

Contents

Definition of Terms	2
The Objectives of the Document	2
Description of the Payment System	3
Payment System Integration, Inclusion Criteria and Submission of Application	3
Important Terms	3
The system integration date, integration charge and service fee payment terms	4
Obligations of the Parties	6
Representation and Warranties	6
Termination of Participation in the System	7
Communication between the Parties	7
Confidentiality	8
Complaints and Disputes	8
Application Form for System Integration	8
Payment System Integration Service Description	8

Definition of Terms

The System Operator/Bank/Settlement Agent - TBC Bank JSC;

System Rules – terms and conditions set out herein;

Account – A System Participant’s correspondent account with the Bank;

Payment Transaction – a Public Transport fare payment transaction, including settlement, carried out through the Payment System. Payment of fares using Payment Instruments will be implemented according to the Plan agreed in advance with the Bank.

Payment System / System – the Public Transport Fare Payment, Control and Management System that enables payment transaction data exchange and payment completion;

Legislation – The effective laws of Georgia and the subordinate normative acts and international agreements and treaties applicable under the normative acts of Georgia;

Third Party – any physical and/or legal person and/or organizational unit without legal personality under the law of Georgia or other countries, other than the System Operator and the Parties to the System;

Minimum Balance – funds in the System Participant’s bank account that can be used within the scope of and pursuant to this document and the agreement(s) made by and between the System Participant and the System Operator;

Payment Card – contactless VISA and MASTERCARD debit or credit cards issued by the System Participant and accepted in the international payment networks;

Sub-Contractor(s) – third party(ies) contracted by the System Operator to ensure the operation of the Payment System (based on relevant agreements made therewith);

Business Day – any day except any Saturday, Sunday and any official holiday under the Legislation;

International Payment Network - VISA and MASTERCARD payment systems;

Public Transport – a passenger transportation vehicle such as a bus/minibus operating on the territory of the municipality where the Payment System is operating;

Spot List – the System Operator’s list of payment cards that are prohibited for payment transactions hereunder;

Agreement – Any agreement and/or annex, as well as any amendment/addition thereto, made by and between the System Operator and the System Participant within their relationship envisaged hereunder;

System Participant – an entity integrated into the Payment System hereunder;

Travel Card – a card specifically designed/manufactured to facilitate the payment of municipal Public Transport fares in a particular region.

Payment Instrument/Solution – a bank card and a relevant e-wallet;

E-wallet - APPLE PAY and GOOGLE PAY, to which customers may add their bank card;

Settlement Agent – a legal person who provides the System Participant with a transaction account to facilitate settlement;

System Integration Application/Request – an application form to be completed by a party interested in joining the Payment System;

Interested Parties/Applicants – entities that are interested in becoming System Participants and have submitted the System Integration Application/Request to the System Operator;

Confidential Information – any nonpublic information regardless of its form (whether tangible or electronic) that contains any type of data and resource(s) (including technical and financial data, commercial terms, analytical materials, documents, agreements, internal guidelines, etc.) related to any Party and/or any person having business relations therewith, the disclosure of which may cause harm to the Party;

Personal Information – any information/data related to an identified or identifiable natural person. An identifiable person refers to a person who can be identified, directly or indirectly, in particular by reference to an identification number or to one or more factors specific to his physical, physiological, mental, economic, cultural or social identity;

National Currency – the national currency of Georgia;

BIN - Bank Identification Number – A special number assigned by the international payment system to an issuing bank to facilitate the identification of a payment card issuer;

BINR - Bank Identification Number Range – a package of numbers containing the issuing bank’s BIN, which the issuing bank assigns to particular groups of payment cards it has issued to facilitate the identification of the groups;

PAN - Primary Account Number – a unique number containing BIN and BINR and assigned to each bank card integrated in the international payment network to facilitate identification of a payment card.

The Objectives of the Document

The document sets out the rules, and terms and conditions to be followed and satisfied by the System Participants, whose Payment Instruments will be accepted on Public Transport for the payment of standard Public Transport fares via the Payment System, operated/serviced by the System Operator.

