

# SMART CARD NEWS

October 2001  
Volume 10  
Number 10



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## Britain Resurrects National ID Card Plan

The British government has resurrected plans to issue national identity cards to UK citizens as part of a crackdown on terrorism following the September 11 terrorist attacks in Washington and New York. This time it is talking about making the cards compulsory, rather than voluntary.

Home Secretary David Blunkett said: "I am giving it a fairly high priority in terms of the discussions and the consideration behind the scenes. There are much broader issues about entitlement and citizenship and not merely security in terms of some form of identity card which we are looking at very seriously indeed."

The discussions are part of a raft of possible defences being considered in the war against terrorism.

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The British Home Secretary David Blunkett MP

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Smart Card News is published monthly by Smart Card News Ltd PO BOX 1383 Rottingdean Brighton East Sussex BN2 8WX England  
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Don't Forget!

Our Website containing daily News On-Line, and information about the full range of SCN services, can be found at the following address: [www.smartcard.co.uk](http://www.smartcard.co.uk)

## Smart Card Rise in US and Canada

Smart Card usage in the US and Canada increased 37% in 2000 over 1999, according to a survey from the Smart Card Alliance which announced the results at its Annual Meeting in McLean, Virginia, this month. The research involved the world's top 10 Smart Card manufacturers supplying the two markets.

Paul Beverly, Chairman of the Smart Card Alliance, said: "This research provides the first accurate data on our industry in the 21st century. We have now established a benchmark that will be particularly useful to every organisation considering a Smart Card program. The survey results clearly show the increased level of card issuance and adoption, and highlight the importance of implementing Smart Card programs at this time."

The study, conducted by KPMG's Information Risk Management practice, involved all major Smart Card manufacturers supplying the US and Canada, for the years of 1999 and 2000. The Alliance plans to report 2001 statistics in the first quarter of 2002.

The total number of Smart Cards manufactured for use within the US and Canada for 1999 was 20,775,000. In 2000, this number grew to 28,430,000 - an increase of 37%.

The fastest growing market segment between 1999 and 2000 was the financial market with a growth rate of 244%, reflecting the response of card associations, banks and American Express to consumer demand for expanded card services.

"These results will assist the Alliance and its membership in gauging market trends and adoption of Smart Cards, as well as provide a means of identifying opportunities to further accelerate the rates of growth," said Donna Farmer, CEO and President of the Alliance.

Nine vertical market segments were used to characterise growth rates by specific applications, including government, wireless/telephony, transit and parking, financial, and retail.

Areas that experienced significant microprocessor card growth rates between 1999-2000 include:

- Corporate Campus use - growth of 125%.
- Education Campus use - growth 116%
- Wireless use - growth 89%

Dan Cunningham, Chairman of the Alliance's Market Research Committee, said: "Numerous applications in the government and transit sectors are already established successes.

"Given the recent public interest in the security and privacy advantages of this technology, we fully expect public and commercial implementation of Smart Cards to rise."

### Website

 [www.smartcardalliance.org](http://www.smartcardalliance.org)

## Ask the Experts

**Q: How do I identify the event of card insertion in the reader? I am using an IC card that conforms to 7816-4 std and Windows APIs (SCard-Connect() etc.).**

A: You should use drivers for the card reader under PCSC or OCF, both of which have an isCard inserted function.

**Q: Would a "Smart Card"-type passport system be much more helpful in thwarting terrorists' movements around the globe than the paper system that is now in place? If so, why?**

A: Yes, the Smart Card is much more secure than a paper passport and is currently being used in Malaysia. It is also being investigated by the Dutch Government. The Smart Card is also capable of handling biometric data such as fingerprints.

**Q: What is the status of Smart Cards in the USA?**

A: In general, the US is behind on Smart Cards. However, both Visa and MasterCard are now producing Smart Cards for financial applications. Smart Cards are also beginning to be used for access control with the technology being produced by companies such as ActivCard: ([www.activcard.com](http://www.activcard.com)).

**Q: What are the main reasons I should convert to Smart Cards over magnetic swipe?**

A: The main reason to convert is when you want a higher level of security than that offered by a magnetic swipe card. The Smart Card can store much more data than a magnetic swipe (16kb vs. 1000bytes), and can also contain applications that can take an active role in the application.

**Q: What are the disadvantages of Smart Cards?**

A: The five main disadvantages are cost, communications speed (often only 9600 baud), development complexity, form factor (a plastic module as opposed to a card would be even more resilient) and patent issues.

## Casualty in War Against Terrorism

As the US continues its war against terror, the International Card Manufacturers Association (ICMA) has cancelled the 11th Annual Card Manufacturing EXPO 2001 that was scheduled to take place November 11-14, 2001 at the Athenaeum Inter-Continental Hotel, Athens, Greece.

ICMA says its decision to cancel the EXPO came "after careful consideration of the interests of the association and its members due to the current political climate."

ICMA considered several elements before coming to a decision, including reluctance by members to travel at this time, and also recognised that many travel limits have been imposed on employees of member companies. In addition, and as a result of these factors, ICMA believes that decreased attendance at the EXPO would greatly affect the investments made by the exhibitors as well as decrease the value of the event due to lack of industry representation.

"Cancelling the EXPO was not an easy decision, however, in light of recent events, ICMA supports its members' worldwide cautiousness," said Jeffrey E. Barnhart, executive director of ICMA. "ICMA is a strong association and we look forward to implementing a successful EXPO next year in Vancouver, Canada."

Traditionally the results of the Annual Card Manufacturing Global Market Survey - which reports on the number, types and markets of cards manufactured worldwide - are unveiled during the EXPO. Results of the Third Annual Card Manufacturing Global Market Survey are still scheduled to be announced, mid-November as planned, and judging of the Fifth Annual Élan Awards for Card Manufacturing Excellence will also take place mid-November.

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## Success of Impact Program

Infineon reports that its extensive cost reduction program, called Impact, has already initiated

numerous cost-saving measures. Within the next 12 months, Infineon plans to save over €1 billion through the program with the aim of gaining an overall improvement in the company's earnings position.

