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ARM

www.arm.com

This is ARM's re-launched website which incorporates their new look. Browsers can now access a range of information - from corporate background documents and investor news to technical documentation and support - much more easily. Interactive ARM technology tutorials have also been added allowing visitors an introduction to the full range of ARM services. The website itself has a very user-friendly navigational system and is structured so that it reflects the company's focus on developers, key markets and on its Connected Community Project.

Navigation ■■■■□
Content ■■■□□
Appearance ■■■□□

On Track Innovation

www.otiglobal.com

On Track Innovation's website has a simple plain opening screen featuring an easy and user friendly navigational bar. It's graphical and written content is kept to a minimum throughout the site. However the actual information present is relevant and to the point about the company itself, their products and the technology they employ. In certain sections of the website the use of frames does mean that there occasionally is a need to continuously scroll down the page. One section that SCN found most useful and convenient was OTI's news section which has news stories dating back to 2000. The website is in full English with a German version available.

Navigation ■■■□□
Content ■■■□□
Appearance ■■□□□

Inside Contactless

www.insidefr.com

Inside Contactless' flash introduction to their site is very impressive and is worth taking the time to watch. The website itself also incorporates flash for its graphical content. The boldness of the companies adopted corporate colour - yellow - makes the site stand out. However with so much Flash being used the navigation can be a bit slow. One strong marketing tool this website employ's is a set of downloadable corporate wallpapers and short flash MX format videos of their products. A forthcoming addition to this site is a webstore that is currently under construction. Overall this site is highly informative and, the graphicals visually impressive. However they have adopted a bit of a flash over kill policy.

Navigation ■■□□□
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UK Biometric Smart Card Trials

A trial programme using Smart Cards to test facial, iris and fingerprint recognition of individuals is to be conduced by the UK Passport Service (UKPS). The move is seen as a forerunner for a national identity card scheme. The six-month trial, at various locations, will involve as many as 10,000 volunteers and the UKPS will work closely with the Home Office and the Drivers and Vehicles Licensing Agency. The biometric based Smart Card to be used in the trial, starting January 2004, will be supplied by SchlumbergerSema under a contract that was signed in November. The UKPS intends to begin issuing fully tested passports incorporating these Smart Cards, holding a facial biometric, around mid-2005. SchlumbergerSema are a supplier of IT consulting, systems integration, and network and infrastructure services to the energy industry, as well as to the public sector, telecommunications and finance markets.

SchlumbergerSema, as prime contractor, leads a consortium of technology vendors for this biometric trial which includes NEC, a provider of Internet, broadband network and enterprise business solutions , Identix, a provider of multi-biometric security technology and Iridian Technologies Inc, a company that commercialises software for iris recognition. While the survey research component of the project will be undertaken by Market & Opinion Research International (MORI), a market research company based in the United Kingdom.

SchlumbergerSema will design, build and maintain the pilot equipment and software. Building on its extensive experience in the security and biometrics arena, NEC will be supplying its Automated Fingerprint Identification System (AFIS), while Identix Inc will provide the fingerprint capture and facial matching technology. The iris recognition technology is supplied by Iridian Technologies Inc. The pilot will test iris pattern and fingerprint biometrics enrolement and verification. The pilot will also test collection and verification of a facial recognition biometric.

"We are delighted to be working with the UK Passport Service to test the use of biometrics through a simulation of the passport process" said Geoff Llewellyn, director, strategy and government relations for SchlumbergerSema. "We are looking forward to bringing together cutting edge technology to make this large-scale pilot a success." SchlumbergerSema participated in a small-scale demonstrator conducted last year at the London Passport Office, Knightsbridge Post Office and other locations.

In the most forthright statement yet on the introduction of national ID cards, UK Home Office Minister Beverley Hughes said: "Through identity cards the government is determined to put Britain at the forefront of international developments in the use of biometrics to protect our citizens from identity theft and to prevent abuse of our immigration system. We are building the foundations for a compulsory national identity card scheme, and are moving ahead with the development and testing of this cutting-edge technology." Sources close to SCN say that the UK Government is planning to also introduce identity cards on a phased basis from 2007-08.

Lead Story

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Increase in Smart Card Programs

MasterCard International reports a sharp rise in global demand for Smart Card services and says it is now working with its customers on more than 400 individual chip implementations around the world. This figure is more than double the number of projects active in the fourth quarter of 2002.

Smart Card activity has been particularly strong in the Asia/Pacific region, where the number of EMV Smart Cards has continued to double each year - to 14.5 million cards today. The same basic trend is seen in Latin America/Caribbean, South Asia and Middle East Africa and especially Europe, which continues to lead the world with more than 200 chip migration programs now underway. One of Master-Card's European customers, Crédit Mutuel Centre-Est Europe, will be the first bank in the world to issue M/Chip 4 on MULTOS in a countrywide roll-out starting early in 2004. M/Chip 4 on MULTOS is the first EMV payment application to receive EAL4+ certification, the highest Common Criteria certification accepted worldwide.

MasterCard PayPass

MasterCard International also announced initial results of its MasterCard PayPass contactless payment market trials taking place in Orlando, Florida and Dallas, Texas. More than 16,000 cardholders and more than 60 retail locations participated in the nine month Orlando trial. Results indicate that consumers find PayPass to be simple, quick and convenient. They also value the added security that they receive from retaining possession of their card while paying. Consumers also like the convenience of not carrying cash for everyday purchases and not having to go to the ATM as frequently.

Earlier this year, MasterCard began working with Nokia to incorporate PayPass into mobile phones. A Nokia trial currently taking place with retailers in the Dallas, Texas area allows consumers to tap or wave their phone to make payments simpler. Initial findings reinforce speed and convenience as top benefits. The average PayPass payment made using a mobile phone was six seconds faster than using a card, due to the reduction of "fumble time."

A recent MasterCard consumer payment survey showed that nearly half (49%) of consumers carry $20 or less in their wallet and that 86% reported they want to use cash less often than they currently do. "Technology has led consumers to expect more convenience in their everyday life and MasterCard's challenge is to enable the most convenient payments," said Art Kranzley, Chief e-Business Officer.

GlobalPlatform Specification

GlobalPlatform has announced the first release of its Key Management Systems (KMS). The new specification standardises the exchange and control of cryptographic keys between systems (which produce / interact with Smart Cards) and organisations.

ZKA Approval for Trintech

Trintech's OpenPay architecture as used in the Smart 5000 EMV-certified PINPad Terminal has been awarded ZKA (Zentraler Kreditausschuss) approval - the first approval of its kind for a PIN Pad device using a LINUX open standard operating system.

JCB Picks Gemplus for Cards

Gemplus International has been chosen by JCB, the largest card issuer in Japan, to supply it with multi-application EMV microprocessors equipped with JCB's EMV application, J/Smart. Japan currently issues more EMV cards than any other country except the UK. As part of its successful bid to supply Smart Cards for the next generation J/Smart, which is fully compliant with EMV 2000, Gemplus is to design a special microprocessor native (DDA/CDA Dynamic Data Authentication/Combined DDA) card. This solution is equipped with multiple applications developed by Gemplus which will enable JCB to offer EMV compliant applications with DDA/CDA functions and loyalty applications.

