

CyberAds Studio

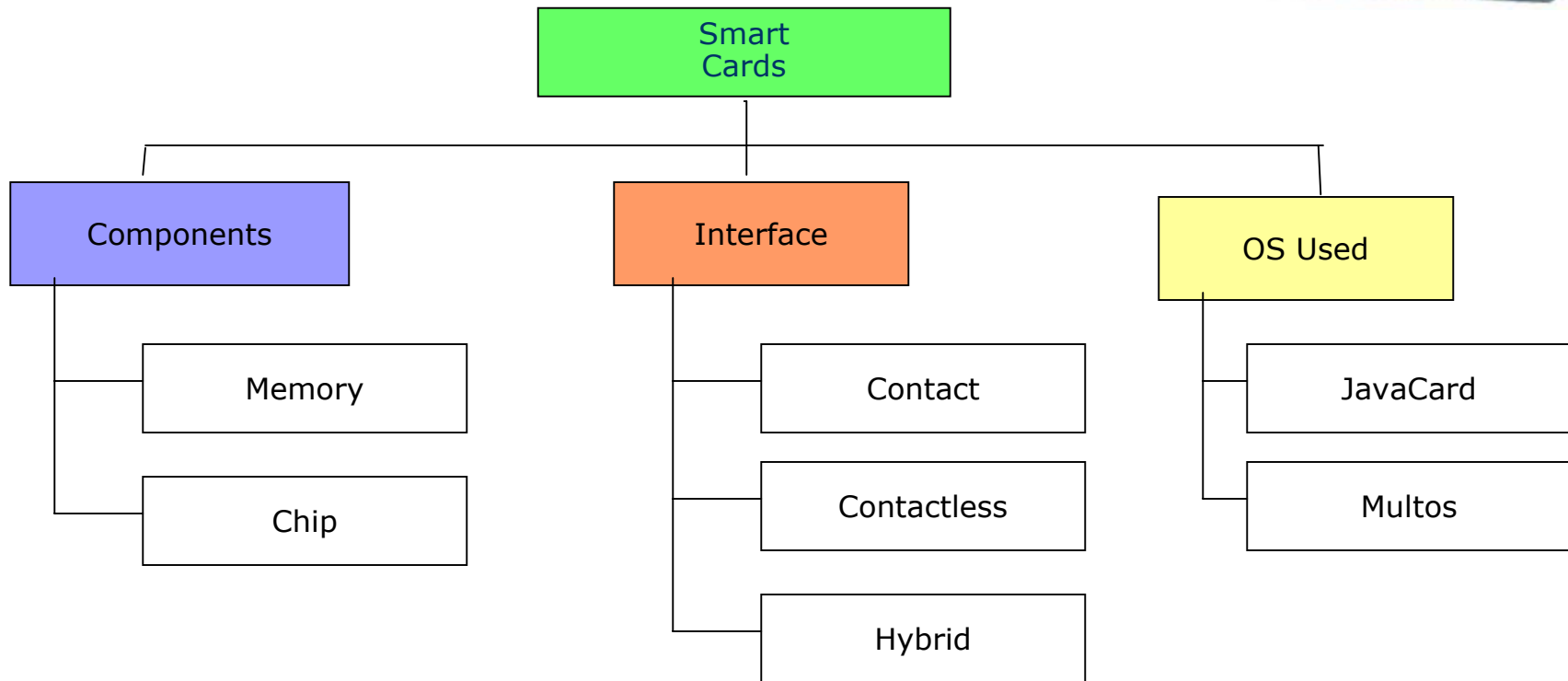
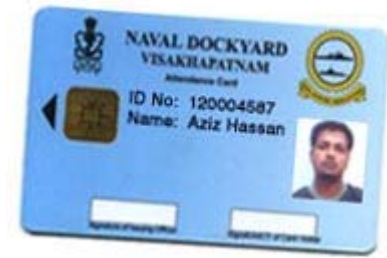
Smart Cards
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Smart Card

- Smart Cards
 - Similar in shape and size to a plastic credit card, containing a microprocessor and memory (which allows it to store and process data) and complying
- Smart Cards classification:



Role of CyberAds in Smart Card Industry

- Custom Application Development
 - CyberAds writes on the OS of the Smart card to perform various functions in multiple industries
 - ◆ Security
 - Government Identity and Immigration
 - ◆ Cards placed in electronic equipment and other emerging devices
 - ◆ Loyalty programs in Consumer goods
 - ◆ Banking and payments
 - ◆ Transportation
- Consulting Services
 - Advice on Card Rollout in the areas of E-Governance and Loyalty program setup
- Resellers of Smart Card manufactured in India
 - Our manufacturers adhere to all International quality standards
 - Cost Advantages derived from production in India