Customers will be able to use/ride Public Transport in return for paying the standard Public Transport fare with a payment card and/or an e-wallet issued by the System Participant.

If a municipality provides for free (zero-rated) transfers/consecutive rides on public transport within a limited period of time from the first validation, the Payment Instrument holder too will be entitled to zero-rate transfers when paying the Public Transport fare with the Payment Instrument issued by the System Participant.

Furthermore, to avoid any doubts, social cards and/or any discounts envisaged by law and/or special terms on Public Transport fares set for various categories of passengers do not apply to the payments of fares using the Payment Instruments, regardless of the source of the abovementioned discounts/special terms;

The payment of Public Transport fares under the Public Transport Payment System Service is only possible by means of the Payment Instruments issued by the Payment System Participant(s).

Description of the Payment System

The Payment System is a set of technological applications and rules to facilitate payment operations in national currency using payment card instruments.

The System Operator is TBC Bank JSC, which, at the same time, is a System Participant and may use subcontractor services in the management of the System.

The Settlement Agent for the Payment System is TBC Bank JSC. Therefore, the System Participants are required to have an account with the Settlement Agent in relevant currency;

The Payment System enables the payment of fares on the Public Transport subordinated to the Municipality which is the System Operator's customer.

The list below provides the names of municipalities participating in the Payment System Service and the respective validity periods:

- Kutaisi Municipality, through 1 September 2026;
- Telavi Municipality, through 14 November 2027;
- Gori Municipality, through 11 January 2026;
- Poti Municipality, through 31 December 2025;
- Borjomi Municipality, through 23 September 2027;
- Bakuriani Borough, through 23 September 2027;

Payment System Integration, Inclusion Criteria and Submission of Applications

A Payment System Participant can be:

- A commercial bank licensed by the National Bank of Georgia;
- A Payment service provider licensed by the National Bank of Georgia;

Those interested who accept all of the terms and conditions set by the Payment System Operator and meet all inclusion criteria are expected to send a completed System Integration Application/Request Form on the System Operator's email transport@tbcbank.com.ge from their official email address. The System Operator and the applicant will sign an agreement and the applicant will join the Payment System Service in the municipality indicated in its System Integration Application/Request.

If talks between the System Operator and the Applicant require the exchange of confidential information, the System Operator will provide the Applicant with a Non-Disclosure Agreement sample/draft within 5 (five) business days of receiving the Applicant's relevant request as envisaged in the Application form. If the Parties agree to the NDA terms and conditions, the System Operator will email the Applicant the technical protocol within 3 (three) business days of agreeing to the NDA.

Important Terms

Stop List

The System Participant shall manage the Stop List in the program database on a permanent basis.

The management of the Stop List refers to saving/storing/updating PAN card details in the Stop List in the program database. Once a payment card's PAN details are posted to the Stop List, the card (payment instrument) in question will be restricted in the Payment System until the PAN details are removed from the Stop List. When entering PAN card details into the application database, the System Participant shall not exceed the data volume limit envisaged in the System rules. The System Participant may add and/or remove from the Stop List PAN card details without exceeding the data volume limit envisaged in the System rules.

The System Participant may post to the program database an unlimited amount of PAN card entries included in the Stop List. If the System Participant posts to the database more than 2 000 000 (two million) PAN card entries included in the Stop List, it shall compensate the System Operator for the cost of each PAN card entry 2 000 000 by 0,01 (zero point zero one) GEL to be paid according to the terms set for the payment of the System integration charge;

The System Participant may add or remove PAN card entries to/from the Stop List without limitation. If the number of PAN card entries added or removed from the Stop List by the System Participant exceeds 200 000 (two hundred thousand), the System Participant shall compensate the System Operator for the cost of each PAN card entry above 2 000 000 by 0,01 (zero point zero one) GEL to be paid according to the terms set for the payment of the System integration charge. If the System Participant uses the System in different municipalities, records for all applicable municipalities will be added up for the purposes of the Stop List limits.