EMV Smart Loyalty Application

Welcome Real-time, a provider of Smart Card software, has announced that it has successfully integrated its XLS software with the new generation of EMV/DDA bank cards developed by Sagem. The new card will feature the common mask defined by Groupement des Cartes Bancaires (CB) in conformity with the international specifications for the issuance of EMV cards. Groupement des Cartes Bancaires CB is a collaboration of almost 200 credit establishments operating in France who have joined together to create an interbank payment and cash withdrawal system.

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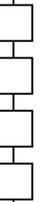
XLS can host other applications including loyalty programmes and electronic purse systems.

Abbey Completes EMV Testing

Financial services company Abbey National reports that it has completed rigorous testing for its Chip and PIN roll-out programme for all their debit customer base and Cahoot debit and credit card base. The EMV test tools used in this process were selected from Smart Card software solutions provider and business IT consultancy, Aconite.

First Data and ORGA Alliance

First Data Corp., a leader in electronic commerce and payment services, has joined forces with ORGA Kartensysteme to offer an end-to-end Smart Card production, personalisation and processing solution for card issuers in Europe, the Middle East and Africa (EMEA).

CB5.2 Certification for Axalto

Axalto, formerly Schlumberger Smart Cards & Terminals, has obtained CB5.2 certification from GIE CB for its MagIC 6100 payment terminal. The MagIC 6100 from Axalto, complying with the latest specification from the French Groupement des Cartes Bancaires, is now ready for mass deployment. CB5.2 is the French version of the EMV specification and will be adopted by all banks in France in the course of the next year..

E-Passport Collaboration

STMicroelectronics, ArjoWiggins, and Gep SpA have announced a collaboration to jointly develop solutions for international Civil Aviation Organisation (ICAO) compliant electronic passports. The combined expertise of the partners in Smart Card IC technology, secure ID software and secure paper technology is expected to enable the development of a complete solution to meet the needs of the rapidly evolving passport market.

Flash Smart Card IC Certification

Atmel Corporation has announced that its AT90SC3232CS crypto-controller has been granted Common Criteria certification to EAL4+.

The AT90SC3232CS developed primarily for the high security Smart Card market, features 32K Flash program memory with 32K EEPROM and 3K RAM. It also has the addition of an SPI (Serial Peripheral Interface) port to provide additional features for secure embedded and other smart applications.

V2.0 of ASECard Memory SDK

Athena Smartcard Solutions, a manufacturer of Smart Card solutions, Smart Cards and readers, has announced the release of ASECard Memory SDK 2.0. The PC/SC based ASECard Memory SDK, offers Smart Card developers a professional environment for development of Smart Card applications requiring the use of password protected and free access memory cards. Development is facilitated through the use of the ASECard Memory Editor, a GUI tool that enables all card operations, including password management.

SecurJC Technology from ARM

ARM, a provider of 16/32-bit embedded RISC microprocessor solutions, has introduced its ARM Secur-JC technology, the first openly licensable Java Card virtual machine solution optimised for ARM Secur-Core SC100 and SC200 CPUs. The solution is compliant with the latest Global Platform 2.1.1 specification and ARM says it is appropriate for any type of Smart Card application including SIM, secure banking, government identification and contactless mass transit cards.

Datakey SPS for US Treasury

Datakey has announced that the US Department of Treasury's Financial Management Service (FMS) has incorporated Datakey's CIP client software and Model 330 Smart Card into its recently developed Secure Payment System (SPS).
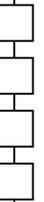
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World News in Brief

SPS provides a Browser-based system through which government agencies can prepare and submit payment schedules to FMS in a secure fashion over the Internet. Datakey CIP and Model 330 work with the SPS to authenticate users and digitally sign electronic forms via a web-based application.

New ID for NY State Employees

A new Smart Card-based identification badge will be introduced for New York State employees by next June, according to New York Governor George Pataki's administration. The new system will replace various identification emblems used by different agencies and the Legislature.

Proton EMV Cards for Dexia

Oberthur Card Systems has been selected by Dexia Bank to manufacture and personalise its MoneytIC Prisma EMV Smart Cards. The bank plans to have migrated all of its credit cards to chip by the end of 2004.

Gemplus Certified for SCOSTA

Gemplus has become the first international Smart Card manufacturer certified to meet India's newly released national Smart Card Operating System for Transport Applications (SCOSTA) specification.

Dutch Transport Ticketing Plan

Royal Philips Electronics is to trial a new contactless Smart Card public transport ticketing system in Rotterdam next year with nationwide coverage scheduled for completion by 2007. The system, based on the Philips MIFARE contactless Smart Card technology, will allow Trans Link Systems (TLS) travellers to move seamlessly between trains, light rail, metro and buses in The Netherlands using one single, contactless ticketing solution. When fully implemented, the system will process about 1.5 billion trip-transactions per year.

Smart Ticketing in São Paulo

Gemplus has begun production of GemEasy8000 cards for São Paulo's new contactless Smart Card ticketing system, which will go live in 2004.

Gemplus BankNote - a joint venture in Brazil between Gemplus and American BankNote - will deploy the system for São Paulo Transporte, a public transportation management company. About 16,000 vehicles are being equipped with Smart Card readers and SPTrans will initially deploy 2.5 million cards to students, pensioners and employees that receive corporate-sponsored travel passes.

ERG Teams with CSC

ERG Group, a supplier of integrated fare management and software systems for the transit industry, has teamed with Computer Sciences Corporation for the upcoming Smart Card-based transit fare collection tender for the whole of Denmark, incorporating Greater Copenhagen.

1Mega Chip in 3G SIM Card

A new 1MB SuperSIM card has been developed for TIM (Telecom Italia Group) the leading Italian mobile operator, by Oberthur Card Systems and chip manufacturer STMicroelectronics. Described as the world's most advanced mobile phone SIM card, it is aimed at the 3G wireless communications market.

The new card, called SIMphonIC 3G MEGA, contains a state-of-the-art silicon chip, called ST22FJ1M, made by ST, which includes ST's proprietary SmartJ Java-accelerated 32-bit processor and a megabyte of embedded Flash memory (enough to hold hundreds of JPG image files) and embedded Operating System (OS) software developed by Oberthur Card Systems.

"The exceptional performances of the SmartJ processor combined with our state-of-the-art OS has allowed us to boost the communication speed between the card and the mobile phone to almost forty times faster than a normal 2G SIM card and four times faster than today's best 3G SIM cards," said Velipekka Kuoppala, 3G Product Manager, Oberthur Card Systems.

3 Italy Falls Short of 3G Target

Italy's 3G mobile phone service provider, 3 Italia, has announced that it is likely to miss its one million client target in March 2004. The company says this is due to delays in handset deliveries and has pushed their prediction back by at least a year.

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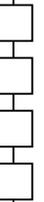
The company had hoped to gain substantial market share before Italy's bigger mobile operators like Telecom Italia Mobile and Vodafone launch their high-tech services. This 3G venture by 3 Italia is 1 of 9 worldwide controlled by Asia's richest businessman Li Ka-shing and his Hutchison group.

New 32-bit Controller IC

Royal Philips Electronics has launched a high-security 32-bit Smart Card controller chip based on a standard core architecture, and offering more than 650K byte of non-volatile memory. This large memory size is needed for multi-application Smart Cards such as those used in 2.5 and 3G mobile telephony and e-government.

