Smart Cards Now

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www.smartcardgroup.com

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Photo: Bureau of Public Affairs, U.S. Department of State

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Orange

www.orange.com

The Orange corporate website makes good use of the brand colour and style, although it has to be said that the front page is disappointingly light on useful information. The bulk of the page is taken up with a pointless Flash movie, which slides in an ambiguous image after the user clicks on one of four words beneath. Company information is more forthcoming on the other pages listed on the site, but it is on the dedicated regional subsites that the Orange online presence comes into its own. Useful resources include a personalised user area for account management, a well designed store and good factual information about the various subscriber options available.

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

Vodafone

www.vodafone.com

How am I? Baffled, Vodafone, baffled! Vodafone's website streamlines its services into one confusing portal. Initially it appears that customers can find useful pages from the drop-down menu on the front page, but this can be misleading. The option 'I'm a customer - mobile services' sends the visitor to a page which opens with the disclaimer that the website "provides corporate information, rather than customer information, on Vodafone's services". Such poor navigation cannot be beneficial to either the company or the customer, especially for a large scale network such as this. Another dropdown menu beneath offers country-by-country destinations, and it is here that the Vodafone's site starts to work for the customer. Standard account, shopping and related services follow.

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

O$_2$

www.o2.com

Of the three GSM networks reviewed this month O$_2$'s website is probably the best, and most customer friendly. The home-page deserves praise for immediately offering a choice of country-specific destinations and corporate information, removing the need for a frustrating trawl through irrelevant PR. As is usual for a such a large blue chip organisation the corporate brand is well executed and maintained, but never over the top. Where O$_2$ scores over Orange and Vodafone is in the clarity of the navigation structure and page layout, with the colour schemes never overpowering the information, although the vast array of account options can be somewhat dizzying and could do with some streamlining.

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

GSM to Lead Reconstruction of Iraq's Telecommunications

GSM has been confirmed as the mobile communications system of choice for Iraq's new commercial mobile networks.

The Coalition Provisional Authority (CPA) has awarded licenses in three regions:

☐ Northern Iraq — Asia Cell Telecommunications Company (Investors: Asia Cell Company, Wataniya Telecom, United Gulf Bank)
☐ Central Iraq & Baghdad — Orascom Telecom Iraq Corporation (Orascom Telecom Holdings (Egypt), Mr Alaa El Khawaja, Allied SA Ltd)
☐ Southern Iraq — Atheer Telecom Iraq (MTC (Kuwait), Dijla Telecommunications Corp, Kharafi National).

GSM's roaming capabilities will ensure that customers of one regional operator will be able to roam on to any of the other regional networks and internationally.

The CPA tendering process stipulated that network deployment must commence within 20 days of licenses being issued.

Welcoming the news, Craig Ehrlich, Chairman of The GSM Association which is the global trade association for the world's GSM mobile operators, commented: "GSM will help re-integrate Iraq internally, with its neighbours, the regions and the rest of the world."

The benefits of GSM have already been demonstrated in Iraq with private networks that are already providing services to those engaged in humanitarian and reconstruction efforts in Baghdad and Basra.

Ironically, in the rush to get the networks up and running, contracts for the supply of the infrastructure, handsets and SIM Smart Cards may well go to countries like France and Germany who were not part of the liberation of Iraq by coalition forces.

Currently, GSM is used by nearly one billion people worldwide including more than 40 million in the countries bordering Iraq, all of which have GSM networks and benefit from GSM's international roaming capabilities.

Website
💻 www.gsmworld.org

Lead Story

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Digital Credentials for HK ID Card

Hongkong Post has chosen Baltimore UniCERT as the Certificate Authority to issue and manage e-Certs, the digital credentials that will be embedded in the new Hong Kong Smart ID card. Baltimore UniCERT will manage the complex registration requirement of issuing over 4 million e-Certs in the next four years.

Smart ID is a Hong Kong e-government initiative designed to enable all citizens to engage and exchange information electronically with the government and will be offered to the entire Hong Kong population, phased in to replace the existing, paper-based ID card.

e-Cert is a digital certificate used to authenticate online transactions, providing a secure, convenient platform for e-commerce. It also enables users to generate digital signatures, which enjoy the same legal status in Hong Kong as hand-written signatures under the Electronic Transactions Ordinance. As well as the Smart ID application, Hongkong Post also plans to launch a number of PKI-based e-government services, including e-payments, through the second half of this year.

Certification for Banksys SM

Banksys has obtained the Common Criteria EAL3+ certification for its DEP/PCI host security module. The DEP/PCI cryptographic card ensures the security of a wide range of critical network applications. It was evaluated by TNO-ITSEF BV, an ISO 17025-accredited IT Security Evaluation Facility, and certified by the German Federal Office for Information Security (BSI — Bundesamt für Sicherheit in der Informationstechnik).

New HQ in China for Infineon

Infineon has opened new Chinese headquarters in Shanghai as it expands its business operation in China. Pow Tien Tee has been appointed Managing Director.

Hypercom Equips PayPass

Hypercom is to support MasterCard's PayPass contactless radio frequency cards on specially-equipped payment terminals installed at Fazoli Italian fast-food restaurants in Orlando, Florida.

Using MasterCard PayPass, consumers can tap or wave their payment card at RFID-equipped merchant terminals that then transmits payment details wirelessly, eliminating the need to swipe the card through a reader.

Smart Cards in India

The Smart Card Forum of India (SCAFI) has said that citizen ID, driving licence and vehicle registration, banking and retail loyalty, toll and public transportation will be the major drivers for Smart Cards which could be 500 million in five years.

SCAFI also reported that various state governments like Gujarat, Maharashtra, Delhi, UP, MP, Punjab, Haryana, Jharkhand, Nagaland, have come out with tenders for Smart Card based driving licence and registration documents.

Smart Cards for Dutch Parliament

The Dutch Houses of Parliament (De Tweede Kamer) in The Hague, The Netherlands, is implementing a multi-application Smart Card for staff and visitors.

The contractors include DTO, Siemens, Comcard and Bell ID which is providing ANDiS Management Systems as the software platform for life cycle management of the cards and the supported applications, initially being access control and visual identification.

Dione Moves into New HQ

Dione, supplier of payment terminals and chip & PIN solutions, has moved to new offices in Stokenchurch, UK. The move from its previous headquarters in High Wycombe is to supply additional support services. The new offices house all of Dione's sales and marketing and support services, including a state of the art training centre, product demonstration suite and call centre. New R&D and testing facilities will also be based in the new building.

Card Processing Joint Venture

Banksys (Belgium), Interpay (The Netherlands) and SSB (Società per I Servizi Bancari (Italy) have formed a joint venture called SiNSYS to offer secure, high-quality performance acquiring and issuing processing services at highly competitive prices. The joint venture represents an important consolidation in the European Electronic Fund Transfer market.

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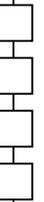
This initiative, says the companies, will result in significantly faster product innovation and enhanced service flexibility.

They added that the introduction of the euro has facilitated the development of a European market for payment processing and many national and international processors are now looking beyond their borders for greater cost-efficiencies.

The joint venture is headquartered in Brussels. Banksys and Interpay each hold a 24.5% interest, SSB holds 51%. The three shareholders — themselves owned by banks — will be its first customers.

One Million Mark for 128K Card

Schlumberger says that it has received orders that exceed one million for its Usimera 3G-ready 128K cards. Volume shipments of the cards to mobile operators across Europe and Asia started in August.

The Usimera 128K card offers full Java Card interoperability and improves time to market for service deployment. It has been designed to support advanced applications such as enhanced phone books, organisers, games and information on demand. The card's high capacity gives end-users the ability to choose their own content and fine-tune their card to access services.