Minimum Balance

The System Participant shall keep the Minimum Balance in its account on a daily basis, throughout the entire period of its integration into the System, as well as for 30 (thirty) calendar days after its integration is cancelled. The amount of the Minimum Balance will depend on the total amount of fares paid during one calendar month (full or incomplete):

#	(Estimated) monthly fares (GEL)	Required Minimum Balance (GEL)
1	<15000	1500
2	>=15000<60000	6000
3	>=60000<150000	15000
4	>=150000<1500000	15000
5	>1500000	16500

If the System Participant uses the System in different municipalities, fares paid in all municipalities during one calendar month will be added up to establish the Minimum Balance.

If the Bank debits the System Participant's Minimum Balance, the System Participant shall refill it (top it up) to the required level within 1 (one) business day.

The system integration date, integration charge and service fee payment terms

The integration charge including the following:

- One-time integration payment amounting to **6 000 (six thousand)** GEL per municipality;
- The Payment System monthly service fee for each municipality is set according to the number of payment transactions, as shown in the table below:

Kutaisi Payment System Integration Fee								
Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	1,500	2,000	10,000	25,000	40,000	55,000	60,000

Gori Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	1,500	2,000	8,000	15,000	30,000	40,000	45,000

Poti Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	500	1,000	7,000	14,000	15,000	16,000	18,000	20,000

Telavi Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	500	1,000	5,000	9,000	10,000	12,000	14,000	16,000

Borjomi Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	5,000	7,000	8,000	9,000	10,000	11,000	12,000

Bakuriani Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	5,000	7,000	8,000	9,000	10,000	11,000	12,000

Mtskheta Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	5,000	7,000	8,000	9,000	10,000	11,000	12,000

Dmanisi Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	5,000	7,000	8,000	9,000	10,000	11,000	12,000

Bagdati Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	5,000	7,000	8,000	9,000	10,000	11,000	12,000

Akhaltshikhe Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	5,000	7,000	8,000	9,000	10,000	11,000	12,000

Kvareli Payment System Integration Fee

Number of transactions	<100	101-1,000	1,001-8,000	8,001-10,000	10,001-30,000	30,001-50,000	50,001-100,000	100,001<
Payment System monthly service fee (GEL)	1,000	5,000	7,000	8,000	9,000	10,000	11,000	12,000

Note: The System Operator offers to charge the total monthly service fee of 100 000 GEL only (tax-inclusive) if an applicant wishes to join the System in all municipalities where the System Operator runs the payment system.

Terms of Payment

The System Operator will ensure that the amount of fares corresponding to the daily number of card instrument transactions is drawn by direct debit from the System Participant's account (without the latter's further consent) each calendar day and paid to the corresponding Municipality.

The System participant shall keep in its Bank account an amount of money agreed in advanced between the System Participant and the System Operator, which must be no less than (an estimated) daily amount of transactions (fares) carried out by the System Participant's customers during one calendar day;

If the balance in the account is not sufficient or it is not possible to debit the account, the funds will be drawn from the Minimum Balance. If there are not sufficient funds in the account to cover the settlement for any given period, or it is impossible to draw the funds from the account, the System Operator may demand from the System Participant the payment of a penalty hereunder. Furthermore, if the System Participant fails to pay the System Operator the penalty hereunder within 30 days' additional notice, the System Operator may unilaterally suspend the service for the System Participant/terminate the agreement with the System Participant.

For settlement purposes, payment transaction details are reported to the System Participant on a daily basis, via email;

Obligations of the Parties

If the balance in the Minimum Balance Account is not sufficient to cover the total amount of fares on any given day and/or the Payment System Service Fee and/or the Minimum Balance, or if it is impossible to debit the account in question with the required amount, the System Operator is entitled to demand from the System Participant the payment of a one-time penalty equal to 1 (one) % of the amount debitable from the Minimum Balance and a daily penalty of 0.5 (zero point five) % of the outstanding amount/ the amount debitable from the Minimum Balance for each day (whether full or incomplete) past due until the liability is settled duly and completely.

The System Operator is entitled to require the **System Participant** to pay the damages due to the System Participant's breach of any of its liabilities, including, unequivocally, any third party liabilities whatsoever. Furthermore, in case of the System Participant's breach of any of its liabilities whatsoever, **the System Operator** is entitled to require the **System Participant** to pay a one-time penalty equal to 1 (one) % of the Minimum Balance and a daily penalty of 0.5 (zero point five) % of the Minimum Balance for each day (whether full or incomplete) past due until the liability is settled duly and completely.

