Chip card
- Barcode
- Magnet strip card
- Fingerprint
- Eye-print
- Secret code
- Etc...

The tickets could be personalised or not.

Back Office



The *PASS*® System supports various financial and management tools and reports in the Back Office. These system features assist in the facility usage control, financial management, capacity management, transaction control, growth of the business and much more.

Web Site

On the *PASS*® Card web site Card Holders, Facility Managers and Business (Partner) managers can find all transactions information relevant to them. This is achieved by definition of different roles and access rights, so different users (like card holder, partner, facility manager, etc..) can only access parts of the system which are enabled to them.

First it was the smart phone, now it's the smart credit card! Visa payWave and MasterCard PayPass are increasing in popularity as merchants and customers desire faster transactions.

Of course, with every new technology there is a fear of the unknown. The Mozo team has researched this new way of purchasing to bring you the facts about Visa payWave and MasterCard PayPass credit cards. Here is the low-down:

How it works

If your MasterCard or Visa credit card is due to expire, and you're waiting for your new card to arrive, it's most likely going to include either the payWave or PayPass payment feature. These credit cards have an embedded near-field communication (NFC) chip, which can transmit your card's info wirelessly which allows you to "tap and go."

The contactless payment is enabled through a radio antenna embedded in the credit card, which sends radio frequencies to the terminal. Most new credit cards that come with the payWave or PayPass don't allow you to deactivate the feature but you can still make purchases with a signature or pin.

At the moment only some retailers offer payWave or PayPass, such as McDonald's, 7-11 and JB Hi-Fi. All the NFC chip credit cards we looked at have a maximum purchase limit of \$100 with payWave and PayPass. So it's perfect for those small groceries at the shop!

It's pretty simple to use, you just tap or hover your credit card above the terminal and the transaction is processed. You don't have to select savings, cheque or credit as the transaction will automatically be charged to your credit card. You'll know if the transaction has gone through by the illuminated light and a display message will appear across the screen confirming the sale has gone through.

Benefits

Using a payWave or PayPass credit card is a fast way to shop because you don't have to swipe or insert your credit card in a traditional POS terminal and there's no pin or signature required. There is also the added security of not having to hand over your credit card to the teller. Nothing is worse than leaving your credit card on the counter and coming back to find that it has vanished!

Another benefit is that you don't have to carry cash around with you. Gone are the days of fumbling around for change or holding up long queues as you sign for your morning coffee!

What about security?

Although you can make a contactless payment with up to 4cm reach, most credit card companies require you to tap your credit card for the transaction to go through, ensuring you don't pay for another person's sale. Even if you do accidentally tap your credit card twice on the terminal, you won't be charged because every transaction generates a unique authentication code which cannot be used again.

The wireless technology can be concerning because no pin or signature is needed for a sale to be processed. Not to fret - all NFC cards use the latest chip technology, which come with secure encryption (cryptographic key) technology to protect you from thieves who might try to 'scan' the wallet in your pocket.

There's not much stopping a thief from hitting up the shopping centre with purchases under \$100 at different outlets but as with other payment methods (e.g pin, signature), most credit cards provide a zero liability policy. This means that you will be covered for any unauthorised transactions, with 100% reimbursement. Some providers state that you must notify the institution immediately in order to get your money back.

Transaction fees

Although some payWave and PayPass credit cards have standard transaction fees, you won't be charged extra for using this method of payment.

Exclusions

Many payWave and PayPass credit cards have exclusions on usage. Usually cash advances and payment for traveller's cheques are not allowed. Also, you can't pay off a bill at the bank or post office using payWave or PayPass.

The future of smart credit cards

Smart credit cards are a new way of purchasing, and the number of Visa payWave and MasterCard PayPass credit cards are increasing. In the next few years most credit cards will have this payment option and NFC terminals will be rolled out in more and more retail outlets.