Contactless Card Projects

LEGIC Identsystems has announced recent installations of its contactless Smart Card technology in the USA, Germany, Saudi Arabia and Switzerland.

The Swiss-based company has carried out its first sports installation in the USA, with Häfele America Co equipping 500 lockers in a fitness centre in Chicago with LEGIC-based LockerLocks. Membership administration and a billing system have also been integrated as a single chip card solution.

The 5,000 member Holmes Place 'River East' studio is part of the Holmes Place chain, with headquarters in London, UK, who operate fitness centres throughout Europe and the USA.

In Germany, The Casino Waren, part of the German casinos of Mecklenburg group, has installed an access control solution from Ehlers Sicherheitssysteme, a competence partner of Kaba, using LEGIC technology. The scheme uses the Kaba exos sky access control system combined with a Kaba mechanical locking system using LEGIC contactless Smart Card identification technology.

In addition, Germany's Hamburg Airport has installed a badge-based access control solution from Interflex using Legic contactless Smart Cards.

A total of 78 contactless reader terminals have been installed at access points throughout the airport, with 10,000 employees receiving computer-readable badges. Around 2,000 employees already use their chip cards as a parking ticket as well as an ID badge.

Prince Faisal Publishing, publishers of Saudi Arabia's second largest daily newspaper, Al Watan, has installed an access control and time & attendance system from the Austrian company Gantner using Legic contactless Smart Card technology. The time & attendance system uses a combined Smart Card/fingerprint reader for additional security.

Meanwhile, the new LEGIC Ciné-Card has made queuing for cinema tickets in the Swiss cities of Zurich, Basel and Bern a thing of the past.

Holders of the contactless card can book tickets up to one week in advance through the Internet, a reservation line or the exclusive Ciné-Card-Line — an electronic reservations system exclusively for use of Ciné-Card holders. With a 0900 number any holder of the card can get the latest information on the present film programme, age limitations and the language versions available. Reserved tickets are kept up to 20 minutes prior to the movie screening.

The biggest plus for cardholders is reduced prices, typically around 20% less than regular ticket prices. In addition, members can collect bonus points.

World News in Brief

Healthcare News

There has been a surge in healthcare news and projects in a market that has been relatively quiet in recent months.

Alliance Paper on Health Cards

Smart Cards have a unique capability to make information access easier for users while at the same time enforcing the more robust security and privacy policies required of healthcare organisations under HIPAA (Health Insurance Portability and Accountability Act of 1996) compliance, according to a new Smart Card Alliance white paper.

"Healthcare organisations are actively looking for ways to lower administrative costs, increase security and make their information systems easier to use," said Randy Vanderhoof, Executive Director of the Smart Card Alliance.

"Smart Cards have a lot to offer. We created this white paper as an educational overview for decision makers in healthcare organisations to show how Smart Cards can be used to support HIPAA compliance, increase security and simplify system access for care givers and patients alike."

HIPAA Compliance and Smart Cards: Solutions to Privacy and Security Requirements, is available free at www.smartcardalliance.org

Medical Smart Cards

Beverly Hospital and Addison Gilbert Hospital patients are receiving medical Smart Cards as part of a program designed to make hospital registration faster and more efficient. With nearly 500,000 cards to be distributed in the next 12 months, they are the first private hospitals in the US to issue Smart Cards to all of their patients.

The cards contain access codes for each patient's medical record and are accessed through readers attached to the hospitals' admitting terminals.

The Smart Card systems of Beverly and Addison Gilbert hospitals use the same technology being used in the national healthcare Smart Card program of Germany, an application of over 80 million Smart Cards. The Smart Card SLE4442 chips are manufactured by Infineon Technologies, Germany, and the Smart Card readers come from SCM Microsystems of Germany.

Hypercom Selected in Chile

Hypercom Corporation has announced that I-Med Red Medica, a large network in which lending, financial, suppliers and beneficiaries of the health system participate, is centralising and enhancing its new ISAPRES biometric reading and payment activities in Chile using Hypercom ICE information and transaction terminals, BioPIN finger-scanning pads and software.

The Hypercom system will enable thousands of physicians and other medical providers to verify patient identity and eligibility for payments.

I-Med, system integrator for the project, expects to deploy more than 12,000 Hypercom terminals with peripherals by 2006.

Denver Health Network Access

Gemplus has delivered Smart Cards and software to Denver Health in the US, allowing employees to securely access patient information across its healthcare network.

Interlink Group consultants working with Denver Health department integrated Gemplus Smart Cards utilising Active Directory certificates to provide a single sign-on solution which was implemented within three weeks.

The cards help Denver Health comply with HIPAA regulations by allowing physicians, nurses and staff to access hospital computer systems with a single sign-on. This eliminates the security risk of employees sharing passwords, and protects patient information from unauthorised access.

The cards use two-factor authentication, which combines a password or PIN with a badge or card, enabling greater security than traditional username/passwords.

The Denver Health network uses Gemplus' SafesITe solution, consisting of GemSAFE Smart Cards and GemSAFE Libraries software, coupled with Smart Card-ready PCs that incorporate Gemplus' Smart Card reader technology.
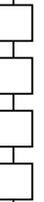
NHS Electronic Booking Service

SchlumbergerSema has been awarded a five-year contract, estimated to be worth over £64 million, by the UK's Department of Health. SchlumbergerSema will design, develop and manage the national electronic bookings service for the NHS in partnership with Cerner Corporation, a supplier of clinical and management information and knowledge systems.

This is the first contract to be awarded as part of the National Programme for IT for the NHS and is central to the government's plan to increase patient choice. The first phase, which is expected to be available by summer 2004, will provide general practitioner doctors (GPs) with on-line access to hospital and consultant resources, so that when they are referring patients, they can offer patients a choice of available consultants and hospitals for their subsequent treatment.

SchlumbergerSema will be responsible for programme management, development, implementation, operation and support of the service. The company will also be providing the consulting and systems integration services to implement the Cerner Millennium based electronic bookings applications software solution.

Definity Health Smart Card Program

Definity Health has announced the launch of a Smart Card program through a partnership with Cardtronic of Minneapolis that will bring added convenience to members and increased administrative efficiency to their providers.

Cardtronic's Smart Card accomplishes more than other healthcare cards including current magnetic stripe versions. It can store a significant amount of data, enables the display of information, and is capable of holding and executing many applications that speed transactions, reduce paper and improve the exchange of information between patients and providers.

Under the Definity Health benefit, members pay for healthcare services of their choice out of a Personal Care Account (PCA), which is funded by their employers at a set amount each year. Benefit dollars left in the member's PCA at year-end roll over for use by the member for future medical expenses. If an employee's annual healthcare costs exceed the PCA benefit dollars, health coverage is provided once a deductible is met.

Definity Health provides extensive tools and information through a website that includes medical pricing information, a consumer medical library, hospital quality ratings, care evaluation tools and extensive provider information. Members also enjoy access to a health-coaching program.

Bayer Wins Rights to Aerosol Inhaler

Bayer Biological Products has signed a deal with German company Inamed GmbH for exclusive use of its new advanced inhalation technology for the dosing of alpha-1 antitrypsin (AAT) protein. This deal includes Inamed's new model of the AKITA, an inhalation device based on a computer-controlled, Smart Card-based inhalation system.

The new version of the AKITA device provides several benefits for the patient, including increased efficiency with less wasted product, more accurate dosing with data stored on a Smart Card; and less time required to inhale the prescribed dose.

Under the terms of the deal, Bayer BP will have worldwide exclusive rights to the AKITA device and any other products developed by Inamed based on the same technology for clinical development and marketing. Currently, all commercially available AAT products must be administered intravenously.

For more information visit ...