Based on the industry-standard SmartMIPS architecture, the Philips 32-bit HiPerSmart solution offers the security, power and reliability to run versatile, open application environments such as Java Card. The HiPerSmart P9SC648 comes equipped with 512K byte Flash, 142K byte EEPROM and 16K byte RAM and will be available in Q1 2004.

Mobile Top-up Service

ACI Worldwide has announced that State Bank of Mauritius (SBM) has launched a top-up service at ATMs for mobile phone users in Mauritius, supported by ACI's BASE24 software. SBM now provides top-up services at the ATM for subscribers to Emtel and Cellplus pre-paid mobile packages. The service allows users to request a pay-as-you-go top-up from any SBM ATM. Customers of other banks will also be able to access this service. ACI software will validate that the account holder has sufficient funds and authorise the transaction. The SBM Mobile Top-Up Service will initially be offered at 94 SBM ATMs deployed at 64 geographic locations throughout Mauritius. The service will go live at the end of November 2003.

Solution for Passport Chips

Sharp Microelectronics Europe has announced a complete solution for passport chips. The memory module is integrated into travel documents biometric data, such as face, iris and fingerprints, can be stored safely and is machine-readable. Sharp's micro-controllers implement Flash Memory with a capacity of 512K byte or 1M byte alternatively.

With the operating system requiring about 300K byte deducted, 200K byte or 700K byte of free storage space is available.

This is sufficient for storing the face, the iris as well as fingerprints. The storage of a face, for example, consumes 50 KB. Since, as a rule, passports expire after ten years, capacity for future requirements constitutes a major criterion. Sharp's high-end chips reach a transmission rate of 424 kbps and above. Thus the biometric data of a person can be read within a few seconds. Traditional (low-end) chips, as used in ski lifts for example, feature a transmission rate of 106 kbps which is sufficient for small amounts of data, but unsuited for use in passports.

Precise and SC2 Agreement

Precise Biometrics, specialists in biometric fingerprint security solutions, and SCsquare, the Israeli data security company which won the tender for the Israeli national identification cards, have signed a license agreement to meet an increased demand for biometrics. SCsquare has integrated Precise Biometrics' fingerprint matching on Smart Cards, Precise Match-on-Card, into their card operating system, Apollo OS, and into their PC software suite.

NDS Launches SiVenture

NDS, a News Corporation company and a provider of technology for digital pay-TV, has announced the launch of SiVenture offering independent expertise to chip designers and major manufacturers to assess chip security and quality. Based in the UK, the SiVenture Laboratories offer a range of security, fault and quality analysis services for all chip types. SiVenture's range of expert skills include Smart Card chip hardware and software security analysis, crypto analysis and Smart Card system security.

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the pre-certified Smart Card solution for PCMCIA links and is suitable for PC equipment, including PCMCIA Smart Card readers, notebooks, STBs and PDAs.

Oberthur and Dexia Bank Sign an Exclusive Contract for Prisma EMV Cards

Oberthur Card Systems, who is one of only two companies that have been selected at the outset to develop the Proton Prisma range of Smart Cards, has been selected by Dexia Bank to manufacture and personalise its EMV cards. Oberthur is currently the world's leading supplier of Proton cards, with over 28 million delivered to date and more than a 30% global market share.

A member of the Dexia Group, Dexia Bank will have migrated all of its credit cards to chip by the end of 2004. In the meantime, as payment terminals are also upgraded to EMV standards, the old and the new will co-exist, that is magnetic stripe with authentication via cardholder signature, and MoneytIC Prisma Smart Cards with authentication via PIN number at Point of Sale.

Metro Manila Implements Smart Card System

Philippines Transportation Secretary Leandro Mendoza has announced that a Unified Ticketing System (UTS) will soon be implemented on all train systems in Metro Manila. The system, phase 1 of which will commence on May 2004, means that commuters can use a single, stored-value Smart Card, similar to the expressway's E-Pass, for the yellow line (LRT 1), purple line (LRT 2) and the blue line (MRT 3) railway systems.

10 Million Contactless Cards for Lisbon Travellers

ASK, a provider of Smart Cards, contactless tickets and RFID smart labels, has announced that Lisbon, Portugal's capital city, has chosen ASK's contactless card to improve their transport management. Until now Lisbon's transport system has been open, with travel documents in paper form. However Lisbon wanted to improve their transport management by closing the network and to do this they needed technology that was reliable.

The new contactless card will bring interoperable across Lisbon's transport networks including the Lisbon underground system and the networks operated by transport company Carris. The current estimated contactless card roll out for this new transport scheme will be around 10 million.

Deadline For US Border Biometric Security Looms

With deadlines fast approaching, the US Department of Homeland Security is racing to work out details of a hugely ambitious effort to use biometric technology to track foreigners entering and leaving the USA. In January, visa-holders at 115 US airports and 14 US seaports will begin having two fingerprints and a facial photograph scanned upon entry. The checkout system is undefined:

The department says only that it will test self-serve kiosks but hasn't said when. These automated entry-exit systems are due to be in the 50 busiest US land crossings by the end of next year and all US ports by the end of 2005. But it is still unclear exactly who will be required to check in and check out?, what information would be collected, who would have access to it?, and what technology would be used to verify identities?

Homeland Security has officially requested bids for the U.S. Visitor and Immigrant Status Indicator Technology. Accenture Ltd., Computer Sciences Corp. and Lockheed Martin Corp. are considering bidding for the contract, which is to be awarded by the end of May.

None has said publicly how it would tackle the job. It will be one of the largest technology contracts ever. Homeland Security has estimated it would cost $7.2 billion through 2014. But the General Accounting Office said in September that figure excludes between $7 billion and $15 billion needed for biometric testing and $2.9 billion for new inspection facilities.

Suzhou City Gets Dual Interface Smart Card

Watchdata, a provider of data security technology and Smart Cards, has announced that they are to provide 200K TimeCOS/DI cards to Suzhou City in China.

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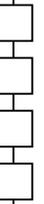
The City Card will enable residents in Suzhou to use one Smart Card for payment in mass public transportation on buses and taxi. Its applications include public utilities, park tickets, parking payment and gas station payment in future.

More than 1000 buses in Suzhou City, China, has been equipped with contactless electronic ticketing system. The project has officially been in operation since November 1st 2003. The residents in Suzhou can pay fares on buses and taxis with one Smart Card.

"We are very pleased that the Suzhou City is moving forward to modernization with Smart Card technology from Watchdata." Said an official responsible for the digital city project in Suzhou, Time-COS/DI Smart Card is said to provide a flexible and secure solution with its advantage of contact and contactless interface in one card. Now more than 4000 Suzhou City Cards are sold everyday.

ACG Launches SmartWorldAcademy

ACG Identification GmbH, a component and technology supplier for Smart Cards and RFID, has announced the launch of their new training and consultancy centre for Smart Card applications. The centre will be run under the name "SmartWorldAcademy". The SmartWorldAcademy will concentrate on technical training courses covering international and industry standards in microcontroller and dual interface cards, as well as specific product offerings of microcontrollers and operating systems supplied by ACG Identification worldwide.

The application areas to be covered by SmartWorld Academy include PKI, access control, time and attendance, identification and authentication, loyalty and multi-application schemes. Besides standard courses, the training centre will also offer the technical infrastructure and expertise for customer pilot projects, platform evaluation and other specific requirements.