As previously announced, Infineon is planning to reduce the worldwide workforce by about 5,000 employees. By the end of 2001, the company says it will have shed approximately 2,400 jobs, of which about 1,900 are outside Germany and 500 inside Germany. Short-time work schedules will be introduced in the Regensburg and Munich (Perlach) plants as of October.

From a capital increase in July, Infineon received proceeds of €1.5 billion. In addition, the company received €700 million from the sale of its infrared business and its share in the joint venture with Osram.

Dr Ulrich Schumacher, President and CEO, commented: "Infineon has a healthy balance sheet, a significant positive net cash position and available credit lines of approximately €2 billion. We have no current need or plans for further financing activities."

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## New Members for ICMA

The International Card Manufacturers Association (ICMA) has added a further seven new members bringing the total to over 220.

Card manufacturing members: Cardsolutions GmbH (Switzerland), Oberthur Card Systems (UK), Perivallon (Greece) and Plasticard-Lochtech International (USA). Contributing members: Smart Card Forum Europe (Germany) and Smart Card Forum of India. Supplier member: Sony Chemicals Corporation of America.

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## New Prismera Smart Cards

SchlumbergerSema launched its new Prismera range of multi-application Smart Cards based on the Proton Prisma specifications at the Proton World Forum in Brussels.

Prismera has already been selected as one of the cards for the Ducato project, which will test e-purse interoperability based on CEPS in Belgium, France, The Netherlands and Spain. SchlumbergerSema has also supplied Prismera cards to Proton World for the technical tests that will precede the first pilot test of Proton Prisma cards by Nordea in Sweden.

Proton World is in the process of certifying the Prismera card, and SchlumbergerSema anticipates commercial availability in Q2 2002.

The first Prismera cards will use the Proton Prisma Embedded Profile (EP), in which the standard card applications are domestic e-purse, interoperable with CEPS e-purse, EMV Plus credit/debit, and PKI-based identification/authentication. The cards will also support static third-party-defined applications.

Armand Linkens, CEO of Proton World, said: "We see Proton Prisma as the next generation of Smart Card products, which will be far more diverse and will require great flexibility. To achieve our ambitious targets for Proton Prisma, we need to build strong partnerships with leading manufacturers such as SchlumbergerSema, to jointly leverage and answer the needs of issuers around the world."

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## Health Card Delay in China

StarBridge Global, a network, systems integration and Smart Card services provider with interests in China, has filed its July 2001 quarterly report with the US Securities & Exchange Commission.

David Turik, President and CEO, said: "As previously indicated in our June 2001 Update, the national review of the Anti-Epidemic and Sanitation stations (Health Stations) by the Chinese Ministry of Health has impacted on the Smart Card roll-out pro-

gram during the first half of the year and more significantly in the July quarter.

He added: "We anticipate that the review of the Health Stations will be finalised in the months of September and October 2001, at which time implementation of the Health Card Registration and Maintenance (HCRM) system and Smart Card roll-out will resume."

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## MasterCard Joins GlobalPlatform

MasterCard International has joined GlobalPlatform, the cross-industry organisation developing, managing and promoting a standardised framework for multi-application Smart Cards. The move brings GlobalPlatform's member total to 55.

MasterCard supports all major Smart Card environments and says it is interested in working with GlobalPlatform members and committees to broaden the scope of GlobalPlatform to support MULTOS (the multi-application Smart Card operating system) and add it to the existing GlobalPlatform support for JavaCard and Windows Powered Smart Cards.

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## ICE Terminal Success

Hypercom Corporation President and CEO Chris Alexander says that the company has shipped more than 300,000 of its Smart Card-based ICE terminals since volume production began two years ago "making it the most successful product launch in the history of the electronic payments industry."

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## ActivCard Acquires Authentic8

ActivCard has acquired Authentic8 International, a privately held, Australian company offering digital identity solutions for banks and service operators. It has purchased all outstanding shares and stock options of Authentic8 for US \$15 million in cash.

Yves Audebert, ActivCard's Vice Chairman, President, and COO, said: "We recognised the value of combining Authentic8's Internet Authentication Service (IAS) platform with ActivCard's digital identity solutions last year. In April, we elected to terminate the previous agreement to buy Authentic8 for cash and stock due to economic conditions. Now, with a restructured agreement, we believe we will be able to realise the potential of the combination of our companies at a more reasonable valuation."

## ST Announces New Chips

STMicroelectronics has announced three new products in its ST19 family of enhanced security, multi-application Smart Card microcontroller units.

The ST19XR34 with 96K bytes of ROM, 34K bytes of EEPROM and 4K bytes of RAM features a 1,088-bit modular arithmetic processor (MAP) for public key cryptography and an ISO 14443-B compliant RF interface for contactless operation.

The other two products are the ST19XS08, with 64K bytes of ROM and 8K bytes of EEPROM, and the ST19XS04, with 48K bytes of ROM and 4K bytes of EEPROM. Both carry 1.5K bytes of RAM.

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## ORGA Doubles Card Capacity

ORGA has doubled its Smart Card production capacity to 200 million cards a year with the opening of a new £20 million production facility in Flintbek, Germany.

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## Major Card Order for ID Data

ID Data has announced that Barclaycard has renewed its contract with the company for 4.5 million Smart Cards supplied with UKIS chips. This contract is worth £5 million and runs until June 2002. TTI Card Technology, a joint venture company of ID Data, will be fulfilling the order.

ID Data won the original contract and since then has installed a production platform that meets with all Visa and MasterCard requirements.

Peter Cox, CEO of both ID Data and TTI Card Technology, said: "This renewal by a major global client is extremely gratifying not only for ID Data, but also our business partners Toshiba and Toppan in Japan. The fact that we have not only satisfied the market leader in the European credit card business, but extended the relationship is a true endorsement of the company's plans and capabilities."