Hypercom
www.hypercom.com
i-Med
www.i-med.cl
Gemplus
www.gemplus.com
Giesecke & Devrient
www.gi-de.com
Denver Health
www.denverhealth.org
SchlumbergerSema
www.slb.com
Definity Health
www.definityhealth.com
Inamed
www.inamed.de

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SAS Testing Biometrics

Scandinavian Airlines will start customer testing in its evaluation of biometrics for simplified check-in and embarkation at two airports in November. SAS frequent flyers at Umea Airport will test passing through a turnstile at the gate to the aircraft using their fingerprints while a corresponding test at another Scandinavian airport will use iris scan technology.

The test, which will take six months, is being conducted using smart SAS cards, on which the traveller's fingerprints or iris images have been stored.

At the gate, the card is read without requiring contact and then the passenger places a finger or an eye in front of a scanner. Identity is verified by a comparison of the fingerprint/iris and the template on the card. The Fyrplus company has been selected as supplier for the project.

Fingerprint Security at US Airport

Little Rock National Airport has installed a security system featuring Bioscrypt fingerprint readers and HID's new iCLASS contactless Smart Card technology to enhance security throughout the airport for approximately 5,000 users.

Little Rock airport has already deployed over 100 Bioscrypt V-Smart iCLASS readers for facility security. The fingerprint readers with integrated HID iCLASS 13.56 MHz read/write contactless Smart Card technology, restrict access to high profile sites within the airport.

Physical Access Security

SchlumbergerSema has announced it has been awarded a contract with Transpetro, the transportation company of Petrobras Group, the Brazilian national energy company, to implement its DeXa.Badge solution to provide secure physical access to its offices in Rio de Janeiro.

DeXa.Badge is a corporate identity management and access control solution that incorporates Smart Card and other technologies, and in this case includes fingerprint biometrics.

Homeland Security Contract

The US Department of Homeland Security (DHS) has awarded a three-year contract, initially worth $2.2 million, to International Biometric Group (IBG) for research into the impact of identity determination systems and processes on international travel, border management and homeland security.

IBG will evaluate a wide range of identity management information technologies and systems, with a special focus on existing and emerging biometric solutions.

Bank Plans Fingerprint ATM Card

The Bank of Tokyo-Mitsubishi is planning to introduce a multi-function ATM card using fingerprint technology to identify cardholders along with security codes.

The bank expects to issue up to one million Smart Cards that can also be used as a credit card, electronic money and debit card in fiscal year 2004 starting 1 April.

According to the bank it wants to increase usability of its ATM cards and heighten security as the new cards would prevent the use of stolen cards since they require fingerprint verification.

Datastrip Reader DSVerify2D

Datastrip is adding support for HID's iCLASS 13.56 MHz contactless Smart Card technology to its DSVerify2D handheld ID card reader.

The DSVerify2D can read contact and contactless smart chips, 2D bar codes, and optical character recognition data found on access control cards, passports, health cards, national ID cards, driver's licenses and other identity documents, and perform on-the-spot one-on-one fingerprint, facial and/or iris verification at the same time.

Potential applications include trucking company docks, military bases, and other manned physical access control points where there is no doorway to accommodate a stationary reader.

Bluetooth Market Update

Riding a roller coaster hype curve and struggling to resolve the many technical challenges presented by such an ambitious vision, Bluetooth has come a long way from being a simple cable replacement technology unveiled in 1998, according to the latest market update from Frost & Sullivan.
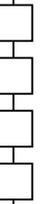
Bluetooth has hit a major milestone in its evolution as the technology enters the maturity stage of its life cycle. A stable specification and installed base that runs into millions of units is proof that it has been a success. Even critics would be hard-pressed to name any other wireless communications technology that managed to achieve the volumes and diversity of deployment of Bluetooth in such a short time.

The specifications of Bluetooth have reached a stage where interoperability between devices is seldom an issue, where interference with other radio technologies is a limited and increasingly disappearing concern and where adoption into new applications is no longer a daunting challenge.

The report believes that the spectacular growth in the semiconductor sector, a hotbed of Bluetooth development, bodes well for the continued buoyancy characterising the overall marketplace.

The year 2001 saw shipments of just under 10 million chipset solutions, while annual shipments had more than tripled to around 34 million units by 2002.

In 2003, Frost & Sullivan expects that shipments will at least double, with a conservative estimate of over 70 million units. If the industry ramps up production in the second half of the year, this value could be significantly higher.

"Tough economic conditions and the resource demands of a challenging technology have forced a consolidation of the market. Developers no longer jump on this bandwagon, they jump off it when they realise there is no easy money to be made," says Frost & Sullivan Consultant Carles Ferreiro.

Clearly identified market segments such as cellular phones and PC based applications offer substantial market potential for now and the future, whilst emerging application areas such as industrial and automotive applications will grow in importance and volume as time goes by.

Campus Card at French University

Bell ID and Bell Securité France, both subsidiaries of London-based Bell Group, are jointly providing Université de Technologie de Compiègne (UTC) in France with a turnkey Campus Card solution.

The solution features Bell ID's ANDiS Management Systems and Bell Group's Pacom access control system to establish an integrated solution for the issuance and management of multi-application ID cards for students and staff.

New CEO at ActivCard

George Garrick has been appointed Chief Executive Officer of ActivCard and been elected to the company's Board of Directors. He was formerly Chairman, President and CEO of Placeware, until its acquisition by Microsoft Corp. in April 2003.

Gemplus Director of Card Sales

Gemplus has appointed Timothy Wright as Director of North American Conventional Card Sales. Previously he served as Vice President of Sales for De La Rue Brand in the United States. He is also a member of the International Card Manufacturers Association (ICMA) Board of Directors.

Sales Appointment at Cubic

Michael Harlow has joined Cubic Transportation Systems as Manager of Sales with responsibilities for developing the parking and security/building access markets. Previously he served as International Sales and Marketing Manager for building and parking access specialist SAS Access Systems.

Name Change

Schlumberger Smart Cards and Terminals, a division of Schlumberger, has announced that it has changed its name to Axalto to bring more visibility and reinforce the company image as a Smart Card player in a rapidly evolving market.

For more information visit ...

Bioscript
www.bioscrypt.com
HID Corporation
www.hidcorp.com
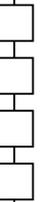**Schlumberger**
www.slb.com
Datastrip
www.datastrip.com
Frost and Sullivan
www.frost.com
Bell ID
www.bellid.com

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Multi-function EMV Cards

The first German MasterCards with multi-functional chip come from Giesecke & Devrient.

The German market recently saw the introduction of the first MasterCard credit cards to be equipped with an EMV chip, and the employees of GZS Gesellschaft für Zahlungssysteme (Germany's largest third-party credit card processor), Concardis and Euro Kartensysteme have just been provided with cards of this type by MasterCard as part of a pilot project. These new cards come from Giesecke & Devrient (G&D), the Munich-based technology company also responsible for their personalisation.

A further special onboard feature is the high-security, multi-functional SECCOS Secure Chip Card Operating System. Originally developed by Germany's ZKA Central Banking Committee as platform for debit cards, this system is now being used for the first time on a credit card and enables a number of additional applications over and beyond that of the EMV.

Chip Card in Egypt

The first chip-based payment card in Egypt was launched last week by the Commercial International Bank (CIB), MasterCard International and Giesecke & Devrient (G&D).

The introduction of the chip will help to reduce the potential of card fraud and allowing CIB to take advantage of the benefits of value-added services supported by the Smart Card technology, such as loyalty programs, frequent flier programs, healthcare records, etc.

The new card is based on G&D's MChip Lite V2.1 solution.

Verifone EMVCo 4.0 Approval

VeriFone has received EMVCo Level 2 Type Approval for the SC 5000 EMV smart programmable PINpad Module 2.0. The granting of EMV Level 2 Type Approval was achieved after meeting the requirements of the latest technical specifications, EMV 4.0.