The System Operator shall be released from the obligation to compensate for the damages/ pay the penalty if a Payment System malfunction/disruption occurs for a reason not related to the Operator and/or its Sub-Contractor (when applicable).

The payment of the penalty does not relieve the Parties of fulfilling their respective liabilities in a due manner and/or curing the breach and/or compensating for the damage/harm.

Representation and Warranties

The System Participant:

- Is a solvent entity without any ongoing insolvency (bankruptcy, rehabilitation) proceedings, winding up and/or any other circumstances that may interfere with due performance/fulfilment of terms and conditions;

- Is engaged in a business that complies with the requirements of all normative acts regulating environmental, healthcare, safety and labour issues and these requirements will be duly observed at each stage of contractual relations.
- Respects human rights and freedoms as absolute values and carries out its business activities by respecting these values. It does not violate the basic principles of the labour law during operation, does not encourage forced labour in any way and firmly denounces any kind of discrimination.
- Conducts its activities and business relations in good faith and lawfully, by observing high ethical standards; has zero tolerance for corruption, bribery, tax fraud, tax evasion and other offences and keeps the issues under permanent control;
- Shall forthwith delete and stop processing any personal data if it [the System Participant] accesses such data while participating in System service delivery;
- Will ensure due observance of the provisions/regulations of the international payment system and requirements set out in the rules of record-keeping, as well as adherence to the payment system procedures and fulfilment of the obligations set;
- Before entering into this Agreement and/or at any time during the validity term hereof, the System Participant, its shareholders, management or executive / supervisory body members, as well as the Client's beneficial owner(s) and/or the related/affiliated parties:
 - ✓ 2.1.7.1 are/will not be included in the list of the sanctioned persons (hereinafter the List of the Sanctioned Persons) by the United Nations (UN) and/or the European Union and/or the United Kingdom (United Kingdom of Great Britain and Northern Ireland) and/or the USA Office of Foreign Assets Control (OFAC), the State Department, the Ministry of Trade and/or Georgia and/or any other state and/or international organization (hereinafter jointly and individually referred to as the Authorized Person(s)), including for abetting terrorism and/or for any other actions identified by authorized persons from time to time.
 - ✓ 2.1.7.2 Are not/will not be residents of a state subjected to the Authorized Parties' embargo.
 - ✓ 2.1.7.3 Has not entered/ will not enter into any deal, will not finance and/or transfer any asset/property, whether directly or indirectly, including through third party mediation, with/to any person and/or association that is/will be included in the Sanction List or is a resident of a state subjected to the Authorized Parties' embargo.

Termination of Participation in the System

The System Participant may terminate their participation in the System unilaterally, as well as terminate any agreement made with the System Operator within the scope of the Payment System Service based on at least 30 calendar days' notice.

The System Operator may unilaterally terminate/limit the System Participant's access to the Payment System:

- If the System Participant breaches the mentioned rules and/or any provision of the Agreement and does not cure the breach within 2 (two) weeks of receiving a relevant notice / letter of warning from the System Operator;
- If the System Operator is deprived of operating rights for any reason whatsoever and/or terminates payment operations in the given municipality on its own initiative/in agreement with the Municipality, of which it shall send the System Participant a notification at least 5 (five) days in advance (unless the relationship/agreement described herein is terminated instantly);
- Forthwith upon the termination/revocation of the Payment System Service Agreement between the Municipality and the System Operator in any form and on any grounds whatsoever;
- Forthwith upon the commencement of liquidation proceedings against the System Participant;
- Forthwith upon the System Participant's breach of the warranties envisaged by the mentioned rules.

Communication between the Parties

The Parties shall officially communicate in writing. A notification can be delivered to either Party by hand (in person), by courier (including an international courier) or by post (including insured mail). To ensure speedy delivery and in view of the provisions provided below, a notification may be sent to either Party by email or other electronic means provided a hard copy of the notification can also be delivered to the receiving Party if the latter so requests, within a reasonable time following the receiving Party's request.