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## Upgrade \$3 Million Financing

Upgrade International Corp has received an additional \$2.5 million in funding from Antares 2 Pension Fund, managed by Fonditel EGFP, SA., and \$500,000 from a private European investor.

Daniel Bland, Upgrade's President and CEO said: "This financing will enable Upgrade and UltraCard to move forward in our efforts to commercialise the UltraCard and deliver many applications including an alternative solution to a central database model for a national ID card system.

"UltraCard once commercialised will allow for your entire encrypted biometrics identification system to be stored on the card, thereby eliminating the need to store and verify your personal ID from a government-controlled central database. Not only does this solve the 'Big Brother is watching' concern it also has the potential to drastically reduce the cost of building the database infrastructure."

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## US Army Orders 60,000 Readers

SchlumbergerSema has announced that Logicon has acquired nearly 60,000 of its advanced Reflex Smart Card readers for the US Army's implementation of the Department of Defense (DoD) Common Access Card (CAC) program. This new order complements the company's previous announcement that EDS purchased 600,000 of its Cyberflex Access Smart Cards for the overall DoD CAC program.

The US Army will utilise the Reflex 72 USB and Reflex 20 PCMCIA readers, which connect with desktop and portable PCs to authenticate Smart Cards used for secure network access.

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## Lifestream \$1.5m Revolving Credit

Lifestream Technologies, manufacturer of Smart Card-enabled healthcare diagnostic devices, has secured a \$1.5 million revolving line of credit from Washington Trust Bank.

The money will be used to support the sales, marketing and continued product development of its medical and health diagnostic products including its flagship product, the Lifestream Cholesterol Monitor - a personal hand-held testing device, with built-in Smart Card reader.

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## CIP ISign Identrus Compliant

Datakey has announced that CIP ISign, its Smart Card and signing interface software solution for the Identrus system, has gained the status of Identrus Compliant. Datakey CIP ISign Smart Card and software solution for workstations has been sponsored during its compliance testing by Wells Fargo which is deploying the Identrus system and is currently piloting CIP ISign within its own Identrus infrastructure.

### Website

✉ www.datakey.com

## Smart Cards in Pre-trial Centre

QI Systems, in a joint contract with TELUS Communications, has installed Smart Card payment terminals at the North Fraser Pre-trial Centre in Port Coquitlam BC, Canada.

Mesbah Taherzadeh, QI's President and CEO, said that its SmartKit payment terminals are installed in soda and snack machines at the Centre and have successfully replaced cash with electronic cash in the inmate dining and recreation areas.

The North Fraser Pre-trial Centre is operated by the BC Corrections Branch of the British Columbia Provincial Government.

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## ORGA €5m Saudi Order

ORGA Kartensysteme has won a €5 million order in Saudi Arabia to supply four personalisation systems to Riyadh-based Saudi Telecom Company STC. The bid was handled by the ORGA M.E.I.N.A. office in Dubai, United Arab Emirates.

The four HPPSs (High Performance Personalisation Systems) are for a long-standing customer of STC along with subsequent fulfilment.

The HPPS is ORGA's most powerful system for personalising all kinds of Smart Cards and offers all conventional personalisation methods (e.g. laser, embossing or thermal transfer printing) in any desired combination and from a single source.

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## Postilion Gives EMV Compliance

Mosaic Software has announced availability of its Postilion EMV (Europay/MasterCard/Visa) Gateway, a low-cost, fast track solution to EMV Smart Card compliance for both card issuers and transaction acquirers.

### Website

✉ www.mosaicsoftware.com

## Profit Warning from Gemplus

Gemplus, the world's biggest Smart Card manufacturer, has announced that it anticipates reduced net sales and net earnings for its third quarter ending September 30, 2001 when it reports actual third quarter financial results on 6 November. Reasons given for the reduction include soft demand for GSM SIM modules, customer requested project delays in its Financial Services Business and the unfavourable currency effects of a weakening US Dollar.

The company said that it now expects Q3 revenue to finish in the €225-235 million range, with operating profit to finish at a €30-37 million loss. Adjusted for the divestitures of Skidata and the Tags business which occurred during the third quarter, the revised third quarter guidance was for revenues of €259 million and an operating loss between 11 and €17 million.

The company said that there is no indication that GSM SIM module demand will improve much in the next quarter. As a result, Q4 is also going to be softer than expectations.

In addition, the economic slowdown in the US is creating a weaker US Dollar, which in turn is having an unfavourable impact on the company's revenue performance and operating profit. Much of the revenue that the company generates in Southeast Asia is dollar denominated. Gemplus currently estimates that the currency effect could contribute as much as an €8 million unfavourable impact to the operating profit, or a 40% shortfall.

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## Atmel CryptoMemory Family

Atmel Corporation has announced the availability of the industry's first low cost, high security memory devices with data encryption including both synchronous and asynchronous protocols. The AT88SCxxx C CryptoMemory family expands Atmel's range of secure products, filling the industry need for affordable secure devices for Smart Card and embedded applications.

The new products, with memory densities available today from 1Kb to 16Kb, allows a system integrator to switch memory density without changing appli-

cation software. CryptoMemory uses T=0 protocol the same protocol used in secure microprocessors as well as 2-wire protocol for fast data rate exchanges. As CryptoMemory does not require an operating system like a microprocessor, Atmel says it is faster to market, easier to program and allows file management within its zones.

Encryption ensures high security within a chip solution at a much lower system cost than microprocessor implementation, and is compliant to the ISO7816-3 standard. It is planned to include 64Kb to 256Kb products later this year. Larger densities are planned in 2002.

The cost of the CryptoMemory chip solution is so much lower than implementing a secure microprocessor, that Atmel says it is teaming with major card manufacturers to use CryptoMemory in many of their current microprocessor applications. These are applications where the microprocessor has been used mainly to provide the encryption/ decryption functions.

The high volume price of these new products, in module/package form, will range from \$.30 to \$.45 depending on memory density.