The EMV module 2.0 provides a global platform for multi-lane customers, enabling the EMV library to be reused worldwide while only adding the local appli-

cation layer and security applications required for the local market. Additionally, the hardware design of the SC 5000 means that the EMV module is 'black box' certified, providing an EMV kernel which does not require re-certification every time new applications such as loyalty or private payment schemes are added. The SC 5000 PINpad provides the easiest way to upgrade existing terminals or electronic cash registers to support EMV requirements, and is the only peripheral device chosen as part of the Visa Smart Breakthrough Acceptance Device program designed to accelerate EMV throughout the world.

The SC 5000 is currently being deployed in the UK town trial of Chip and PIN in Northampton.

Italy Moves to EMV Cards

Oberthur Card Systems is to supply UniCredito Italiano with ABI-EMV microprocessor cards under a one-year agreement.

ABI (the Association of Italian Banks) began the roll-out of EMV cards last July after a pilot phase. Oberthur supplied 13 of the 16 banks involved in the pilot and is the only international Smart Card solution provider with a card manufacturing and personalisation site in Italy, certified by Visa, MasterCard and ABI.

M&S Launch '&more' Card

Marks & Spencer Money, the Financial Services Division of Marks and Spencer plc, has chosen Oberthur Card Systems as its supplier for the launch and roll-out of the &more credit and loyalty card — a Visa or MasterCard EMV Smart Card with loyalty, the MoneytIC EMV.

Oberthur has supplied M&S with its Charge card product for some ten years, and all of the cards for the 2002 credit card pilot It is now providing an end-to-end service encompassing Smart Card manufacture, personalisation, fulfilment, and professional services, with an ongoing exclusive contract for supply over a three-year period.

CardPac EMV Integrates with Mascot

CardBASE Technologies, together with Taiwan partner CyberSoft, has completed the standard integration of the CardPac credit card system with Mascot, its Smart Card management system.
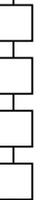
The integrated solution provides CardPac users with a cost effective migration path to support the issuance of EMV cards while protecting their investment in existing card processing systems and providing a seamless migration path to Smart Card technology. The added benefit of the CardBASE Mascot solution is the guaranteed ability to upgrade the system to issue and dynamically manage multiple applications on Smart Cards when the need arises.

The integration with CardPac is part of CardBASE's ongoing programme to provide customers with out of the box solutions for card issuing banks who want to protect their current investment in card infrastructure while also complying with EMV.

Mascot is an integrated solution aimed at the bulk issuance and lifecycle management of Smart Cards in a single or multi application environment. It provides the functionality to maintain card, applications and the cardholder information on a single system to provide initial issuance, card management and post issuance.

Power FM's Worldcard Loyalty Card

The Power FM Worldcard, the lifestyle reward card from radio station Power FM and operated by London-based Worldcard has proved a success with young people in Southampton since its launch four months ago. Over 5,000 people (mainly aged between 16 and 35) have signed up for a card and have started earning and spending points at their favourite stores, bars, clubs and restaurants in the Southampton area.

Positioning itself as a reward card for shopping and socialising rather than just buying groceries or toiletries, the cards can be used to obtain free drinks at the bars that accept Worldcard or even free fast food. With more points the card can buy cinema tickets, meals, bowling, arcade games and even haircuts.

New outlets, deals and special offers are announced through regular spots on Power FM, through the Worldcard website and point of sale such as flyers and posters at participating outlets. Cardholders can also opt in to receive weekly emails on the latest news and local Worldcard promotions relevant to their age and demographic.

Worldcard was launched successfully in the North East in 2001 and in West Midlands last year. There are now almost 50,000 Worldcard holders distributed through each region in the UK. The Worldcard application can also sit on several local authority issued Smart Cards such as the Smartcities card in Southampton.

Thailand Urged to Delay ID Card

Plans by the government of Thailand to issue Java-based national ID cards to its 61 million citizens by next month has been branded "wishful thinking" by Dion Wiggins, an analyst with research firm Gartner. Wiggins has told infocomms minister Surapong Suebwonglee and other government officials that the smart ID card project lacked adequate planning, according to a report in the Bangkok Post.

In addition, the project's officials have not conducted government, private sector, public and industry expert consultation. Introducing a smart ID card without such consultation would risk limiting the card's usefulness, and make it not worth much more than the current citizen ID card.

Wiggins cited funding as the largest problem with such e-government initiatives, because of the 'silo' structure of government funding, with each department having their own budgets and initiatives. Wiggins suggested delaying the launch of the project to give the government time to review the plans and gather information on requirements from the stakeholders. Standards and technologies could also be examined during this period, while vendors should be chosen carefully. Wiggins predicted planning and launching to take one or two years.

The Thai government's national ID card will contain biometric identification, as well as insurance, tax and welfare benefit information.

For more information visit ...

MasterCard International
www.mastercardinternational.com
Verifone
www.verifone.com
Oberthurcs
www.oberthurcs.com
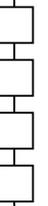**Marks and Spencer**
www.marksandspencer.com
Power FM
www.powerfm.com
Smartcities
www.smartcities.co.uk
CardBASE Technologies
www.cardbase.com

Databac Card Scheme at Silverstone

The Databac Group, a provider of identification solutions, has implemented a new automated loyalty system worth £30,000 at the British Racing Drivers' Club at the F1 Silverstone Circuit, Northants. The scheme is intended to encourage members to use the Clubhouse and replaces the paper vouchers previously used. The system comprises G2 management software, five touchscreen tills, a card loading station and personalised cards for all 813 members.

BRDC members — all successful racing drivers — are now able to charge the card with their chosen amount, to purchase food, drinks and merchandise at the Club's bars, restaurant and gift shop, as well as at the Marquee at the Grand Prix.

The Club Account Card acts as an electronic purse. It features a contactless Mifare 13.56MHz chip onto which can be credited an unlimited amount. BRDC staff load the credit using the G2 loading station, a process which takes two minutes. The G2 touchscreen tills in the restaurant, shop and bars enable credit to be deducted quickly and easily.

To encourage usage, the BRDC put an initial amount of £50 onto each member's card. An incremental discount with increased use provides a further incentive.

The Club Account Card doubles in functionality through the incorporation of HID proximity technology, to work with the access control system used at Silverstone, also installed and managed by Databac.

Laundry System at Four US Colleges

Mac-Gray Corporation, the US's largest laundry facilities contractor to the college and university market, has introduced a new technology that's changing the way college students do laundry.

Starting at four Massachusetts college campuses this autumn, students can do their laundry without putting their own detergent into the washing machine. Using Mac-Gray's innovative PrecisionWash system, liquid detergent is injected directly into the wash cycle by the machine itself.

For students at Babson College, Endicott College, the Massachusetts College of Liberal Arts and Tufts University, that means no more buying, storing and lugging detergent to the dorm laundry rooms.

PrecisionWash also means cleaner laundry rooms, no detergent containers to buy, store and eventually throw away, and less risk of damage to floors and equipment.

Mac-Gray's PrecisionWash is a patent-pending product that delivers accurately measured Tide liquid detergent directly into each washing machine. Using their campus cards, students select a washing machine and the detergent feature. The appropriate amount of Tide is automatically pumped directly into their washer. Students choosing not to use the option can still add their own detergent.

BART Agrees to Join TransLink

The San Francisco BART (Bay Area Rapid Transit) Board of Directors have approved moving ahead with the TransLink Smart Card program which will provide a single universal fare instrument, good for travel on the region's major transit systems.

The approval by the BART Board reflects agreement reached with the Metropolitan Transportation Commission (MTC) to ensure BART customers who opt to use TransLink will continue to have access to key services and options available with the existing BART ticket.

Thomas Margro, BART's General Manager, said the agreement will provide an attractive and convenient product to BART's customers and help ensure a strong market for TransLink.