The System Operator will notify the System Participant of the pending scheduled system update (whether of the entire system or some of its components) at least 3 (three) calendar days before the update;

Payment system-related information exchange will be carried out on the System Operator's email address transport@tbcbank.com.ge

A notification shall be deemed delivered on the day it is received by the addressee, provided the addressee confirms the receipt (including by means of an electronic document, a receipt, or by any other relevant/applicable means, etc.). If the addressee does not confirm the receipt of the notification, it will be deemed duly sent and delivered on the day following the day on which it was sent.

A notification shall also be deemed received/delivered if it is returned to the sender due to incorrect address or if the addressee refuses or avoids to accept the notification and/or if the email address provided to the other Party is invalid;

A notification shall also be deemed received/delivered if send and delivered in any form and by any means envisaged by law.

Confidentiality

Unless otherwise envisaged in the Agreement, the Parties shall keep confidential any information they receive from the other Party during the term of the Agreement as well as after the completion of the contractual relations. Furthermore, The Parties undertake to process any information /data obtained within the scope of the Agreement exclusively for the purposes envisaged in the Payment System Rules.

If the operation of the System requires involvement of sub-contractors, the System Operator is authorized to transfer to the sub-contractors any information necessary for the System Participant's integration into the system and their further collaboration;

Complaints and Disputes

The Parties may make a complaint against each other in writing and/or orally. The respondent must fully or partially resolve the complain within 15 (fifteen) calendar days or provide the other Party with all relevant justifications in writing and/or orally within the same period of time.

This document and the related agreements have been composed and shall be construed based on the laws of Georgia. In case of a dispute, the Parties shall apply to the common courts of Georgia, which will consider the case in compliance with the laws of Georgia;

Application Form for System Integration

Application Form for System Integration		
1	Applicant's full name	
2	Applicant's legal status and form of registration with NBG	
3	Applicant's mailing address	
4	Applicant's ID number	
5	Name/Surname and personal ID of the Applicant's representative	
6	mobile phone number and email address of the Applicant's contact person	
7	Name of the municipality on whose public transport fare project the Applicant is willing to join the System	

Signature of the Applicant's Authorized Representative :-----

Date -----

Payment System Integration Service Description

This document describes the Payment System Integration Service that enables the Applicants/System Participants to manage the list of their payment instruments and synchronize the payment transactions carried out with their payment instruments within their own system. Technically, it is a SOAP Web Service. WSDL for the service is available on [here](#).

Error Processing

Errors are reported as standard SOAP fault messages containing elements that identify the source and cause of the error.

Security

Service communications are secured using TLS v1.2 protocol. Banks must use **the certificate generated by them and** signed by the transport company. This will guarantee network layer encryption that will protect against malicious activities such as snooping and man-in-the-middle attacks.

Document change history

Date	Person	Change
12/04 /2018	Aleksandre Nemsadze	addOrUpdateCardInList and removeCardFromList operations were modified and CardListChangeId is generated
31/01 /2018	Aleksandre Nemsadze	Card number format was changed due to additional security requirements.

Functions

addOrUpdateCardInList

The function is responsible for adding a card to the blacklist if StartTime and/or EndTime transer fails. The card will remain in the list until it is removed using removeCardFromList.

removeCardFromList

The function is responsible for removing a card from the blacklist.

Parameter	In /Out	Type	Description
ListId*	In	Long	სიის იდენტიფიკატორი, ამ სიის იდენტიფიკატორი წინასწარ იქნება შეთანხმებული სატრანსპორტო სისტემის ადმინისტრატორების მხრიდან კონკრეტულ ბანკთან.
Card*	In	String	ბარათის შესახებ ინფორმაცია, იხილეთ საბანკო ბარათის ფორმატი: საბანკო ბარათის ნომრის ფორმატი
StartTime	In	Date time	სიაში შეტანის დრო, შესაძლოა საჭირო გახდეს ბარათის სიაში შეტანა კონკრეტული თარიღიდან. არ არის აუცილებელი რომ ამ ოპერაციის გამოძახება მოხდეს მყისიერად როდესაც ბანკი გადაწყვეტს რომ სიაში უნდა კონკრეტული ბარათის შეტანა
EndTime	In	Date time	სიაში შეტანა, კონკრეტულ დრომდე. ამ დროის გასვლის შემდეგ, ჩაითვლება რომ ბარათი აღარ არის სიაში.
AgentId*	In	Long	აგენტის იდენტიფიკატორი წინასწარ იქნება შეთანხმებული სატრანსპორტო სისტემის ადმინისტრატორების მხრიდან კონკრეტულ ბანკთან.
CardListChangeId	Out	Long	სიის ცვლილების იდენტიფიკატორი