The initially offered operating systems include IBM JCOP, TeleSec Card Operating System (TCOS), Logos Smart Card flashCOS and Infineon SICRYPT available on hardware platforms by Infineon, Philips and Emosyn. The SmartWorldAcademy will be situated in the very centre of Europe - in Prague, Czech Republic and will start providing courses to interested system integrators and solution providers in early 2004.

Transperth SmartRider Ticketing

Australia's first fully-integrated contactless Smart Card public transport ticketing system was on display early this month to mark the signing of a $30 million contract. Transperth's new SmartRider ticketing system being delivered by UK-based Wayfarer Transit Systems and Delairco Bartol was previewed at a contract signing ceremony hosted by Western Australia Minister Alannah MacTiernan early this month.

Wayfarer will be working with its Australia representatives, Delairco Bartol. Under the terms of the contract, Wayfarer will supply via its distributor a complete Smart Card-enabled replacement package for ticketing machines on buses, trains and ferries operating in and around Perth, together with all related computer systems supporting the company's fare collection systems.

Oberthur to Deliver First Open Platform Card Supporting Dual Interfaces

Oberthur Card Systems has announced a new Smart Card solution, the AuthentIC Cosmo 64 RSA card, capable of being loaded with ActivCard digital identity applet suite for use by the corporate market (companies and administrators).

The AuthentIC Cosmo 64 RSAV5 is a Java Card Global Platform ready for biometry, contactless and delegated management with a large EEPROM memory (72k) to load application's on the card.

The AuthentIC Cosmo 64 RSA is the first chip card to implement Java Card 2.2 and Global Platform 2.1.1 with real delegated management.

For more information visit ...

🖥️

ACG Identification
www.acg.de

Watchdata
www.watchdata.net

WayFarer
www.wayfarer.co.uk

Dexia Group
www.dexia.com

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On Track For Success

By Jason Smith, Production Editor, Smart Card News

Established in 1990, On Track Innovations (OTI) design, develop and market secure contactless microprocessor-based Smart Card technology. Applications developed by OTI include product solutions for micropayments, mass transit ticketing, parking, petroleum payment systems, loyalty programs, ID and secure campuses. The company's mission statement laid out in their accounts shows there the company's core trading objective: "To be the dominant provider of secure contactless Smart Card products, services and technology."

As of June 30, 2003 the company employed 209 staff members. These are spread over a global network of regional offices that are advantageously placed to provide immediate technical and customer support, while benefiting from the strength of an international organization. OTI also has subsidiaries located in Europe, South Africa, the United States and Asia which are staffed with local sales and support teams. OTI are listed on the NASDAQ small cap market (OTIV) and on the Prime Standard Segment of the German Stock Exchange (OT5). Their ordinary shares have been consolidated in a reverse split on June 17, 2002 for a par value of NIS 0.10. Currently OTI has 1,606,904 ordinary shares outstanding. NASDAQ states that OTI's share volume is 80,385 and their share price is currently fluctuating between $8.75 and $9.2.

OTI main headquarters and R&D activities are based in Israel. This facility in Rosh Pina was expanded by 4,000 square meter at a cost of US$3.5 million. The new opening ceremony was held on December 11 and was attended by Mr. Ariel Sharon, Israel's Prime Miniter. OTI also have additional facilities at OTI America in the heart of the Silicon Valley, California,USA, where their global sales and marketing strategy is directed and OTI Europe in Germany.

Oded Bashan and Prime Minister Mr. Ariel Sharon

OTI's biggest clients are MasterCard, BP, EDS, First Data Resources, Repsol, the Government of Israel and ICTS. OTI's products themselves are sold through direct channels, value added resellers and system integrators. The revenues produced from OTI's products worldwide have increased by 2% to $8.8 million for the six months ended June 30, 2003 from $8.6 million for the same period in 2002. These products include Smart Cards and readers, with development tools for integration into other products, customised Products, and complete Turnkey Systems. In March 2003, On Track Innovation become a member of the Fargo Technology Alliance (FTA), a global technology group that promotes effective, advanced Smart Card solutions. The Fargo Technology Alliance unites 31 Smart Card solution providers with Fargo's network of international and domestic distribution partners. Together with the Alliance members - smart, optical, and proximity card application software developers and manufacturers - OTI spread its capabilities to providing a wide range of complete solutions for end users.

On Track Innovation's recent consolidated financial results for the nine months and third quarter ended September 30, 2003, reported that revenues were down $198,000 to $13.8 million , yet gross profit for the 2003 nine-month period was up $200,000, to $6.8 million from $6.6 million in the same period last year. Operating loss decreased by $281,000 to $(2.6 million) from $(2.9 million) in the first nine months of last year. Net loss for the period dropped by $537,000 from the same period last year, and net loss per share for the period was down to $(1.71) from $(2.59) in the first nine months of 2002. The Company's cash and cash equivalents position at the end of the period was

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up $213,000. The operating cash flow broke even for the period ($9,000).

The nine-month increase in gross profit, together with the sharp decrease in operating losses, indicate OTI's ongoing business developments. These reported figures reflects, OTI's focus on higher margin projects and recurring revenue models that generate service fees from ongoing customer services, technical support and transaction fees. In addition, as a result of OTI's financial discipline/cost cutting program, net research and development costs, for both the quarter and nine-month periods, decreased by 28% compared to the same periods in 2002. Commenting on the company's first nine months of 2003 operating results, Oded Bashan, President and CEO of OTI stated, "The third quarter was one of consolidation and development. We experienced a small drop in revenues due to several delays, not dependent on OTI, in implementing key projects. We expect to realize these revenues during the fourth quarter 2003 and first quarter of 2004." OTI expects to complete 2003 with revenues of around $20 million and if OTI do not experience any further delays in executing some their current projects and additional initiatives come to fruition, they should be on track to achieving this target.

During the third quarter of 2003, several key business developments took place that advanced OTI towards its goal of becoming a leading provider of contactless microprocessor-based Smart Card solutions and closer to achieving their $20 million revenue target for 2003. The San Francisco Bay Area Rapid Transit District (BART) chose OTI to provide ISO 14443 compliant contactless solutions for use in BART's SFO Airline Employee Discount Program.

Ohad Bashan and Oded Bashan

OTI formed a strategic alliance with Scheidt & Bachmann to provide leading-edge contactless payment solutions. Scheidt & Bachmann, are a leading provider of management systems for car park ticketing, petrol stations and mass transit, and will act as the system integrator with OTI supplying the front-end solutions including readers and software. OTI also opened a New York City office to facilitate East Coast operations, sales and marketing, and corporate communications

More recently, OTI announced the entry of its EasyFuel Petroleum Payment Solution into both Mexico and the European market, starting with Spain. It also reported its second U.S. installation of its mass-transit fare solution, in Houston, Texas. OTI are also currently developing a biometric Smart Card system for the Israeli military. This system, scheduled for January, will be the first of its kind in the world and will incorporate two biometric sensors that will read facial dimensions and hand geometry. The system is being deployed to monitor and speed up Palestinian workers crossing through the Gaza Strip checkpoint and limit any confrontation with Israeli soldiers. Finally, OTI has been recognized as one of the fifty fastest growing Israeli technology companies by Deloitte & Touche in their Brightman Almagor Technology Fast 50 list. This list recognizes the top fifty fastest growing Israeli technology companies based on percentage revenue growth over the past five years. OTI ranked 14th on the list with a registered revenue growth of 364% over the past five years.

