

PRESTO Core Services

1. **Scheme Management** (management of the payment network, including policy/rule implementation, product configuration, transit agency integration)
 - a. Rule setting
 - b. Key management
 - c. Product certification
 - d. Change management governance
 - e. Scheme compliance
2. **Channel Management** (accountability for supporting fare media sales and fare product loading via Web, mail, contact centre and retail)
 - a. Metrolinx retail support
 - b. PRESTO channel management
3. **Reconciliation and Settlement Operations** (accountability for transaction reconciliation and settlement to payment and load agents and for all enabling central technology)
 - a. Revenue reconciliation and settlement
 - b. Financial reporting
 - c. Fraud detection and exceptions
 - d. Business intelligence data and tool access
4. **Fare Media Issuance** (issuance of PRESTO fare media to customers through a variety of channels and provision of customer services)
 - a. Card procurement
 - b. Direct card sales
 - c. Customer service
5. **Fare Product Implementation** (management of all fare products on PRESTO media including PRESTO e-purse and transit agency fare rules and fare products (transfers, passes, loyalty)
 - a. e-purse management
 - b. Float management