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## Five More Join Fargo Alliance

Fargo Electronics has announced that five more firms have joined the Fargo Technology Alliance (FTA), a global technology group promoting advanced Smart Card solutions. They are Cyberpro Technologies, Montreal; Datakey, Minneapolis, InterMarte Corporation, Thousand Oaks, California; Information Technology Consultants (ITC), Dhaka, Bangladesh, and Thales e-Security, Sunrise, Florida.

The FTA now unites 22 Smart Card solution providers with Fargo's international and domestic network of distribution partners.

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## Smart Card Docking Station



A new integrated docking station, coupled with a series of complete encoding options, now makes the Fargo Professional Series “the most advanced desktop solution for printing and encoding Smart Cards available in the marketplace,” according to Gary R Holland, President and Chief Executive Officer of Fargo Electronics. The station can incorporate: contact Smart Card encoding electronics (compliant with the ISO 7816 standard); contactless Smart Card encoding electronics (compliant with MIFARE/ISO 14443 standards); proximity card reader electronics (compliant with HID Prox Card specifications); magnetic stripe encoding, either ISO or JIS II standards; plus any (or all) combinations of the Smart Card and magnetic stripe types above.

“Incorporating the docking station and encoding electronics in the Professional Series card printer/encoders enables the end user to personalise each Smart Card in a single, seamless one-pass process,” said Holland.

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## Cubic GO for Interstate Ticketing

Cubic Transportation Systems has won \$15 million in contracts for a landmark project to link all bus operations in Virginia and Maryland to Washington DC’s Metrorail and parking facility SmarTrip Smart Card-based payment system. The SmarTrip system uses Cubic’s contactless GO CARD technology enabling commuters to pay for Metro train rides and Park-and-Ride facilities by simply placing their Smart Card near a reader.

Cubic recently helped WMATA implement another SmarTrip application, SmartBenefits, which allows

participating federal and private sector employees to receive transit benefits directly on their SmarTrip cards.

Designed and implemented by Cubic nearly three years ago, SmarTrip is the first contactless Smart Card introduced by a major mass transit system in the United States.

## San Francisco orders new equipment

The San Francisco Bay Area Rapid Transit District (BART) has asked Cubic Transportation Systems to replace fare collection equipment at the transit authority’s five extension stations with Cubic’s new advanced electronic ticketing system using a processing architecture compatible with Cubic’s Nextfare Solution Suite for advanced integrated ticketing.

“Cubic’s next-generation equipment is designed to support both magnetic ticketing, now in use by BART, and Smart Cards,” said Walter C Zable, President and Chief Executive Officer, Cubic Transportation Systems. “By going with our equipment, which includes Cubic’s Tri-Reader technology for integration across its fare collection system, BART is ‘future proofing’ its system to assure complete flexibility in any future Smart Card selection.”

The Cubic Tri-Reader processes multiple card technologies, including ISO 14443 Types A and B and the Cubic GO CARD (the contactless Smart Card) used in Chicago and Washington DC.

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## ValiCert and Unisys Team

ValiCert and Unisys have announced a joint solution designed to support the financial services sector as it moves from paper-based transactions to trusted online transactions. Their joint offering combines ValiCert e-Pay Secure, an industry-specific solution that features a suite of trust products and services, and Unisys e-@ction Payments Cartridge, a solution that supports all major international payment processes and sits on top of ValiCert e-Pay Secure.

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## National ID Card Plan

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Home Secretary David Blunkett also said he will not be rushed into making a “snap announcement” on cards or any other anti-terror measures, following concerns from opposition parties that rushed legislation may be counter-productive.

Previous Home Office plans have proposed a Smart Card able to store data, something even less likely to endear compulsory IDs to their critics.

Blunkett also addressed questions concerning the security of such cards, stating that improvements in biometric technology with electronic thumb or fingerprint technology or even iris-prints meant the threat of forgery would not make the system redundant. But he admitted the “balance” between the Human Rights Act and anti-terror provisions may need to change.

John Wadham, the Director of Liberty, a human rights organisation, said that Liberty remains fundamentally opposed to the introduction of a national ID card system in the UK. In a Press statement, he said that there is no evidence to suggest that introducing national ID cards will help the fight against terrorism.

“Sophisticated terrorist networks would not find it difficult to forge or steal the cards. Those who carry out terrorist attacks are often chosen because they are unknown to the police. Identifying those who carried out the attacks on New York and Washington before boarding planes would not have rung any alarm bells,” he said.

### ID Smart Card market in the US

A new market report from AsIs (Advanced Strategies for Integrated Solutions) released this month, focuses on the impact that the terrorist attacks in the US will make on the identification Smart Card market in the US.

The report says that the technology already exists to put in place a State or Federal ID card system. Such systems have been used extensively for some years in Europe where government mandates define many technology implementations. The United States has the benefit of entering the security Smart Card market at an advanced stage of the available technology, making use not only of simple ID systems, but of much more complex, multi-application Smart Cards that can, for example,

include biometric information.

AsIs forecasts the usage of Smart Cards in the US and identifies several imminent growth areas including government, healthcare, and education. Government ID card shipments are expected to exceed 350 million units through 2005, with a growth rate of 136% over the forecast period (2000 through 2005). In 2002 shipments of State and Federal Smart Card ID cards will exceed banking-related Smart Cards by almost 40 million units.

### Tightening airport security

In the US, a primary focus of security is at airports. This follows the hi-jacking of aircraft on September 11 when terrorists, for the price of a few air tickets, were able to use passenger aircraft as deadly weapons of mass destruction.

The US Federal Government’s recommendations for tightening US airport and airline security has been supported by the International Association of Professional Security Consultants (IAPSC), a non-profit international association of security experts dedicated to the security consulting profession.

Among its own recommendations, the IAPSC says that airport authorities, as well as the resident airlines, should consider issuing Smart Cards or enhanced forms of frequent flier identification cards to passengers and crew to be used as a means of identification upon arrival at the airport and as a means of processing at selected processing checkpoints.