There has been a tremendous growth in Smart Cards recently within the industry and this has fuelled the increasing demand for superior multi-application solutions, like the ones offered by OTI. Savvy companies have realized that Smart Cards provide the key to developing customized relationships with their most valuable customers. As Smart Cards continue to infiltrate the business/consumer relationship, microprocessor-based contactless cards are clearly the technology of choice and OTI are in a prime position to capitalise on this trend.

ASSA ABLOY Appoints CEO

The ASSA ABLOY Identification Technology Group, a provider of identification solutions within the radio frequency identification (RFID) and Smart Card markets, has announced the appointment of Ayman Ashour as Chief Operating Officer. He will also continue in his role as CEO of ACG Identification.

Alpha Virtual Acquires Veridicom

Alpha Virtual, a provider of biometric authentication and identity management solutions, has announced it has completed the acquisition of Veridicom, a provider of silicon fingerprint recognition sensors and identity infrastructures. Alpha Virtual also announced a proposed name change to Veridicom International, subject to shareholder approval.

CXN Media to Acquire BTSI

China Xin Network Media Corporation (CXN) plans to acquire all outstanding shares of Bio-Tracking Security Inc. (BTSI), a leading biometrics and security technology company. Under the agreement CXN will issue 100,000,000 (restricted) common shares to the shareholders of BTSI. Upon closure of the agreement, CXN will change its name to reflect its new business model to be introduced to shareholders at their next meeting scheduled on or before January 23, 2004.

MultiMediaCard Elects President

Juergen Hammerschmitt, Vice President for Business Development at Infineon Technologies Flash, has been elected President of the MultiMediaCard Association, a open standard memory card organisation. Hammerschmitt has assumed many key roles at Infineon (formerly Siemens Semiconductor) for over 15 years, including responsibility for introducing Smart Cards into Germany in 1988.

ImageWare $7m Private Finance

ImageWare Systems, a developer of identification and biometric software solutions, has announced the closing of its private placement offering of $7 million. The company will use approximately $4.5 million of the proceeds from this transaction to clear its outstanding 12.5% convertible secured debt, with the balance to be used for working capital.

New Chair for GlobalPlatform

GlobalPlatform Board has named Bob Beer, Vice President of Datacard Group and new Board Member of GlobalPlatform, as Chair of the organisation. Jim Lee, Senior Vice President Emerging Technologies at Visa International, retains his position as Vice Chair for a third term. Shoji Miyamoto, Deputy General Manager, Smart Card Solutions at Hitachi, takes on the role of Secretary/Treasurer. All three Officers have been elected to serve a one-year term.

Wayfarer Expands Projects Team

Wayfarer Transit Systems has appointed Rachel Maycock as a Project Coordinator from the environmental sector; John Dale previously with Marconi Communications, becomes a Project Engineer, and Tim Lammers, from IBM Microelectronics, has joined as a Project Coordinator.

Sun Announces European RFID Test Centre

Sun Microsystems Inc., a provider of industrial-strength hardware, software, and services that make the Net work, has announced their plans to open a radio frequency identification (RFID) test centre in Scotland, UK. The a 12,000-sq.-ft, set for February 2004, will help European companies will help companies with their RFID testing, from tagging products to integrating information into back-end systems and sharing this information with supply chain partners

Renesa's Plan On Spending Big to Stay Ahead of The Game

Renesas Technology Corp. has announced they plan to spend more money to strengthen their competitiveness within the development and research industry for semi-conductors. The company has raised its spending plans for the current year by 5% which shows an intention on their part to spend an additional 4.5 Billion yen in an attempt to stay on the cutting edge of their industry.

This additional cash injection will go towards installing new manufacturing equipment that can prototype circuits with a line of 0.1 micron. This equipment will be used in the development of next generation NOR-type flash memory.

Corporate News

Think Smart. Don't Let Funding Hold Back Smart Card Adoption

By ITNET, a UK IT Outsourcing Company

Adrian Hobday

A recent poll reveals that 31% of public transport executives say that funding is the biggest barrier to adopting Smart Cards in public transport.

Other issues holding it back include a lack of inter-agency co-operation (25%), a lack of Government sponsorship (19%), a lack of IT standards (16%) and outdated IT systems (3%) Only 6% say that a lack of public demand is holding it back.

The poll was conducted at a recent conference to promote the use of Smart Cards in public transport by ITNE.

ITNE, an IT business consulting and business process outsourcing company. Smart cards, which are credit-card sized plastic cards with an embedded computer chip, are opined to be the UK's next major public transport initiative as well as a key enabler in the delivery of improved citizen services.

Barriers to adoption are causing confusion as to when executives believe that public transport Smart Cards will be 'widely available across the UK network'. 22% say 2005 (28% - 2006, 19% - 2007, 16% - 2008, 3% - 2009) and 13% say it won't be until 2010.

Adrian Hobday, director of transport services at ITNET, comments:

"While cost and Government sponsorship are quoted as hurdles to adopting Smart Cards in public transport, they needn't be showstoppers. Rather than relying on Government funding, authorities could benefit from a more commercial approach to raising funds.

For example by working with IT companies, like ITNET, that are willing to share their risk and make an upfront financial investment in the Smart Card infrastructure, organisations can start to reap the very real benefits sooner rather than later."

Public transport executives give a very clear 'thumbs up' to Smart Cards - citing a number of major benefits that they would bring to their industry;

☐   29% believe they will help to reduce delays and 26% feel they will create customer loyalty.

☐   23% say they'll reduce operating costs and a further 23% think smart cards will help combat fraud.

This is surprising as 63% are of the opinion that the average citizen knows neither what a Smart Card is, nor its benefits;

☐   35% think that whilst the average citizen might know what a Smart Card is - they don't under stand its benefits.

☐   Only 3% feel confident that citizens know both what a Smart Card is and fully understand its bene fits.

Industry Insight

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Network Security Leads the Way for Increased Security

By Jason Smith, Production Editor, Smart Card News

September 11th 2001 is a date that changed the whole way we, and the world, think about security! It made us think about how safe we really are? 911 for the wrong reasons made the whole global security sector sit up and rethink their security issues.

A classic scenario of reactive response rather then proactive. We now realise that we live in a new world of chaos where we need to protect every aspect of our everyday lives as never before; our environment, our borders, our businesses, and of course, our personal well-being and that of our families.

We must be aware that threats of attack don't just come from terrorism, physical attacks, biological threats or suicide bombers but also from cyber terrorism, malicious viruses, blaster worms, identity fraud and general crime in the workplace.

Now this may sound paranoid and suggest that everything and everyone is out to get us but we know that is not the case. However without a healthy element of self preservation we would not survive as a race, as corporation and as a business in this day and age.

Even before 911, "identity fraud" and "internet fraud" were growing problems. Today, the private and public sectors are increasing their budgets substantially to combat these threats, protect financial assets and protect human resources.

However survival in this modern jungle does not come cheap. Since 911 worldwide spending on security has risen at an unprecedented pace. To date profits within the security sector are up 18.5% in the most recent quarter compared to the prior quarter, according to the 2003- 2004 SecurityStockWatch.com Profitability Survey. The survey analysed the revenue, earnings, and profit margins of 100 security companies in six distinct security industries: BioDefense, Environmental Security, Fraud Prevention, Military Defense, Network Security, and Physical Security.