Parameter	In /Out	Type	Description
ListId*	In	Long	სიის იდენტიფიკატორი, ამ სიის იდენტიფიკატორი წინასწარ იქნება შეთანხმებული სატრანსპორტო სისტემის ადმინისტრატორების მხრიდან კონკრეტულ ბანკთან.
Card*	In	String	ბარათის შესახებ ინფორმაცია, იხილეთ საბანკო ბარათის ფორმატი: საბანკო ბარათის ნომრის ფორმატი
AgentId*	In	Long	აგენტის იდენტიფიკატორი წინასწარ იქნება შეთანხმებული სატრანსპორტო სისტემის ადმინისტრატორების მხრიდან კონკრეტულ ბანკთან.
CardListChangeId	Out	Long	სიის ცვლილების იდენტიფიკატორი, თუ ბარათი სიაში ისედაც არ არსებობს, ამ შემთხვევაში დაბრუნდება 0

getCardInListsData

The function displays the card status – if it is included in any list, either at the moment or at any given time (at the time of any given transaction).

getCardInListsData ფუნქცია

ფუნქციის გამოყენებით შესაძლებელია ინახოს ბარათის მიმდინარე მდგომარეობა, ანუ არის თუ არა ის რომელიმე სიაში. მდგომარეობის ნახვა შესაძლებელია როგორც მიმდინარე მომენტისთვის, ასევე კონკრეტული ტრანზაქციის შესრულების მომენტში რა მდგომარეობა იყო.

Parameter	In / Out	Type	Description
Card*	In	String	ბარათის შესაბამის ინფორმაცია, იხილეთ საბანკო ბარათის ფორმატი: საბანკო ბარათის ნომრის ფორმატი
CardListChangeld	In	Long	სიის ცვლილების იდენტიფიკატორი, ეს იდენტიფიკატორი ბრუნდება ტრანზაქციების პარამეტრებში ერთ-ერთ პარამეტრად. შესაძლებელია ტრანზაქციის პარამეტრში დაბრუნებული მნიშვნელობის მიხედვით ინახოს, იმ მომენტის მდგომარეობით ბარათი სიაში იყო თუ არა. თუ ეს პარამეტრი არ გადმოიცემა დაბრუნდება მიმდინარე მდგომარეობა
AgentId*	In	Long	აგენტის იდენტიფიკატორი წინასწარ იქნება შეთანხმებული სატრანსპორტო სისტემის ადმინისტრატორების მხრიდან კონკრეტულ ბანკთან.
List<Card>	Output	List<CardList>	ოპერაცია აბრუნებს სიის სიას მოთხოვნილი პარამეტრების მიხედვით. თუ CardList ობიექტი დაბრუნდა, ესეიგი ბარათი შესაბამის სიაშია. ყურადღება მისაქცევია StartTime და EndTime პარამეტრები, შესაძლოა დაბრუნდეს მიმდინარე მდგომარეობა, მაგრამ იქიდან გამომდინარე რომ EndTime წარსულშია, იმას ნიშნავს რომ ლოგიკურად ბარათი აღარ არის სიაში.

getTransactions

The function allows synchronization of transactions using monotonically increasing UTIs (unique transaction identifiers). When the bank submits its last batch of processed transaction UTIs, the System will return a new aggregate. On calling the function, the system will respond with a new aggregate with a limited number of transactions. The bank's system must call the function on a permanent basis to ensure synchronization of a continuous flow of transactions. If no new transactions have been added since the last call, no new UTIs will be returned on the next call.