It also recommends that biometric template/digital photo and encryption data be incorporated on the Smart Card.

### Fingerprint access at O’Hare Airport

Meanwhile, Chicago’s O’Hare International Airport has announced plans to upgrade its existing building access control system based on fingerprint-recognition technology from SecuGen Corporation.

Later this year, new Smart Card PINs verification readers will be installed at some 1,100 doors at both O’Hare and Midway airports. The readers will verify the airport’s 55,000 employees via a Smart Card and allow only those authorised to enter restricted airport areas such as jet ramps, baggage handling and other secure rooms.

Dan Riley, Vice President of Software Development at SecuGen, said: "Because fingerprint recognition technology relies on a characteristic unique to each individual that cannot be stolen or forgotten, it provides reliable advanced security that can effectively control accessibility throughout the airport."

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## SCA New Executive Board

The Smart Card Alliance has announced the election of its 2002 Executive Board of Directors. The seven member Executive Board will lead and direct Alliance activities for the year ahead.

Paul Beverly, Vice President for Smart Cards at SchlumbergerSEMA in North America, was elected Chairman. Other new members are: Vice-Chairman, Bill Randle, Executive Vice President of Huntington Bank; Technology Vice-Chair, Michael Weekes, Principal for Business Development for IBM's Global Smart Card Center of Competency; Treasurer, Bob Wilberger, Director of Smart Card Initiatives at Northrop Grumman Information Technology; Assistant Treasurer, Sandy Morris, Vice President of Member Development at MasterCard; Secretary, Kevin Gillick, Head of Corporate Marketing at DataCard; and Assistant Secretary, Gilles Lisimaque, Senior Vice President at Gemplus.

## Smartcash for Australians

Vision Australia launched an Australian first this year with a revolutionary new shopping card that gives customers cash back every month and traders a unique edge in the highly competitive retail market.

The programme has been running for the last five months on the Sunshine Coast, Queensland and already 600 local businesses have signed up. Vision Australia expects the number of businesses in the project to top 2000 by February next year.

The company has franchised the concept and has already sold the vast majority of Queensland areas and approximately a third of New South Wales. It says it expects the programme to be operational on a national basis within the next 6 to 9 months attracting up to 30,000 businesses across the country.

Smartcash is the first Australian product to use Smart Card technology for a cash back programme. The company is hopeful that other products and facilities will be available on the card in the coming year.

## Oberthur 'Black Box' for Identrus

Oberthur Card Systems is to provide an end-to-end 'Black Box for Identrus Members' conducting business on the Identrus global internet network. It has been designed to more than meet the defined requirements for secure electronic transactions in the B2B world, ensuring that the solution is easy-to-implement without any compromise in the technology specifications.

All components of Oberthur's Black Box for Identrus Members, comprising a Java Card, a (PC/SC) card reader and tailorable-client software, have been declared Identrus compliant.

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## Cholesterol Monitor at Drugstores

Lifestream Technologies has announced that its Smart Card-based home cholesterol monitor will be available at national drugstore chains Sav-on and Osco Drug. The easy-to-use, hand-held testing device will be available in more than 950 of the chain drug outlets.

The Albertson's-owned drugstore chains are the latest major accounts to place orders for the Lifestream Cholesterol Monitor in the last several months. In August the device became available at more than 2,800 Eckerd drugstores around the country, and last month Longs Drugs placed an order for its 300+ stores.

#### Contact

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## Hypercom Clarification Statement

Hypercom Corp., in a prepared statement, said that the forward sale of 500,000 shares of Hypercom stock by Paul Wallner in late September was made in his individual capacity, and that he is no longer directly affiliated with the company. Specifically, the company noted that Paul Wallner is not an officer, director or employee of Hypercom, although he is the brother of George Wallner, Chairman of the Board of Hypercom Corp. The company went on to say that no insider has sold stock in the company during the last 90 days.

Paul Wallner emphasised: "I left Hypercom's employ in December 1999 and left the Board of Directors in May of 2000, so I have not been directly involved with the company in any capacity for almost 18 months. I entered into last month's stock transaction as an individual stockholder to cover personal cash expenses."

Paul Wallner entered into a variable prepaid forward contract for 500,000 shares of Hypercom stock. Under the forward sale, he will be able to maintain ownership of the shares until settlement, and will share in any appreciation in Hypercom's stock price at the end of the contract term.

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## Datacard Backs Prisma Platform

Datacard Group is to support the Proton Prisma Smart Card platform in its multi-application Smart Card management system. The system, the Datacard Affina platform management architecture, also supports MULTOS and Open Platform (Java Card).

Proton Prisma is an architecture for multi-application Smart Card systems for applications including e-purse, credit/debit, e-ticketing and public key infrastructure (PKI) authentication.

"With the post-issuance Smart Card management capabilities of the Affina system, Proton e-purse issuers will have a wealth of new services they can offer their customers," said Martin Kearsley, Senior Vice President and Managing Director of Datacard's solutions division. "Card issuers will be able to make new applications instantly downloadable

via the Internet or other private networks at any time, opening new revenue streams, reducing time to market and strengthening customer loyalty."

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## Java Platform for \$1 Chips

OneEighty Software has launched ORIGIN-J, the first full Java platform for chips of \$1 or under, which will enable developers to design multi-function Smart Cards that are both cost effective and offer a high level of flexibility and performance.

ORIGIN-J has been developed on OneEighty's ORIGIN architecture which uses ultra-compact coding to reduce full Java applications down to a very small memory footprint. With ORIGIN-J, designers can continue to develop existing low resource, programmable processors at a price target of under \$1 and provide Java-enabled platforms for simple devices.

The company says that this new breed of Smart processors can be used for applications such as Smart Cards, in-car entertainment systems, domestic appliances, utility meters and consumer products. With multi-threading capability, the platform can undertake multiple tasks without running duplicate copies of the programme and ORIGIN-J also provides, for the first time, a memory management facility in Smart Cards which clears freed-up memory for reprogramming and use.