The survey reported that Network Security was one of the leading industries which are driving this increase in security profitability. The survey reported that network security earnings were up 32.3%. This surge was led by Netscreen Technologies, RSA Security and Secure Computing.

Other companies that were studied within the Network Security Group where Computer Associates, Cyber-Guard, Check Point Software, Computer Sciences, Entrust, Internet Security Systems, Netegrity, Novell, Rainbow Technologies, SCM Microsystems, Safenet, SRA, Symantec, Transaction Systems Architects and Watchguard Technologies.

Military defence contractors were the most profitable security companies with a rise in earnings of a staggering 64.4%. Boeing, General Dynamics, Northrop Grumman, L-3 Communications and Lockheed Martin where all placed highly in the TOP 10 highest earning security companies.

The report also showed that two-thirds of the top 100 Companies had improved earnings. Other good performers identified in the survey were: Check Point Software Technologies, Choicepoint, Diebold, Deluxe Corporation, Fair , Isaac and Company, Steris Corporation, and Symantec.

The only security group which reported a loss in the most recent quarter compared to the last quarter was the Fraud Prevention group (the biggest losers in this group were Atmel, Identix and Verisign).

Industry Insight

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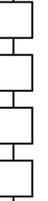
Mr. Ed Johnson, CPA, Financial Analyst and Author of the Report said, " It is not surprising that a large majority of these companies are doing well. We are vulnerable to all sorts of attacks: bio-terrorism, 'dirty bombs,' environmental terrorism, cyber-terrorism, 'Oklahoma' type explosions, suicide bombers, crime in the workplace and criminal acts.

Identity fraud has also become a major problem. Spending is on sharply on the rise worldwide to safeguard against these threats and the 100 companies covered in our Profitability Survey are on the receiving end of much of this spending."

A prime example of this increase in spending on security can be seen in the US where the U.S. Department of Homeland Security will be spending $40 billion on security in 2003 alone. An estimated $7.2 billion will be to fund their hugely ambitious effort to use finger print and facial biometric technology to track foreigners entering and leaving the USA across all its borders.

The General Accounting Office said in September that this estimated figure excludes between $7 billion and $15 billion needed for biometric testing and $2.9 billion for new inspection facilities. American Express have also gone down the biometrics route by recently implementing the use of Bioscrypt fingerprint readers, as an additional layer of security, at their worldwide headquarters in New York City.

President Bush said, in his address to the Nation on September 7, 2003 regarding the War on Terrorism, "This will take time and require sacrifice...Yet we will do what is necessary, we will spend what is necessary, to achieve this essential victory in the war on terror, to promote freedom and to make our own nation more secure."

Companies worldwide are also now starting to take this stance on security too. They are spending whatever is necessary to achieve victory over the war on security opportunity, to promote general safety within their organisations and make their business more secure.

Events Diary

January

14	The Secure Retail Seminar, Leicester, UK
21 - 22	Nordic Card Markets Conference, Stockholm, Sweden - Supported By Smart Cards Now Website: *http://www.smi-online.co.uk/nordiccard7.asp*
26 - 27	RFID ROI 2004, ExCel, London, UK Website: *http://www.access-events.com*
28 - 29	4th Security Printing in Central/Eastern Europe & Russia/CIS 2004 Conference, Marriott Hotel, Warsaw, Poland Website: *http://www.security-printing.com*

February

17 - 18	Multi Channel Retail Show 2004
23 - 27	13th Annual RSA Conference 2004, Moscone Center, San Francisco, USA Website: *http://www.rsaconference.com*

An Overview of CarteS 2003

By Patsy Everett, Managing Director, Smart Card News

Patsy Everett

This years CarteS & IT Security trade fair took place during 18/20th. November at the exhibition centre Paris Nord Villepinte, France with some 400 exhibitors in 2 halls. According to the organisers 14,810 people visited the show which they claim was an increase of 12.8% with an 18% rise in international visitors. There were few security companies exhibiting so the orgaiers still have some work to do to attract security away from the UK Infosecurity show. Next years show will take place at the same venue during 2-4th. November.

Again, like last year, getting refreshments was a problem; in fact your best bet was to visit the many stands offering alcohol, coffee and cakes. The queues at the food outlets were slow and getting a table was a bun fight. I found very little in the way of new products or innovations but the atmosphere and number of exhibitors still makes this exhibition one not to be missed.

There were 22 conference streams with 258 keynote speakers attracting 1500 delegates. The few delegates that I was able to find complained of sessions starting late, over running and being a platform for product launches and sales rather than an educational experience.

Some of the products at the show are as follows:-

Agmet Ltd. The UK arm of Electro-Science Laboratories Inc were showing their screen printable flexible polymer inks for RF antennas which are registered to ISO9001 and (USA)QS9000/9001. Aconite launched their Smartprocess smart card suite which encompasses EMV transaction processing, smart card post issuance script management, smart card testing and diagnostics, dynamic post issuance smart card upgrade and repair and EMV payment capabilities for EPOS terminals and other devices.

ASK launched the HCR825, their new Bluetooth handheld contactless reader specially designed for use in mass transit areas, such as public transport, amusement parks and government offices.

Axalto announced the first WLAN-SIM Smart Card authentication solution for Personal Digital Assistant (PDA) devices. The solution, demonstrated at CarteS was on a Hewlett Packard iPAQ 5550, and showed that Smart Card-based authentication for WLAN can be successfully implemented across a number of devices and operating systems, and can ensure transparent switching between different wireless networks such as GSM or WLAN. The Axalto authentication solution, based on 802.1X and WPA (Wi-Fi Protected Access) uses the SIM card inside a GSM/GPRS device connected to the PDA to perform WLAN authentication through the EAP-SIM protocol.

Axalto, also announced that its e-gate technology has been integrated in the RSA Security global portfolio of strong authentication solutions. Selected by RSA Security in its USB key format, the e-gate technology by Axalto provides RSA Security with the opportunity to add to its RSA SecurID 6100 Token all the benefits of a multi-application Smart Card without the need for a reader, and brings to the market a secure, portable, easy-to-deploy device.

e-gate is the USB Smart Card technology developed by Axalto that integrates the USB (Universal Serial Bus) interface electronics onto the chip, eliminating the need for a card reader and a separate power supply, as well as driver software installation and set-up. e-gate enables a Smart Card/token to simply plug into the standard USB port supplied on today's PCs and most computer devices, and can work with any Smart Card operating system including Java and Cryptoflex

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Datacard launched their new desktop printer SP55 which produces up to 700 monochrome or 180 colour cards an hour.

Bell ID B.V launched their ANDis4EMV, a turnkey software solution to enable card issuers to have a phased approach to EMV migration. Burall InfoSmart demonstrated their Charisma Smart Card based loyalty system which can be added to a POS system without having to upgrade. Also demonstrated was their ITSO validator which is a portable ticket validation and payment handheld terminal weighing only 530g's.

Innova Card launched its open system chipset powered by Trusted Logic middleware. Innova card is based in France and is a semiconductor fabless company supplying secure solutions for trusted terminals. Formed in 2002 by former ST Microelectronics and Gemplus executives.