"The agreement will ensure that BART customers receive the same level of benefits from use of the TransLink card as are available to other transit system customers," Margro said.

"We will now be able to continue to offer the 6.25 percent discount currently available to BART high value ticket customers with the added convenience of a single regional Smart Card." The agreement also ensures that customers will be able to add value into the TransLink cards in BART stations from the ticket vending machines and not be limited to only adding value at offsite locations, or by using the "auto-load" feature. "This will make replenishing the TransLink cards with value when needed, easy and convenient," Margro continued.

The TransLink card, which has completed the first phase of a pilot program, begun January, 2002, acts as a debit card which is simply reloaded when the value is low or used up.

Bracknell Launches 'edge' Card

Bracknell Forest Borough Council has launched a new Smart Card scheme, the 'edge' card. The new card combines the Council loyalty scheme with a range of services as well as deals and discounts in hundreds of shops and stores in the Borough.

Currently the edge card has two major applications but the Borough Council is looking for new ways to use the card to improve services. As these new applications are added the edge will have the capability to be able to provide these improved services. The next application to be added will be leisure services — meaning cardholders will be able to access some of the Borough's major leisure attractions using the edge.

The edge replaces the old style library cards and allows users all the same features of a traditional library card: borrowing books, hiring CDs, DVDs and videos, and using the libraries' free internet service to surf the internet and reserve and renew books.

The edge also has an e-purse facility which allows users to load cash onto the card and use it to pay for hiring CDs, DVDs and videos, paying overdue charges and for purchases without the need to use 'real' cash. Pupils in all of the Borough's secondary schools will soon be using the edge to pay for their school meals using the e-purse.

Ohio State Phases Out Food Stamp

The state of Ohio in the US is to drop its Smart Card based food stamp scheme after 13 years. According to Ohio officials the system is used by only one other state, and costs up to four times as much as other systems.

Officials say the system Ohio, which is used by only one other state and is too expensive, costs up to four times as much as other systems. The state installed 11,000 readers capable of accessing information stored in the card at groceries and other stores state-wide.

Forty-eight other states use magnetic-strip cards similar to bank or credit cards that are swiped through readers already in most retail stores. The Depart-

ment of Job and Family Services will seek competitive bids to operate a new magnetic-strip system by the end of the year. The current two-year, $44 million contract with Citicorp Electronic Financial Services ends in 2005.

CosmopolIC Cards for Pensioners

Oberthur Card Systems and Face Technologies have been selected by the South African Post Office for the delivery of 170.000 CosmopolIC cards. The project is named 'the Paymaster to the Nation'. The Smart Cards are to be distributed to social pensioners in the Northwest Province of South Africa by the local branches of the South African Post Office. They will enable welfare payment recipients who never enjoyed the convenience and social standing of a bank account to open a basic Postbank account. The card with a magstripe, a Smart Card chip containing the social pensioner's pension number, ID number and electronic fingerprints will allow each pensioner to benefit from a user-friendly payment process while the technology deployed will reduce fraud and increase security in the Welfare Payment arena.

HID Appoints Benelux Sales Manager

HID Corporation has hired Chris Rinket as the Regional Sales Manager for the company's new Benelux sales region. Mr. Rinket will be concentrating on the promotion of HID's new 13.56 MHz iCLASS contactless Smart Card and associated reader/writer product range. He will report to Mark Ritterling, HID's Director of Sales for EMEA.
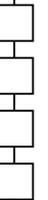
ERG/T-Systems Team for Tenders

ERG Group has teamed with T-Systems International, a division of Deutsche Telekom, for upcoming transit fare collection tenders in Germany, Austria and Switzerland.

The consortium is already working on an anticipated tender in Berlin, where ERG and T-Systems successfully completed a Smart Card trial in 1999 involving 31,000 passengers using buses, trains and trams.

The parties have agreed to work together on all opportunities in the German market and to be preferred partners for any large contracts in Austria and Switzerland. A share of the work responsibilities for the expected projects has been agreed, with ERG's MASS (multi-application Smart Card solution) system to form the basis of the technology offering. T-Systems will provide project management and system integration experience to the consortium as well as its experience with electronic fare collection in Germany.

Cubic Validator for London Buses

Cubic Transportation Systems has announced it has received an order from the London Buses division of Transport for London to supply 600 Universal Smart Card Validators for its expanding fleet of articulated or 'bendy' buses. The Validators will process the new Oyster card that was launched for public use in May. Cubic and EDS (Electronic Data Systems) lead the TranSys consortium that developed London's new Smart Card-based ticketing system.

PCL for UK Transit Scheme

Prepayment Cards Limited (PCL) has been selected to provide a multi-operator Smart Card scheme in the Yorkshire area of the UK. The project is estimated to be worth £25 million and is expected to roll-out during 2005.

It is hoped that a contract can be in place by the end of the year, by which time the UK Government's decision on funding for the project should be announced.

The Yorcard consortium, comprising Metro (West Yorkshire PTE), South Yorkshire PTE and representatives of all the bus and train companies operating in their areas, say the scheme will be one of the largest multi-modal, multi-operator Smart Card schemes in the country.

The consortium covers the cities of Leeds, Sheffield and Bradford and represents a population of over three million people. A card reading infrastructure will be provided for more than 40 bus operators, over five train operating companies and the Sheffield Supertram. Over one million cards will be issued.

PCL's contract will be for an outsourced managed service using ERG's back office clearing house software which enables millions of Smart Card transactions to be handled daily on a common platform. The technology is based on ERG systems in Hong Kong, Rome, San Francisco and Singapore.

OTI EasyFuel Comes to Europe

On Track Innovations' first EasyFuel wireless solution for petroleum payment management and loyalty programs in Europe is currently being installed in Spain on a commercial-transport route going from north to south across the country. OTI has partnered with Practic Import, one of the main suppliers of products for gas stations in Spain.

Get-In Smart Card in Germany

Residents in Hanau, Germany can now pay for municipal services, admission to cultural venues and other applications with the same dual-interface Smart Card they use to pay for local public transport.

Cubic Transportation Systems teamed with T-Systems, a subsidiary of Deutsch Telekom, on the system for Hanau, 20 km east of Frankfurt. The system, called Get-In, is the prototype for a comprehensive electronic ticketing system for the entire Rhein Main Verkehrsverbund (RMV).

"Hanau's use of Cubic's open system Smart Card technology for non-transit applications represents an emerging trend, which we first developed for our transit customer in Washington, DC," said Richard Johnson, President and CEO of Cubic Transportation Systems.

Websites
- www.erggroup.com
- www.cubic.com
- www.oti.co.il

194
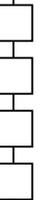
SchlumbergerSema Business Sold

Schlumberger has signed a binding agreement with Atos Origin for the sale of the majority of SchlumbergerSema businesses. The transaction proceeds would amount to approximately $1.5 billion consisting of €400 million in cash and a fixed number of 19.3 million of Atos Origin common shares that represent approximately 29% of the common shares outstanding of Atos Origin. Schlumberger expects to reduce its ownership in Atos Origin to 19%.

Sagem Sells its Share in Gemplus

Sagem has announced that it has sold its 10 per cent stake in Smart Card producer Gemplus which it acquired for about €50 million from Gemplus founder Marc Lassus. The sale was made through a series of small placements on the open market, taking advantage of a rebound in technology stock prices. Lassus' shares became available after he resigned as Chairman of Gemplus following a long battle for control of the company last year.

NedCard Sold by ACG

NedCard, with production facilities in Wijchen, Netherlands and Eisenach, Germany, and a sales office in California, USA, has been sold by ACG Advanced Component Group in a Management Buy Out to the founder, Ben Slager, and a Dutch institutional investment group. NedCard is a specialist in the assembly of module packages for Smart Cards, contactless cards and smart labels and has an annual capacity of 300 million modules.