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## Oberthur Smart Visa Card Order

Oberthur Card Systems has received its first order for Smart Visa cards for Providian Financial Corporation which issued its one millionth Smart Visa card in June 2001 and is one of the first banks in the US to issue Smart Visa cards.

According to Visa projections there will be about seven million Smart Visa cards in circulation by the year's end among all of its current issuers in the US.

## ActivCard Gold for US Navy

ActivCard has announced that its ActivCard Gold version 2.0 Smart Card software has been selected for deployment by the Department of the Navy and the Navy's Space and Naval Warfare Systems Command (SPAWAR). ActivCard Gold v2.0 is closely integrated with the ActivCard Smart Card and digital identity provisioning and issuance solution deployed by the Defense Manpower Data Center (DMDC). This system is being used to issue Common Access Cards (CACs) to over 4 million Department of Defense (DoD) uniformed services personnel, civilian employees, and eligible contractors.

The DOD has employed ActivCard as one of its vendors for two distinct interoperable solutions for the CAC program - the Smart Card issuance software and the Smart Card usage software. The first, announced a year ago, delivered the Smart Card and digital identity provisioning and issuance system currently being used by the DMDC to issue CACs throughout the DoD. The second, now announced, is for the end user workstation software required by individual DoD components, such as the Navy, to use the card for increased security through digital identity, network login, digital signature, and employee information management.

### Website

 [www.activcard.com](http://www.activcard.com)


## Targeting UK Education Market

Smart Card provider Infineer is partnering with EMOS Information Systems to market and distribute Infineer's Smart Card solutions in the UK's further and higher education market.

Infineer claims to have captured 60% of the market for Smart Card cashless payments systems in secondary education in the UK with its ChipNet solution which includes prepayment for catering, vending and other functions. This success is expected to continue into the higher education market as university and college administrators become increasingly aware of the advantages of Smart Card technologies.

Peter Troward, Managing Director of EMOS Information Systems, said: "With Infineer's ChipNet system we will be able to offer the higher education market an excellent 'future proof' Smart Card system encompassing many applications."

### Website

 [www.infineer.com](http://www.infineer.com)

## Award for CardMan Dongle

OMNIKEY'S CardMan Dongle, described as the world's smallest Smart Card reader, has received the European IST award for groundbreaking products that represent the best of European innovation in information technology. CardMan Dongle is a portable, 6 cms mini Smart Card reader with a USB-plug at one end and an insertion for a SIM-plug-in Smart Card at the other end and enables digital signatures, personal identification and electronic payment in a convenient and secure way.

The European IST Prize is organised by the European Council of Applied Sciences and Engineering (Euro-CASE), with the sponsorship and support of the Information Society Technologies Programme of the European Commission.



### Contact

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## Rights for Gaming Technology

SSP Solutions has obtained worldwide rights to develop and distribute leading Internet lottery and gaming technology. SSP will add advanced, hardware-based security infrastructure and user-friendly Smart Card enrolment to interactive games developed by Gaming & Entertainment Technology (GET), an international gaming application software developer, delivering secure online gaming.



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## BASE 24 for Mauritius State Bank

ACI Worldwide has licensed its BASE24 e-payment processing software to the State Bank of Mauritius which will use it to authorise, route and switch both ATM and POS transactions and to meet processing requirements for EMV (Europay, MasterCard and Visa) Smart Card transactions.

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## UltraCard / Wynnewood Alliance

UltraCard, developer of a high storage capacity Smart Card has teamed with Wynnewood Technologies for data management support. As a prime contractor for the renovation of the Pentagon program for the US Government, Wynnewood Technologies will recommend use of the high capacity UltraCard as a solution for improved physical and virtual secure entry for the Pentagon. UltraCard will also use Wynnewood Technologies for the China ID card pilot program scheduled to begin in Q4 of this year.

Wendell K Harbour, President of Wynnewood Technologies, said: "We are pleased to be able to offer the very latest secure entry technology that is provided by the UltraCard as a part of the total Pentagon Renovation Program."

The China pilot program consists of 2 million UltraCards and 10,000 reader/writers that will be used for border entry and economic zone movement of foreign visitors throughout the Shanghai province. Upon successful completion of this pilot program, consideration will be given to a national implementation in China.

Wynnewood Technologies will provide the data requirements analysis, system programming, database development and documentation support.

## Humetrix v Gemplus Decision

Gemplus International has announced that the US Court of Appeals for the Ninth Circuit has issued an opinion in the Humetrix v. Gemplus appeal. The opinion affirms the judgment of the Federal District Court in San Diego against Gemplus in the amount of 15 million US dollars, with interest to be determined.

The judgment of the District Court arose from an action filed in February of 1996, based on alleged breach of contract and tortious interference with contract arising out of an alleged oral partnership to distribute Smart Cards to the US healthcare market.

Gemplus is analyzing the court's decision and is evaluating its alternatives for further proceedings.

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## Award for ID Card in Sweden

Posten (the Swedish Post) and SmartTrust have won the EEMA Award for Excellence in Secure Electronic Business and their success in developing and introducing secure electronic IDs in Sweden. They were selected as the "vendor and user partnership on a successful project that has resulted in a groundbreaking European e-business security solution offering significant practical benefit."



Building on SmartTrust solutions for generating and managing digital identities, Posten has delivered about 40,000 Smart Cards based on electronic ID cards to the Swedish market. Annual issuance is expected to increase to 150,000 cards as Posten makes electronic ID cards readily available to all Swedish citizens through their local post office.



Antti Vasara, CEO of SmartTrust, said: "The award acknowledges our leadership in providing the security framework and infrastructure to services such as the Swedish National Electronic Digital Identity."

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## Visa Security for m-Commerce

Visa International EU has announced the Mobile 3D Secure specification for the security of Internet payments made from mobile phones. Based on existing payment technologies, it was developed in conjunction with some 15 major industry players, including Ericsson, Motorola and Oracle Mobile.