Loyalty Cards by CyberAds Studio

- Integrated program covers business analysis, technical framework and Card Rollout into one package offering
- Enables the loyalty cardholders to collect loyalty points on every payment transaction made
 - Cardholder is awarded points either when using the card's e-purse (electronic purse) or when using other payment methods such as their credit /debit card or cash.
- Empowers the Retailer
 - No need to invest in expensive host systems& connectivity.
 - Loyalty points are instantly redeemable at the point of sale, substantially reducing administration costs.
 - Flexible promotional plans can be introduced to boost sales.
 - ◆ For example a retailer may offer bonus points for purchases over a specified amount in a single day or for shopping at a particular time of the day
 - The loyalty program can be configured for supporting different schemes like joint promotions, add on points, various types of loyalty (gold, silver, etc.)
 - Complete reporting & MIS functions

E-Governance with CyberAds Smart Cards

- Empower citizens with National ID Card, Voter's Card, Social Security benefit card, Visa Card, Drivers License in one multi-purpose smart card
 - Change the entire system, which is now manual to electronic, ensuring a paperless administration.
 - Tamper Proof.
 - Biometric authentication reduces the possibility of multiple cards or duplicity.
 - The problem of proof of residence can be solved, as the card will need to be personalized by the cardholder and his immediate family.
 - All entitlements can be generated and distributed through the card.
 - Any new benefits as and when applicable can also be distributed through the card
 - All database, and records are maintained through the card
 - Updating of records are also maintained through the card.
 - Leads to a transparent administration



Argentina –
National Drivers License, Vehicle Registration and
Tax Payment in single Smart Card

Industry Verticals using Smart Cards

- **Communications**

- Pay TV
- GSM Digital Mobile Phone Systems
- Pre-paid Telephone Card

- **Banking**

- Internet Commerce authentication device
- Stored Value Pre-paid Payment Card
- Credit and Debit Card Systems
- Authentication of EDI Transactions that combats fraud.

- **Retail**

- Retail sector uses the card for a range of
- loyalty and E purse applications.
- frequent shopper, frequent flyer, special events, etc.

- **Health**

- Patient Identification Card
- Medical History Card with storage of 200 pages of history and Xrays on single card
- Prescription Card with drug dosage information
- Hospital Admission Card

- **Government**

- Social Security and ID
- Security
- Immigration
- Criminal Tracking

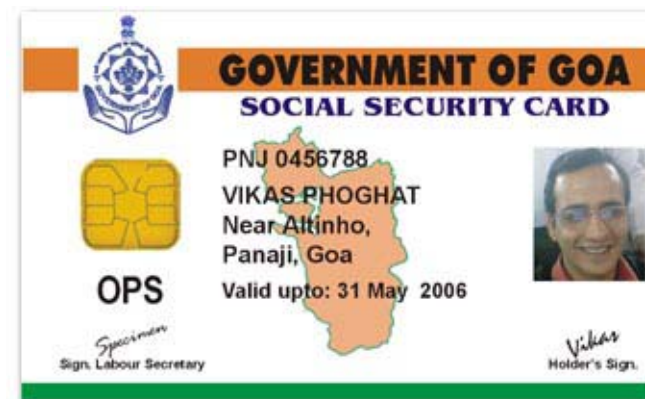


- **Access control**

- Physical access control to buildings
- Logical access to computing systems and networks

- **Transport**

- Cards for ticketing,
- Driver's license containing biometric data
- Electronic vehicle card,
- Toll token



Smart Card Applications developed by CyberAds

- **Electronic Purses**

- Also known as Stored Value Card. Used for smaller purchases.
- Types: Disposable or Reloadable.
- Setup usually Card Holder → Acquirer → Issuer.
 - ◆ CyberAds develops solution that allows Card Holder → Card Holder Transactions
- Usage and Flow

- **Credit/Debit Cards**

- Prime Requirement: Fraud reduction in offline mode.
- Smart Cards allow offline authentication:
 - ◆ PIN [Stored on the Card itself]
 - ◆ Biometrics

- **Public Transport Ticketing**

- Contactless Smart Cards are used. Reloadable.
- Card with a fixed value purchased, value decreases with every journey. Seoul, Korea has issued 1.5 million cards for Public Transport.

- **Toll Collection**

- Contactless cards passed in front of a reader while crossing toll booth.
- Whenever car crosses a tollgate, value decremented.

Smart Card Applications in Progress

- Access Control System
- Time and attendance System
- Vehicle Identification
- Container tracking
- Tool or equipment ID
- Customer or loyalty cards
- Fare collection using 'Smart Label' tags
- Gas cylinder tracking
- Harsh/difficult environment usage
- Hazardous materials handling or id
- Inventory control(Raw materials or finished goods)
- Manufacturing processes
- Product identification
- PAY TV Cards
- Animal Tracking Cards
- Bank Pass Book
- Debit Cards , ATM Cards
- Credit Cards
- Driving License.
- Registration Certificate (RC Book)
- Health Cards
- Payment Collection Cards
- Vending Applications
- Petro Card
- Service/Maintenance Card
- Royalty Cards
- Cash Cards - Stored Value Cards
- E-Purse
- Security Cards
- National ID Cards
- Railway Monthly Season Tickets
- Data Logging Cards
- Memory Cards
- Campus cards
- Airline IATA Cards
- Employee ID Cards with the ISO 7816 standard.