NedCard is to operate as an independent supplier, to attract wafer manufacturers and Smart Card manufacturers to outsource their module assembly activities. The company will also introduce its services into the RFID market as a manufacturer and supplier of components.

Baltimore Closes with Sale of PKI

Baltimore Technologies has entered into a conditional agreement with beTRUSTed to sell its core PKI business for £5 million in cash. The sale, which effectively winds up the company's operations, is subject to approval by Baltimore's shareholders.

Following the recently announced sales of SelectAccess, OmniRoot and Managed Services, the sale of the PKI business completes Baltimore's disposal programme. These transactions, together with the set-tlement with Clearswift, will have generated total cash proceeds of approximately £20.9 million since July.

Baltimore intends to use the cash proceeds for general corporate purposes, and expects that the disposal will be complete by the end of November 2003. As a result of the sale, certain PKI employees will transfer to beTRUSTed. The PKI group will remain principally Ireland-based. Baltimore will implement a redundancy programme for the majority of its remaining employees.

beTRUSTed is a global provider of security and trust services to the world's leading organisations and government.

Mühlbauer Expands in China

Mühlbauer has opened its second China office in Shanghai. Sun Bin, the new chief representative in the Shanghai office, who is responsible for all Chinese sales, will also support the development of the growing Chinese Smart Card and Smart Label business.

Jeronimo Acquires CCV CardPay

VeriFone has strengthened its presence in the Swiss market through the acquisition of its partner CCV CardPay AG by Jeronimo, the card payment terminal leader in French-speaking Switzerland. Under the terms of the deal, the Dutch CCV group has become a majority shareholder in Jeronimo. Both companies will continue to operate under their respective names.

Jeronimo with CCV-CardPay, is now the second biggest supplier in the Swiss card payment solution market with nearly 15,000 installed terminals. VeriFone's latest products will be made available to customers across the territory, including the Omni 3740 and the SC 5000 Smart programmable PINpad, which have been successfully trialed in a Zurich pilot as part of ep2, the joint project by acquirers to implement the EMV payment standard Swiss-wide.

Website

- www.slb.com
- www.acg.de
- www.sagem.com
- www.baltimore.com
- www.jeronimo.ch
- www.verifone.com
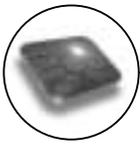
Taking the Complexity Out of Authentication

by Paul Meadowcroft, head of transaction security at Thales e-Security

Paul Meadowcroft

As well as the many opportunities that Smart Cards offer, there are also a number of knock-on effects that banks are having to take into account. Among these, the sheer complexity of dealing with a variety of Smart Card platforms and PKI schemes has proved one of the most challenging and costly. When one considers that at the same time banks are having to face up to the realities of the modern highly connected world, which now provides a vast array of opportunities for banks to interact with their customers, then this becomes even more daunting. It has meant that whether as a consumer or a business, the number of transaction channels is now extremely varied and continuing to grow. When coupled with the advent of EMV Smart Cards, it has turned a once fairly simple authentication process into a tangle of independent point solutions.

The previously simple process of authenticating a magnetic stripe card transaction is giving way to the complexities of the multiple application Smart Cards including EMV payment, EMV authentication, loyalty and identity applications. This has meant that the typical bank's transaction system has ballooned to cope with a multiple types of card platform. At the same time the front end is having to deal with multiple channels of transaction from the traditional ePoS and ATM, to everything from telephone banking to internet transactions and mobile payments.

The danger banks are facing is that as the number of channels has grown, so have the number of identities available to the individual. For example, not only might an individual have an enormous range of accounts and channel touch-points with the bank but also these identities are unlikely to be uniform.

In other words, in terms of risk, a bank's reaction to a £100 payment is going to be completely different to the transfer of £10m between two accounts. For the £100 payment it may be enough to know the funds are available in the account, but no further proof of identity may be necessary beyond a signature or possibly password if an internet transaction. Yet in the £10m transaction a bank will require the highest levels of authentication available, usually in the form of some extra token-based system to add the "something you have" element to "something you know".

The reaction from banks to multiple identities has once again been to develop multiple point solutions. In this instance the rationale has to be strategically worked out as there are serious cost implications for deploying higher levels of identity authentication.

Events Diary

November

4 - 5   The Consult Hyperion Digital Identity Forum,
The London Marriott, Marble Arch, London, UK

Gloria Benson, Consult Hyperion
Email: gloria.benson@chyp.com
Website: www.digitalidforum.com

5 - 6   9th Annual Cards Africa, Sandton Convention Centre, Johannesburg, South Africa

Danielle Gautier
Tel +27 (0) 11 463 2802
Email: danielle.gautier@terrapinn.co.za
Website: www.cards-worldwide.com/2003/cards_ZA

9 - 12   Cards in Cancun - Business Strategies for a Slow Economy, Fiesta Americana Grand Coral Beach, Cancun, Mexico

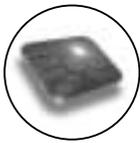Tel +1 609 799 4900
Website: www.icma.com

18 - 20   Cartes and IT Security 2003, Paris-Nord Villepinte Exhibition Centre, France

Website: www.cartes.com
Website: www.itsecurityexpo.com

December

8 - 10   Inside ID: Identification SOLUTIONS Mega Show, Washington, DC Convention Center, USA

Website: www.insideid.com

A strategic approach to transaction authentication and identity management is therefore required. The logical answer is to deploy a single platform between the front end and the back office. This middle office platform would mean that the costly process of changing or replacing any of the front or back office systems need not happen. Instead, all transactions, whatever their source, could be authenticated on a single platform that is seamlessly integrated with the front and back office systems using Java and XML interfaces.

Unfortunately this is only one half of the complexity story as banks are also having to rely on each component of the infrastructure to secure every transaction channel. This opens up a large opportunity for fraud as there is no unified approach or management to ensuring security across all the transaction channels.

However, as this situation has evolved over time, banks have not been able to take a strategic approach to this complexity and the appropriate measures to prevent fraud. As a result, multiple point solution authentication platforms have been employed to deal with each channel. Just to add to the complication, these solutions have typically been developed by different groups and departments within the bank. This has meant that as the number of point solutions has grown, it is becoming increasingly costly and difficult to manage them.

Therefore, there are three key advantages from taking a strategic approach. Firstly, as BACS have demonstrated to critical acclaim over the past year, it is possible to use a single middle office authentication server to process transactions from multiple trust schemes. Regardless of whether it is an existing authentication token or EMV Smart Card or PKI scheme such as Identrus or any one of the home grown PKIs that banks have locked away unused, it is possible for a single middle office system to perform the appropriate authentication and message validation.

Secondly, the bank would be able to manage all its transaction channels from a single platform, dramatically improving ease of management. Combined with this is the ability to embrace new transaction technologies and channels without needing to implement a new platform and most importantly without compromising robust security. Finally, a single centralised platform will have significantly lower total costs of ownership than employing multiple platforms.

But the power of a single middle office authentication platform can only be realised if combined with a centralised identity management system. Together a bank will be able to provide the appropriate level of identity authentication on a flexible platform. This reduces the need to make risk assessments due to associated costs regarding amount of authentication required for individuals. As the single platform is able to authenticate all trust schemes, the bank is able to apply whatever level of authentication it deems satisfactory. More importantly, it can change this as often as required with no cost implications for the authentication systems.

As well as the cost benefits, a single platform will also provide a range of other efficiency improvements. For example, it will become far easier for banks to maintain a secure audit trail of transactions. In addition, it could help in other new services that many banks are experimenting with at the moment. One such example is account aggregation, which allows individuals to manage all their various accounts through a single interface. This obviously involves the handling of multiple identities but this task would be simplified if done through a centralised identity management and authentication platform.