Inside Contactless announced its association with Dexit Inc. a Canadian company who recently launched a new electronic payment service for small value transactions. Dexit will be using Inside's multi-standard chips and couplers which employ RFID. Inside also confirmed the availability of its Hand'IT plug and play compact flash contactless module.

MasterCard announced that the UK, Germany and Brazil were involved in a program to authenticate EMV cardholders using PIN-based online authentication with calculator sized portable readers. More than 50,000 cardholders are involved in the program. MasterCard also launched its rePower, a new way for cardholders to reload a prepaid or stored value account. MasterCard also announced the results (Initial) of its PayPass contactless payment trials taking place in Florida and Texas. 49% of consumers carry $20 or less in their wallet and 86% reported they want to carry less cash then they currently do.

MasterCard also claimed to be working with customers on over 400 chip implementations and there are 14.5 million EMV smart cards in the Asia/Pacific region. Latin America/Caribbean, South Asia the Middle East and Europe have more than 200 chip migration programs underway. Also announced was that HSBC Bank would be the first to use their SecureCode Hosted Service.

Orga were demonstrating their USIM Preferred Roaming Plug-In product for net-operators who are migrating from 2G to 3G, and their Scenario Editor plug-in. also brought to our attention their implementation of a complete solution for GSM-SIM Profile Management to the Norwegian Railways in conjunction with Siemens. have also installed the solution for the DB Netz AG Deutschland and the Schweiz-Oberthur announced that their Chrysalis product had been chosen by Barclaycard as the cardholder authentication tool for its Chip Authentication Programme trial to be launched in 2004.

NBS Card Technology Corp. announced that Explora Infotech Ltd. Who have facilities in Gujarat, India had received approval from MasterCard International to personalize MasterCard smart cards using the NBS EMV smart card personalization process. NBS have also been J/Smart certified by JCB. J/Smart allows the customisation of JCB smart card payment options.

Thyron has re-emerged with enthusiasm and announced that British Airways had placed two orders with Thyron Systems for their Financer and PayCell portable smart card terminals. Thyron Systems also launched POSMate 100, a PED for CHIP and PIN verification which meets Visa global Pin Entry Device offline security specifications and is EMV 2000 level 1 and 2 compliant.

Engenyus, a UK based supplier of plastic card personalisation and issuance products showed off its Javelin J330 printer which had a new design metal enclosure and also their Javelin card stacker which they claim has a higher capacity than any other product of its kind.

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Gemplus introduced SafesITe, a Smart Card-based offering for corporate and B2B security, enabling enterprises to offer more secure and convenient identification services to their employees. The system provides customers and system integrators with all the products (cards, readers and software) and services necessary for quick and easy deployment of multi-purpose employee cards capable of consolidating physical and IT security features.

"The SafesITe system offers an affordable price point to Smart Card-enable your security infrastructure by providing the option to combine building and network access on an existing employee badge," said Olivier Chavrier, Marketing Director of Gemplus ID & Security solutions. "With just one personal Smart Card employees can carry out everyday tasks such as building entry, network access, passwords, vending purchases etc., helping enteprises to cut administration costs, and also cre ate a more user-friendly work environment," he continued.

SCM Microsystems introduced the mobile Sm@rtTAN Smart Card reader for managing online banking transactions. The Sm@rtTAN Card Reader replaces the manual TAN (TransAction Number) list with a unique, single-use TAN generated by a Smart Card and displayed by the Sm@rtTAN reader. The user simply types the TAN onto the keyboard and conducts banking transactions as usual. The pocket-sized card reader operates independently from a computer platform and needs no additional power supply.

The Sm@rtTAN Card Reader operates with Smart Cards carrying an EMV (Europay, MasterCard, Visa) chip based on the SECCOS (Secure Chip Card Operating System) software platform. The SECCOS platform combines GeldKarte functions with Public Key Infrastructure (PKI) technology to enable a wide spectrum of secure applications, including international debit transactions, Internet cash download and online banking. SECCOS complies with the HBCI (Home Banking Computer Interface) standard.

VeriFone announced that the EFT solution which comprises SoftPOS - integrated Electronic Fund Transfer (EFT) software for electronic cash registers - and the SC 5000 PINpad has received CB5.2 EMV pilot approval.

VerifFone and its French partner AtosEuronext Payment Solutions, have worked together to upgrade the existing solution to comply with the CB5.2 standard.

The entire solution has received the pilot approval by GIE Cartes Bancaires, which is the final milestone before certification, and so opens the market for pilot deployment of VeriFone hardware EMV solutions in France. This approval follows the EMV Level 2 certification gained by AtosEuronext Payment Solutions for the same solution.

VeriFone also announced that VeriFone International Partner POINT Transaction Systems SIA has become the first vendor in Latvia to successfully certify an EMV solution with MasterCard under the new Terminal Integration Process (TIP).

POINT Latvia, part of the POINT Group, achieved MasterCard EMV end-to-end certification for VeriFone's SC 5000 smart programmable PINpad with the interbank organisation Bankserviss.

Eurosmart, a company who promotes Smart Cards, released their comments on the 2003 market during a press release session. Eurosmart are a successful lobbying body for the industry and their activites include debates on the European Electronic Visa and passport, payment security within the European market, the European health card, drivers licence and eGovernment action plans.

They stated that the market is in a growth phrase again, mainly driven by the telecoms, banking and Government sectors. The figures they released forecast a total of 1828 million units of memory and microprocessor cards will be shipped worldwide in 2003, which is a 24% increase from 2002

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Smart Card News Online: Round-Up

Smart Card Group's *Smart Card News On Line* service is emailed to subscribers every working day, reporting on industry events as they happen. This service is available FREE to *Smart Cards Now* subscribers (£100 per year for non-subscribers). For further details and to sign up please contact Jason Smith - jason.smith@smartcard.co.uk; tel: +44 1273 515651 (further contact details are available on page 3). Here's a selection of the headlines we covered in December:

Banking, EMV and Finance

- India Recognised as the Leading Location for Offshore Financial Resources
- MasterCard EMV Certification for VeriFone SC 5000 PINpad
- Top-up at ATM's in Mauritius
- Retail Logic Partners with Rugby Football Union for Secure Faster Payments
- Handheld Terminals to Enable 'Mobile Sudut' Project
- SAGEM Monetel and Atmel Announce First Result from Partnership for New-Generation Secure Payment Terminals
- State Bank of Mauritius Gets Certificated PayWare MPI
- Five Indian Banks Utilise Bell ID's Solution for Nationwide EMV Smart Card Migration Pilot
- Wal Mart Stops Accepting MasterCard Debit Cards
- Datacash Goes Chip and Pin
- Hypercom Announces Chinese Bank Endorsements
- NOMAD and Level Four Align to Offer Progressive ATM Solutions
- Visa Announces Low Cost POS Terminals for India
- Kazkommertsbank Way4CommerSafe EMV Solution
- Oberthur and Dexia Bank Sign an Exclusive Contract for Prisma EMV Cards
- Atmel and OTI Selected for Use in MasterCard PayPass