Parameter	In / Out	Type	Description
TransactionType*	In	String	ტრანზაქციის ტიპის კოდი, ეს კოდი წინასწარ უნდა იყოს შეთანხმებული სატრანსპორტო სისტემის ადმინისტრატორების მიერ ბანკთან.
LastProcessedTransactionId	In	Long	პარამეტრში უნდა გადმოიცეს ბანკის მიერ ბოლოს წაღებული ტრანზაქციებიდან მაქსიმალური TransactionId, სისტემა ამის შემდეგ დააბრუნებს ამ იდენტიფიკატორის შემდეგ ზრდადობით დასორტირებულ ტრანზაქციების მორიგ სიას. პირველ ჯერზე შესაძლებელია ამ პარამეტრის არ შევსება, ამ შემთხვევაში იგულისხმება რომ ბანკი პირველად მომართავს სისტემას და ყველაზე ძველი ტრანზაქციების სია დაუბრუნდება.
AgentId*	In	Long	აგენტის იდენტიფიკატორი წინასწარ იქნება შეთანხმებული სატრანსპორტო სისტემის ადმინისტრატორების მხრიდან კონკრეტულ ბანკთან.
List<Transaction>	Output	List<Transaction>	ტრანზაქციების სია

* ვარსკვლავი პარამეტრის სახელთან ნიშნავს რომ პარამეტრი აუცილებელია.

Types

CardList

Property	Type	Description
ListId	Long	სიის იდენტიფიკატორი. დასაინტეგრირებელი ბანკებისთვის მათთვის სპეციალურად შექმნილი ერთი ან რამოდენიმე სიის იდენტიფიკატორი მიეწოდება ბანკებს სისტემის ადმინისტრაციის მიერ.
StartTime	Date	სიაში ბარათის გააქტიურების დრო. ყენდება ბარათის სიაში რეგისტრაციის დროს. შეიძლება იყოს null.
EndTime	Date	სიაში ბარათის დეაქტივირების ამოღების დრო. ყენდება ბარათის სიაში რეგისტრაციის დროს. შეიძლება იყოს null.

Transaction

Property	Type	Description
TransactionId	Long	ტრანზაქციის უნიკალური იდენტიფიკატორი
TransactionTime	Date	ტრანზაქციის ჩატარების დრო
Amount	Long	ტრანზაქციის თანხა
Currency	String	ტრანზაქციის ვალუტის კოდი
TransactionRegistrationTime	Date	სატრანსპორტო კომპანიის სერვერზე ტრანზაქციის რეგისტრაციის დრო
PointOfSaleId	Long	ტრანზაქციის ჩატარების, გაყიდვის წერტილის იდენტიფიკატორი
List<TransactionParameter>	List< TransactionParameter >	ტრანზაქციის დამატებითი პარამეტრები ჩამონათვალი იხილეთ აქ

TransactionParameter

Property	Type	Description
Code	String	პარამეტრის კოდი
StringValue	String	სტრიქონული ტიპის პარამეტრის მნიშვნელობა
LongValue	Long	მთელი რიცხვის ტიპის პარამეტრის მნიშვნელობა
DecimalValue	Decimal	წილადი რიცხვის ტიპის პარამეტრის მნიშვნელობა
DateValue	Datetime	დროითი ტიპის პარამეტრის მნიშვნელობა
BooleanValue	Boolean	ლოგიკური ტიპის პარამეტრის მნიშვნელობა

Additional Information

Payment Card Number (PAN code) Pattern

The banks and the system exchange hashed PANs. The example below illustrates a regular expression that corresponds to the PAN pattern required for exchange:

PAN: 4315704009288597

PAN-based card number: 21|431570|97|4B05F3F189AD5AAD44171457F7A94B7A

Where:

21 – payment card constant (**major industry identifier**).

431570 – first 6 digits of the PAN code

97 – the last 2 digits of the PAN code

4B05F3F189AD5AAD44171457F7A94B7A –this hush is received from the full PAN using the following pseudocode:

*salt -> the transport system administrator will share this parameter in advance with all of the banks involved.