In today's e-business world, banks need a flexible and dependable trust model. Crucially this solution must be able to grow organically as organisations grow and at the same time seamlessly embraces new transaction technologies and channels. Yet all this can only be possible if robust security that is as easy as possible on users and system managers alike is maintained. Such a strategic end-to-end authentication system is one that has the power to help banks remain competitive, reduce costs and manage complexity. ❖

■   Paul Meadowcroft is the Head of Transaction Security at Thales e-Security and has over 15 years experience in information security systems. He is a frequent speaker at seminars and conferences on a wide range of information security topics particularly the use of cryptography, key management, public key infrastructures and payment systems. His role at Thales e-Security is to direct the Transaction Security line of business which delivers advanced cryptographic products to protect value bearing transactions.
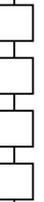
Smart Card News On Line: Round-Up

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 Amanda Pearce — amanda.pearce@smartcard.co.uk; tel: +44 1273 515651 (further contact details are available on page 183). Here's a selection of the headlines we covered in September:

Banking, EMV and Finance

- Amex Expands Contactless Pilot to Employees and Phoenix Merchants
- Ingenico Awarded MasterCard Certificate for Terminal Quality Management
- MasterCard International Unveils MasterCard SideCard
- Marks and Spencer to Roll-out '&more' Credit Card
- Komercní Banka Chooses Welcome's XLS for Czech Republic's First EMV Card
- PayPoint Signs £4 Million Contract with NCR for In-store ATMs
- Bank Of Moscow to Test EMV Application with Social Card
- RBS Advanta Launches mc2 - a Credit Card with a New Shape
- Fortis Bank Orders Diebold Agilis Power Software Platform
- Teller and EDB Team to Provide Visa / MasterCard Processing
- New Credit Card Allows Consumers to Set Spending Limits
- Giesecke & Devrient Launch First German MasterCards with EMV Chip
- Level Four Partner with Xeno-Logic to Distribute ATM Testing Package
- Commercial International Bank (CIB) Launches EMV MasterCard
- EMV Pilot Launches Germany's First EMV MasterCards
- Bank of Asia Relaunches Asia Lady MasterCard
- Bank of the Philippine Islands Launches Youth MasterCard
- Aconite Provides EMV Solution for Transaction Network Services Customers
- Scotiabank Chooses Arcot to Secure Online Shopping for Canadians
- Japan's UFJ Bank to Begin IC Conversion Programme in the Autumn
- Western Union Offers J'cans Bill Payment Option in New York
- PegaCard Smart Payment Dispute System to be Released in Europe
- UbiQ Joins Visa Smart Breakthrough Turnkey Personalisation Program
- Naspers Launches Irdeto Delta Pay Per Time Smart Card
- Dione Terminals Gain Offline PIN Entry Device Approval from Visa
- OTI and Scheidt & Bachmann Team to Provide Contactless Payments
- Schlumberger Awarded Visa PED Certification for MagIC Range
- Edgars and Prism Announce Secure Smart Card Payment Project
- Major UK Clearing Bank Licenses Intercede's Edefice

Corporate

- Infinion Announces New Management Appointments
- Kanbay and Kabira Form Advanced Card and Payment Services Alliance
- Todos Signs Cooperation Agreement with Taiwan-CA for eCode Installation
- ON Semiconductor Begins Trading on the Nasdaq National Market
- ACG's Sells Subsidiary microIDENTT Nederland to the Founder
- PGGMB and Rhythm Consolidated Berhad Sign MOU in Kuala Lumpur
- John J. DeLucca Joins e-Smart Technologies' Advisory Board
- Rainbow Technologies Completes Purchase of Chrysalis-ITS
- Diversinet Buys Credential Management Platform Provider Caradas
- Identrus Joins the Liberty Alliance Project as Sponsor Member
- HID Corporation Expands Technical Support Capabilities in Europe
- QI Systems Unveils Strategic Plans for Smart Cards in 2003/2004
- Netilla Joins Microsoft's Partner Solution Centre Software Facility
- Eugene Beard to Serve on e-Smart Technologies' Advisory Board
- ON Semiconductor Launches Expanded Product Portfolio
- ActivCard Appoints George Garrick as Chief Executive Officer
- Schlumberger Smart Cards and Terminals Changes Name to Axalto
- Mühlbauer Opens Second China Office at Shanghai
- Sagem Disposes of its 10 Per Cent Share in Gemplus
- Catuity Shareholders Approve Private Placement of Common Stock
- Schlumberger Sells SchlumbergerSema Business to Atos
- Gemplus Appoints Timothy Wright as Director of North America Card Sales
- First Data Announces Shareholder Vote For Merger with Concord EFS
- ON Semiconductor Appoints New Sales Manager for Northern Europe
- New Head for Gemplus' South East Asia Business Unit
- Banksys, Interpay and SSB Team to Launch SiNSYS
- Baltimore Technologies Closes with Sale of PKI Business
- NedCard to Operate as Independent Supplier Following Sale by ACG
- Trintech Announces New Payment Lifecycle Management Platform

Government

- Hitachi Establishes Joint Venture for Chinese e-Gov Market
- Councils in Suffolk to Relaunch Card Scheme for Residents on Benefits
- First Data and Concord Comply with DoJ Request for Additional Information
- Washington Renews PKI and Authentication Contract with DST
- FBI Awards Northrop Grumman Smart Security Contract
- Bracknell Forest Borough Council Launches the 'edge' Smart Card

Healthcare

- Kenya's National Hospital Insurance Fund to Implement Smart Cards
- NationsRx Introduces Supply Chain Solutions for Healthcare Providers
- Manchester School Encourages Healthier Lunches with Reward Scheme
- LSS Resource Group to Distribute Health Data Card in US
- Private Hospitals in the US Launch Health Card Technologies' Program
- QI Systems Adds Smart Card Waste Disposal Application

ID and Authentication

- Intercede and WinMagic to Deliver ID and Security Solutions to UK Markets
- Investment in National ID Programs Set to Improve Smart Card Adoption
- Aberdeen Council's Accord Citizen Card Hit by Contractual Delays
- Boeing Awards Card Identity Management Contract to Siemens
- Christer Bergman to Testify on Biometrics and Cards in US Congress
- Scandinavian Airlines Conducts Customer Testing of Biometrics
- Baltimore Provides Digital Credentials for Hong Kong's ID Card
- Little Rock Airport Installs New Contactless Biometric Security System
- Technical Specs for Gulf Cooperation Council ID Card Approved
- ImageWare Systems Introduces EPI ID Badging Suite v6.0
- Hong Kong Begins Smart ID Card Replacement Scheme
- HID to Feature Bioscrypt Fingerprint Technology in bioCLASS
- VeriFone Introduces PINpad 1000SE to Meet New Security Standards
- SSISearch Chooses Arcot WebFort for Strong User Authentication
- Schlumberger Provides Physical Access Security Solution to Transpetro
- A4Vision and Unisys Win US Contract to Develop 3D ID Devices
- eGlobal Purchase Paves the Way for Cards and Iris Scanners in Australia
- Datakey Delivers Integrated Smart ID Badge to US Patent and Trademark Office
- Emosyn Launches Theseus Platinum 130 for SIM and ID Applications
- RSA Security Software Selected for the Federal Bridge Certification Authority
- Sun's Latest Solaris Operating System to Feature Enhanced Security
- Gantner and Legic Supply Smart Access Control to Prince Faisal Publishing
- Hamburg Airport Installs Badge-based Legic Security System
- Adoption of MyKad's PKI in Malaysia Develops at Slow Pace
- UK Plans for ID Card Criticised by Opposition and Liberty
- Hong Kong Post Signs ID Card Contract with Baltimore
- Biometrics Data via Satellite from Hughes, Sun and AC Technology
- ActivCard to Enhance Security of Citrix Computers
- Diebold Voting Machines Approved by Maryland Board of Elections
- Digital Broadband Networks and FaceKey to Develop Biometrics
- SSP-Litronic and Valicert to Offer DoD Common Access Card Desktop Security
- Biometric Security Card Introduces BioProtectCK Release 2.0
- Bell ID Provides Multi-application Card for Dutch Houses of Parliament
- Network Engines and Vasco Partner for Strong Two-Factor Authentication
- Taiwan Completes Rollout of 22 Million Java ID Cards