The specification is part of Visa Authenticated Payment, a comprehensive e-commerce program designed to ensure secure online payment transactions. The Mobile 3D-Secure specifications (available from Visa at [mobile3d@visa.com](mailto:mobile3d@visa.com)) extends payment authentication initiatives into mobile commerce.

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## ATM-based Mobile Top-up

Nomad Software, provider of electronic payment solutions, and Bank Zachodni WBK, the fifth largest bank in Poland, are partnering to offer Polish cardholders the opportunity to top-up their mobile phones from any Bank Zachodni WBK ATM.

Customers will be given the choice on the menu screen to top-up their mobile phone credits, through the use of a payments card.

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## Nokia GSM Network for Delhi

Birla Tata AT&T, the fourth largest GSM operator for Delhi, and Nokia have signed an agreement for the delivery of GSM infrastructure and professional services. Nokia will become the complete systems supplier for Birla Tata AT&T's GSM 1800 network, including the GSM and GPRS core network, radio-access network, Intelligent Network (IN), Mobile Internet systems and value-added services.

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## Mobile Phone Emissions

As of next month mobile phone manufacturers will have to display the level of radiation emissions from their handsets. The mobile phone manufacturers forum says it is working to a deadline of March 2002 for all phones on sale to display their values.

In the UK, government ministers have already written to schools pointing out the possible dangers to children under the age of 16 of unrestricted use of mobile phones, but as yet there are no reliable figures to suggest what effects prolonged usage may have on the brain.

## SmartTrust and Toshiba Partner

Sonera SmartTrust has entered the Japanese market by partnering with Toshiba Corporation to deliver Toshiba USIM (Universal Subscriber Identity Module) cards and vendor-independent USIM management systems to mobile operators in the Japanese 3G market.

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## CDMA Development Group Trial

The CDMA Development Group (CDG), in collaboration with SchlumbergerSema, a provider of consulting integration services and products for Smart Card-based transactions, and Grupo Iusacell, S.A. de C.V., an independent telecommunications company in Mexico, have announced the first successful CDMA R-UIM trial in the Americas, utilising SchlumbergerSema's Simera Airflex Smart (SIM) Cards.

The trial is the first phase in Iusacell's plan to conduct full CDMA/GSM operability roaming trials with a GSM network operator.

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## Mobile Payment Pilot in Finland

Nokia, Nordea and Visa International have started a pilot in Finland to test and verify how electronic commerce can be conducted by using mobile phones in a project called Electronic Mobile Payment Services (EMPS).

Some 150 dual-chip mobile phones are being distributed to customers in the Helsinki metropolitan area. Customers can make purchases through their mobile phones and pay using a Nordea issued plug-in size chip card which resides on a special chip card reader inside the phone. Visa Electron transactions can be done by using this additional chip with WIM (Wireless Identity Module) application.

Involved in the pilot are two Finnish merchants, the Internet-based grocery store Ruoka.net, and the movie theatre Kinopalatsi.

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## Gemplus to use Philips' SmartXA

Gemplus is to use Philips Semiconductors' SmartXA 2nd generation Smart Card microcontroller as a basis for open operating systems (OS) projects. The Java Card will be used as a multi-application platform for the wireless communications market.

SmartXA 2nd generation was developed to power future developments in mobile communications and secure network access. The new 16-bit architecture has been optimised to support multiple applications, and with high levels of security and support for public key cryptography it also provides a secure platform for banking and government applications. It also features an enhanced memory configuration with up to 64K EEPROM, 208K ROM and 7K RAM, in 0.18µ technology. Security features include an on-chip hardware firewall which provides separation and integrity of data and applications, a 32-bit FameX public key cryptography coprocessor, a high-speed triple DES coprocessor and a true random number generator.

### Website

🌐 [www.semiconductors.philips.com](http://www.semiconductors.philips.com)

## paybox Mobile Payment for the UK

A new mobile payment system has been launched in the UK. Called paybox, it enables people to shop online securely or send and request money from friends using just their mobile phone. It operates like a direct debit card in the user's mobile phone and is compatible with any bank account, mobile phone and on any mobile network.

A year after its German launch in May 2000, there are over 260,000 registered paybox users and 5,000 retailers in Germany and the company has since expanded into Sweden, Austria and Spain. In the UK, paybox is accepted at over 30 web sites, including lycos.co.uk, mangoshop.com, World of Shopping, CD WOW! and Coral Eurobet.

When buying from a paybox-registered online retailer, the user enters their mobile telephone number into the retailer's existing payment system (ie. the online checkout) - which is integrated with paybox's system online - instead of their credit or debit card number. Within seconds, paybox calls the user's mobile phone to request a four-digit PIN to authorise the transaction.

Once authorised, paybox informs the retailer immediately, then debits the user's current bank account as with a normal direct debit payment. The user automatically receives a text message as a receipt of the purchase, and a further e-mail confirmation is also an option.

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✉ [info@paybox.co.uk](mailto:info@paybox.co.uk)

## Mobile Banking for Sweden

An 'always on' mobile banking programme is being piloted by Swedbank with Sybase subsidiary iAnywhere Solutions. Called Banken via Mobilt Internet, it will bring advanced transactional capabilities, including money transfers, bill payments and mutual fund trading to Swedbank's one million Internet banking customers.

The programme supports PocketPC, Symbian and Palm mobile platforms, as well as WAP-based mobile phones, GSM, GPRS and other IP-based networks such as wireless LAN.

## Fingerprints for Airline Ticketing

e-Smart Technologies, and its parent IVI Smart Technologies, have jointly announced a new range of airline ticketing and boarding security devices for the purchase and use of Internet e-tickets with the assurance of individual fingerprint identification.

The system provides airport security at check-in and again prior to boarding through the use of redundant fingerprint checks.

