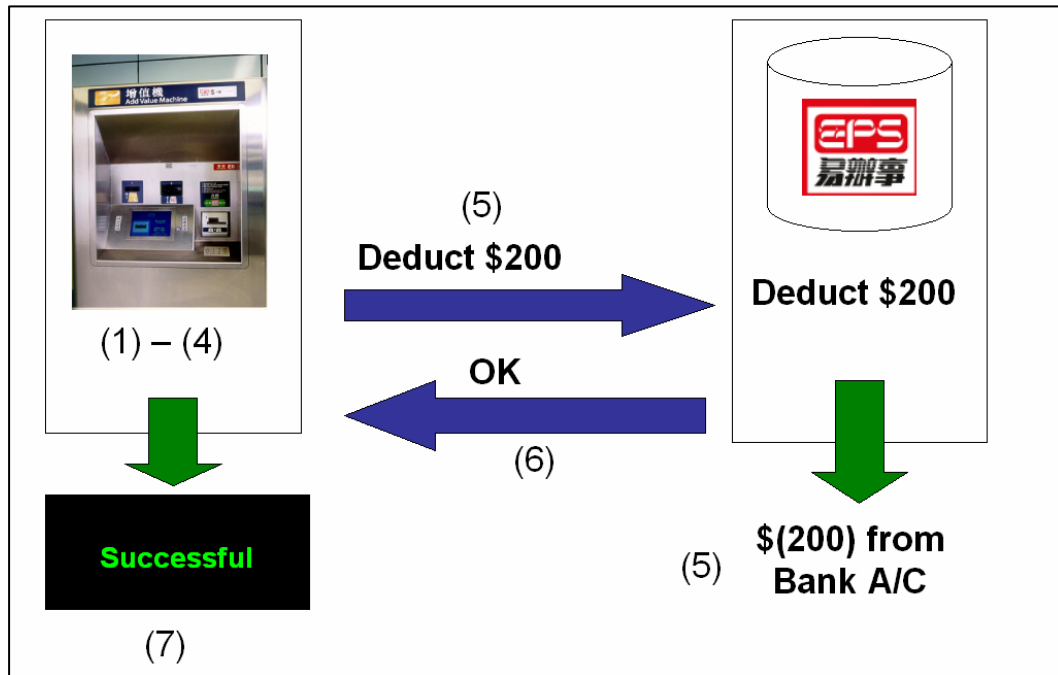




Octopus EPS Add-Value - Explanatory Diagrams

Scenario 1: Normal Transaction

Under normal circumstances when the EPS function is used at the add-value machines in MTR and KCRC stations, the following sequence will take place:



Step 1: The customer will insert the Octopus card

Step 2: They will then insert their Bank card

Step 3: They will then enter their PIN

Step 4: and they will finally select the add-value amount, for example \$200

Step 5: The add-value machine will then send a message to EPS and they will forward the request for funds to the relevant bank. If the bank approves the request, the money will then be deducted from the customer's bank account.

Step 6: When the amount has been deducted from the bank account, EPS will send a message to the add-value machine so that the selected amount of value can be added to the Octopus card.

Step 7: The transaction is then completed and the customer will retrieve their Octopus card.



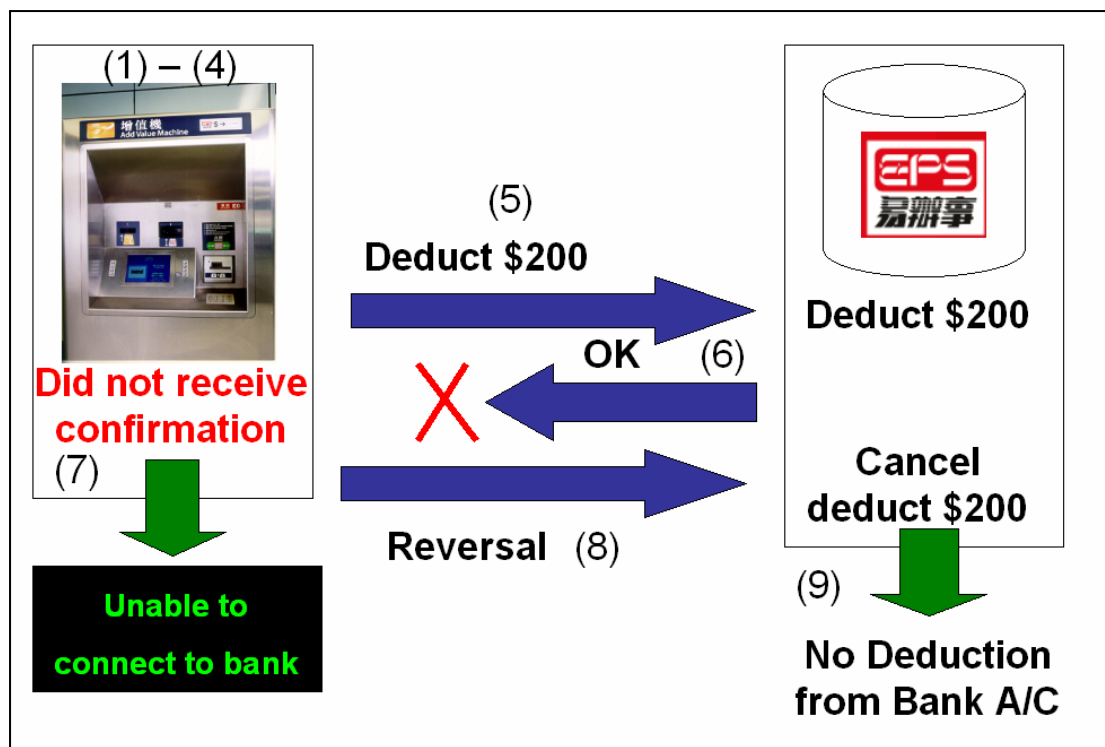
Scenario 2: Unable to Connect

In isolated cases after steps (1) to (5) are completed and the bank account is debited as normal, step (6), the confirmation message sent by EPS is *not* received by the add-value machine.

(7) If the add-value machine does not receive this confirmation message it knows there is an error. At that time, the monitor will show a message 'Unable to connect to bank' and this informs the customer that the transaction has failed and they should retrieve their Bank card.

(8) The add-value machine will send back a message to EPS to cancel the earlier deduction from the bank account.

(9) No money will have been deducted from the bank account in this scenario.





Scenario 3: Abnormal Scenario

After the steps (1) to (5) in Scenario 2 have taken place, what should happen if there is no confirmation message received by the add-value machine is that it will detect an error and send a message back to EPS to cancel the earlier deduction from the bank account.

(6) In this abnormal scenario, the add-value machine did not receive a confirmation. As a result, the customer sees the message “Unable to connect to bank” on the monitor. Obviously the customer then assumes that the deduction has failed, however:

(7) The EPS Host did not receive the message to cancel the earlier bank deduction, and therefore;

(8) in the case of the abnormal scenario, the money was in fact deducted from the bank account.