Corporate

- Oberthur Awarded with Global Brand Recognition Award
- ARM Launches New Look Website
- Activcard Announces Updated Smart Card Management System
- Datakey Sees Unexplainable Increase in Share Price
- Wayfarer Expands Projects Team
- LEGIC Delivers Multifunctional Contactless Security at the Fraunhofer Institute
- Ingenico Participates in MASTERCARD'S M/CHIP Deployment Program
- Trintech Reports Third Quarter Financial Results
- HP and ACI Win $1 Million Processing Contract
- CXN Media Acquire Bio-Tracking Security Inc
- Keycorp Set to Achieve 2004 targets
- QB Linked to Possible Takeover Bid
- Athena Smartcard Solutions Launch New ASECard Memory SDK 2.0
- Axalto Launch Smart Card Solution for PDA's
- INSIDE Contactless Wins CarteS Award
- Oberthur Card Systems' Chrysalis Card Chosen For Barclaycard's CAP Trial
- Schlumberger Set to Sell IT Unit
- Renesa's Plan On Spending Big to Stay Ahead of The Game
- Schlumberger Announces Third Quarter Financial Results
- ActivCard Announce Secure Remote Access Solutions
- ACS Goes Public
- NTT Communications and Secom Launch New Smart Card
- ASPACE Appoints Chief Information Officer
- JCB Adopts Global Industry Standard for Internet Authentication
- Sesmaes Announce 2003 Awards Results
- GTP Announces Partnership Akoura Biometrics
- Biometrics Issue 1.5 Million Shares
- SCM Microsystems Joins Trusted Computing Group
- First Data and ORGA Announce Strategic Alliance
- MultiMediaCard Elects New President
- Ingenico Still the World's Leading Terminal Supplier
- Alpha Virtual Acquires Veridicom
- VASCO and ActivCard Reach Settlement Agreement
- Ingenico Still the World's Leading Terminal Supplier
- Alpha Virtual Acquires Veridicom
- LEGIC Card Readers Secure Heidelberg Cement
- OTI Listed for Achieving 364% Growth Over The Past Five Years
- Brascan Increases its Stake in Mist
- SCM Microsystems Recognised as a European Emerging Company
- ARM Expands it Smart Card Portfolio
- GlobalPlatform Announces New Chairman
- Mastercard Trails Demonstrate Momentum of Contactless Payments
- ImageWare Systems Closes $7M Private Placement Financing
- ASSA ABLOY Announces Appointment of a CEO
- Viisage and ZN Vision Extend Acquisition Agreement
- Nokia Wish to Achieve Universal Access
- First Data Announces 10-year Contract with Scotiabank
- VeriChip Agreement for South Africa
- Pointsec Wins contract worth 1.2m Euros from AstraZenenca
- Rapidtron and Integrators Inc. to Combine Their Technologies
- New Asia Pacific CEO for Prism
- ActivCard Increases Investment in Aspace
- INSIDE Contactless Ranks 19 on the Top 50 Best Growth in 2003
- ImageWare and ScreenCheck Announce Strategic Alliance
- TSYS Appoints New Managing Director
- The Freedonia Group Predicts $7.3 Billion Growth in 2007
- First Data Declares Regular Quarterly Dividend

Government

- Thai Government to Introduce Smart Cards
- US Grows Concerned Over Smart Card Based Voting Systems
- Bahrain's Multi Application Smart Card Attracts Nineteen Bidders
- Deadline for US Border Biometric Security Looms
- Britain Begins Biometric Smart Card Trials
- Datakey Secure Payment System Selected by US Department of Treasury
- NBS Awarded CAC Printer Contract for US DoD

ID and Authentication

- New York State Employees Get Smart Card ID System
- Collaboration Develops E-passport Solutions
- E-Gate Integrated in RSA Portfolio
- JCB Launch Internet Authentication Program
- Digipass to Be Used For European CAP
- Technical University of Berlin Introduces Campus Card
- OTI Installs Biometric Smart Card System at Gaza Strip Checkpoint
- New Biometric and Voice Recognition E-Voting System for Blind & Partially Sighted People
- A4Vision and DuPont announced 3D Biometric Technology for Secure ID's
- NEC to Provide Fingerprint Matching Technology for UK Passport Service

Leisure

- Online Gambling Still a Risky Business
- ACG Launches SmartWorldAcademy
- Welcome XLS Enables New Smart Card Loyalty Application
- ValueLink Selected for Electronic Gift Card Program for ESPRIT

Misc

- Aston Villa F.C. Selects Trintech's PayWare
- Philippines Adopts Biometric Polling System to Combat Fraud
- SCTN Licenses Smart Payment and Loyalty Cards
- SHAZAM Choses Hypercom for Prepaid Gift Card Program
- OTI Installs Wireless Petrol Payment Solution in Mexico

- Semiconductor Industry Set for Growth
- Survey indicate Companies Plan's to use Smart Cards for Corporate Security by 2006

Technical

- Atmel Achieves World First with Industry's First Flash Smart Card IC Certification
- Samples Java Chip Technology
- MasterCard selects Integri's INQ Test Tool Platform
- SCM Microsystems Launch New Reader
- Trintech Achieves ZKA Approval
- Axalto First with CB5.2 Certification
- Aconite Supply the Abbey with Test Tools
- Athena Announces the Release of ASECard Memory SDK V2.0
- Applied Card Technologies Receives ISO Status
- New STMicroelectronics Develops Application Development Kit for Smart Cards
- Atmel to Partner OMNIKEY to Develop Turn-key Integrated Circuits
- China's Suzhou City to Introduce Watchdata's Dual Interface Smart Card Technology
- Datacard Launches Flexible Desktop Card Printer
- Wavecom and Partner to Offer Complete Wireless Multimedia Solution
- Sun Announces European RFID Test Centre
- DCS Announces Delivery of DirectTrac System to IMS
- NDS Launches Chip Security Consulting and Laboratory Services
- Gemplus Becomes First Certified Company for India's SCOSTA Compliant Smart Card
- Wayfarer Introduces First Fully Integrated Smart Card System
- Oberthur to Deliver first Open Platform Card Supporting Dual Interfaces
- Atmel and Omnikey Provide Faster Smart Card Access
- ACI's Portfolio Become ITSO based
- First Data and ORGA Announce Launch of Enhanced Smart Card Offering
- Dione Introduce Xtreme Integrated
- Gemplus and Bell ID Design Customised Smart Card Management Technology
- Global Cell Phone Demand Set to Rise
- Experts Reveal Latest Breakthrough Methods for Preventing Online Card Fraud
- Hypercom's Plus Card Payment Terminals Certified by Tender-Card
- Electronic Truck Identification Improve US West Coast Port Security

Telecoms

- Orchestrating Next-Generation Mobile Phone Services
- MontaVista Joins Renesas Technology to Accelerate Integrated Solutions for Next-Generation Mobile Phones.
- 3 Italy Falls Short of Expected 3G Target
- DoCoMo to Offer Linux-Based 3G Phones
- Smart Phones Go Wireless
- US Biometrics Wins Best of Show Award

Transport

- 10 Million Contactless Cards for Lisbon Travellers
- ASK French Technology Adopted by San Francisco
- Oberthur in First Mass 3G Roll-out
- 2.5 Million Gemplus Cards for Sao Paulo Transport
- Airport Biometric Scan Breaks Greece's Privacy Law
- Sharp Microelectronics Europe Presents First Complete Solution for Passport Chips
- Metro Manila Implements Smart Card System

Smart Cards Now Wishes You a Prosperous NewYear

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