## VeriTouch to Integrate FingerLoc

VeriTouch is to integrate AuthenTec's FingerLoc AF-S2 sensor in new biometric portable devices. The VeriTouch PCMCIA Type II device will initially be optimised for use with Compaq Computer's iPAQ H-3600 Personal Digital Assistant as part of a joint venture deal between VeriTouch and Hyundai Information Technology.

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## Biometric Security for Ghana Bank

TSSI has installed a security system which combines fingerprint verification, access control and ID card management for the Bank of Ghana to monitor control entry to the high security areas of the bank's head office in Accra.

Called En Guard, it allows only certain staff members access to the restricted areas of the bank at defined times. Specific access rights, which doors they are allowed through and at what times, are set in the system.

## Datastrip Introduces DSVerify 2D

Datastrip has introduced DSVerify 2D, specifically designed to read two-dimensional bar codes, Smart Cards and optical character recognition (OCR-B) on identification documents such as passports, national ID programs and driver's licenses.

## Fingerprint to Replace PINs



*Fingerprint identification with Miotec's biometric PKI card and Precise Biometrics card reader*

Miotec, a supplier of Smart Card operating systems in Finland, has signed an agreement on marketing, sales and product development collaboration with Swedish Smart Card/fingerprint reader manufacturer Precise Biometrics. The agreement involves Miotec licensing the Precise Match-On-Card functionality, developed by Precise Biometrics, for its Public Key Infrastructure (PKI) products.

The Miotec Biometric PKI card features a chip in which a file is stored containing data about the user's fingerprint. When the card is used, the fingerprint template stored in the chip and the submitted fingerprint are compared within the card itself (Precise Match-On-Card) and replaces the need for entering a PIN or password for authentication.

"Biometrics are being pursued intensively in the global market, as it enables top-level security and ease of use," said Air Saapunki, Miotec's CTO.

"Combining PKI and biometrics on a Smart Card is an optimal solution for data security. In Miotec's products Flash chip technology and the modular structure of MioCOS card operating system enables fast product development; clients and partners benefit from rapid introduction of their products."

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## Thin-Client Smart Card Solutions

Wyse Technology has announced the first in a line of Wyse Winterm Local Smart Card Solutions, providing an added layer of security to an already secure thin client/server-based computing environment.



The Winterm Local Smart Card Add-on software and Smart Card Manager software are used in conjunction with Schlumberger Cyberflex Smart Cards, delivering better security than passwords alone can provide.

The solution is aimed at environments such as healthcare, banking and government, where information lock down is required and the security of information is vital.

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## ID and Attendance Tracking

Bartizan Data Systems, manufacturer of ID verification and electronic data collection systems, has customised its ID Detective product to help maintain security in office and apartment buildings and other enclosed environments.

ID Detective was first introduced in early 2001 to prevent the sale of age-restricted products such as tobacco, alcohol and lottery tickets to minors. By swiping or scanning state-issued ID cards and drivers' licenses, ID Detective reads information encoded on the card and then calculates and records the age of the card bearer.

The system consists of a terminal about the size of a standard telephone which captures data from drivers' licenses and other ID cards bearing a magnetic stripe, barcode or Smart Card chip and stores the information in internal memory or on diskette.

This data can also be transmitted to a computer network, the Internet or other connectivity options, such as a Palm handheld device.

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## SSP Alliance with CSC

SSP Solutions has announced an alliance with Contemporary Services Corporation (CSC), provider of crowd management, security and other guest services for major arenas, stadiums and other large scale domestic and international venues.

SSP will extend CSC's existing security controls by supplying and integrating SSP USA (Universal Secure Access) Smart Card solutions for authentication of employee identity and physical access.

CSC will incorporate SSP software and hardware, and in most cases biometrics, into its physical access application and will use the SSP USA Smart Cards for individual's access control and audit trail.

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## People on the Move

Thyron Technologies has appointed **Niels Andersen** as Chairman following the recent management buyout of the company.

First Data Europe has appointed **Marcus W Mosen** to the new position of Managing Director Germany with responsibility for card processing operations in Germany, based in Nuernberg, and promoting business growth in the German speaking market. Previously, he was Vice President for GZS Gesellschaft fuer Zahlungsstystem, the German card processor owned by the German banks.

CyberMark has announced that **Glenn Santmire** has accepted its offer to join as President and CEO. Previously he spent six years at Unisys Corporation where he served in senior management positions including President of its Worldwide Financial Service Group.

## Atmel AT90SC6432R in Production

Atmel Corporation has announced the production release of the AT90SC6432R, the first ROM-based product in its AT90SC family of AVR-based secure microcontrollers for Smart Cards.

The AT90SC6432R has 64K bytes of mask ROM, 32K bytes of EEPROM and 2K bytes of RAM. It is compliant with all the following mobile telecomms specifications ETSI GSM11.11, 11.13 and 3G TS 102 221 V3.0.0 (2000-09).

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## This Month's Collectors Corner

MELZER manufactures and supplies contact and contactless Smart Card production equipment. The company offers machines of the recently developed offline combi-machine MI-5000 (Milling and Chip Implanting) working from magazine to magazine and able to process up to 6,000 cards/hour. Machines for Smart Labels, Smart Tags and Smart Tickets were developed last year and have been successfully introduced in the market. All the finishing processes for completing the cards, are available as offline options: milling, chip implanting, hologram application, signature panel application, scratch-off panel application, cards counting and personalisation, visual card inspection, RFID inlay production, IC-control and encoding.

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## September's Collectors Corner

We wish to apologise to the British Racing Driving Club and Databac Group as information on their card was omitted from September's issue of the Collectors Corner. Sheena Stenning, whose project this is, was involved in a serious car accident in September and was unable to oversee the BRDC inclusion.

We wish to thank the British Racing Driving Club and Databac Group for all their help and cooperation in supplying the card.



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<http://www.smartcard.co.uk/products.html>

To order on line:

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Add to this unrivalled European expertise and consultancy, and the benefits are clear – first class products and enhanced customer relationships that will maximise the success of your business.

To find out how you could profit from partnering with First Data, call us on +44 (0)1268 296 590.



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