Leisure

- SCM Microsystems Selected by Canal+ for Mediaguard Common Interface Modules
- Lamcy Plaza and Dubai Municipality Launch New e-go Card
- Galaxis Digital Music Receiver Offers Voucher On a Card
- Celtic Selects Trintech's PayWare Merchant for Secure Card Payments
- Global Cash Access Signs New Contracts with Twenty Casinos

Philips' Smart Card Enabled HT TV Sets Now Available at Dubai Hotels
- Sony to Test New Contactless Electronic Tickets at Tokyo Cinemas
- Hertz and JCB Offer Promotion to Stimulate Worldwide Tourist Demand
- BT Launches New eLocations Smart Gaming Card in Las Vegas
- Casino Execs Expect Cashless Future According to Survey
- Databac Implements New Club Account Card Scheme at Silverstone
- Rapidtron Selected by UCLA for Sports and Recreation Facilities

Misc

- Journalist in India Files Public Interest Litigation Over Card Contract
- Smart Cards in India May Reach 500m in Next Five Years
- Delhi Power Utility to Introduce Rechargeable Card Payment System
- GlobalPlatform and ICC Solutions Complete Card Compliance Program and Test Kit
- AllSport Joins UK's Nectar Loyalty Card Scheme
- Mac-Gray Introduces Laundry System at Four College Campuses
- WorldWater Inaugurates Solar Municipal Water System in Cebu

Technical

- Ez-Link Trials Watches with Built-in Smart Chips
- Power Paper and KSW Microtec to Supply RFID Batteries
- Sharp Microelectronics Launches New High-Speed 128Mbit Flash Memory
- Malaysia Buys Smallest Microchip to Assist in War of Terror
- Cubic and LaserCard Systems Launch Contactless Optical Smart Card
- Samsung Begins Production of 576Mb RDRAM Memory
- ReefEdge Awarded Level 2 Standard FIPS 140-2 Certification
- Banksys Achieves Common Criteria Certification for Security Module
- MKS Announces Latest Release of MKS Toolkit Product
- Smart Chip Technologies' Rewards System to Begin Testing Soon
- CardBASE Launches Mascot Card Management System for Unix
- Orders for Schlumberger's 128K Java Cards Exceed One Million
- Datacard Launches ID Works Software Solutions
- SCM Microsystems to Provide Mediaguard to CanalDigitaal
- Matrics Introduces New High Speed RFID Tag Assembly System
- Sun Microsystems Relaunches 225 Java Products as Six New Systems
- Eracom's HSM ProtectHost Orange Certified to FIPS 140-2 Level 3
- Texas Instruments RFid Systems Develops UHF Tags
- SCM Microsystems and Samsung Introduce 'Triple Play' to Korea
- VeriFone Releases the PINpad 1000SE Peripheral Device with TDES

Telecoms

- Schlumberger Announces First Commercial Launch of 128K Java SIM Card
- Connex to Use Macalla Software for Romanian Mobile Top-up Service
- Gemplus' USIM Powers Launch of Hutchison 3G Austria's 3G Network
- ST Microelectronics Opens Talks with Banks and Telecom Providers in India

Transport

- ORGA Wins Two Million Tachograph Card Order from SPSL in the UK
- IndianOil Begins Card Reward Scheme for Premium Petrol Users
- City of Philadelphia Introduces Smart Card-enabled Parking Meters
- Oyster Card Customers to Benefit from Four Year Price Freeze
- Schlumberger Settlement System Goes Live Across the UK Rail Network
- Smart Card Payments Set to Replace LRT Ticket Dispensers
- ERG Rebuilds Rome Transit's Ticketing System Contract
- Ireland's TigerMiles Card Scheme Now Used by 250,000 Esso Customers
- Wimbledon Smart Card-based Car Club Scheme Launched
- Cubic Announces Validator Order for London Buses' Articulated Fleet
- Civil Rights Campaigners Express Doubts Over London's Oyster Card
- BART Agrees to Join the TransLink Smart Card Program
- New SmarTrip Regional Customer Service Center for Washington

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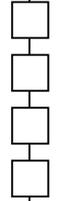Credit Card

Number

Expiry Date

Signature

Name

Company

Address

Telephone

Email

G2 Integrated Solutions Smart Card Systems: What Does The Future Hold?

by Sylvia Campbell, Sales & Marketing Director at G2 Integrated Solutions

Sylvia Campbell

As with most things in life that have a technical base, security software is continuously evolving. This is especially true of Smart Card systems, where the rate of innovation is faster than ever before. Not only are the latest systems capable of combining photo ID, visitor management, access control and cashless payment solutions on a single card but, just around the corner, are some major advances in software architecture.

In a nutshell, there are two types of card-based systems, off-line and on-line. An off-line system stores all relevant data on the card itself, while online systems use a unique ID embedded in the card, to reference account details stored on a central database. Each solution has its own merits and demerits.

Centralised Control

The main advantage of an off-line system is that it need not rely on a costly communications infrastructure or back-office database for each transaction. It is, however, less configurable than an on-line system, and cannot provide the same level of information reporting for immediate analysis — something that many organisations require at their fingertips. On the other hand, on-line systems provide far greater centralised control over networked applications such as access control systems. They are, however, dependent on both the quality of the network communications infrastructure and the integrity of the back office data management system.

The latest software architecture solves this dilemma, by combining the best characteristics of both systems. Moreover, the open architecture adopted by this new breed of software will enable greater flexibility in the design and adaptation of products — enabling solutions to be more precisely configured to each exact requirement.
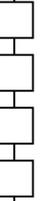
Rules and Permissions

Another major advance recently available is the adoption of a set of centrally configurable rules and permissions. This will allow rules to be written that will control physical access to buildings, determine the use of equipment such as PCs and photocopiers, and decide how value stored within electronic purses can be used to buy goods and services. This enables software developers to create even more flexible solutions that target the needs of organisations better than ever before.
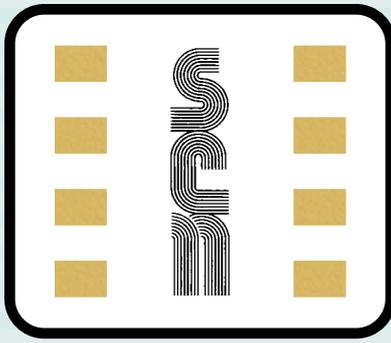
Offsite Hosting

One of the most exciting developments, however, is the advent of master control units to process each transaction between the cardholder and the controlled equipment. Compared to existing Smart Card systems, these units offer users superior reliability and enhanced functionality. Furthermore, by adopting the latest Internet communications protocols, these systems can even be hosted offsite, by an Application Service Provider (ASP) using a Virtual Private Network (VPN), providing a better value solution for the smaller site.

So, despite what you may have read elsewhere, we are still just at the start of the revolution in card based security management software. ❖

■   G2 Integrated Solutions is a privately owned group, specialising in the supply of cashless payment, access control and workplace ATM systems and the delivery of a wide range of cash, card, account and funds management services. The field engineering team offer cashless payment, access control and ATM maintenance services. G2 has offices in Central London, High Wycombe, Newcastle upon Tyne and Caerphilly.

Guest Article