

SmartCardsToday

India's only Monthly Journal on Smart Card, e-Security, RFID, Biometrics, e-Payments Technologies and Applications

Editor-In-chief : S. Swarn

States rushing to install high security number plates to meet Supreme Court deadline

by S. Swarn

More than 12 years after the Ministry of Road Transport and Highways (MoR&H) amended Rule 50 of the CMVRs, several States and Union Territories are now rushing to meet the deadline set by the Supreme Court of India to implement its mandate to install high security number plates on private and commercial vehicles.

Some states like Meghalaya, Sikkim and Goa have already complied in full while others are still in the process. The directive of the Supreme Court has made High Security Number Plates mandatory for all vehicles, new as well as old, to have these plates installed by the year 2014.

The MoR&H had amended Rule 50 of the CMVRs, 1989 vide GSR 221(E) dated 28th March, 2001 to prescribe fitment of High Security Registration Plates in motor vehicles. The rule was further supplemented through two notifications SO 814(E) dated 22nd August, 2001 and SO 1041(E) dated 16th October, 2001.



A High Security Registration Plate

NEW AGE NUMBER PLATES	
<p>'India' inscribed at a 45 degree angle</p>	<ul style="list-style-type: none"> Registration mark displayed on front, rear and on windshield of vehicles.
<p>Chromium-based hologram</p>	<ul style="list-style-type: none"> The plate will be made of 1 mm aluminium with rounded edges. Plate contains Chromium-based chakra hologram and the acronym 'IND' inscribed in blue colour.
<p>Unique identification number</p>	<ul style="list-style-type: none"> It also features a 7 digit unique laser code, self-destructive windshield sticker and a non-removable snap lock.
<p>Retro-reflective film</p>	<ul style="list-style-type: none"> Any attempt to remove or replace the number plates breaks the snap lock making it impossible to install any other number plate.
<p>RTO Vehicle database</p>	<ul style="list-style-type: none"> The new number plates would be fitted within the premises of RTOs.

High Security Registration Plates

High Security Registration Plate is highly secured number plate which has got a laser code and is equipped with non removable lock

which prevents counterfeiting.

Features incorporated include the number plate having a laser numbering containing the alphanumeric identification of both the testing agency

and manufacturers and a retro-reflective film bearing a verification inscription "India" at a 45-degree inclination. The characters are embossed on the plate for better visibility. The letters "IND" are printed in a light shade of blue on the observers left side under the hologram.

Hurdles and deferrals

However, the MoH decision faced opposition from several quarters and was challenged in various High Courts in the country. With the result, date of implementation of the scheme was deferred several times. The scheme, which was to come into effect on 28th September, and last extended to 31st October, 2006 for newly registered vehicles, within a period of two years vide notification No. 883(E) dated 12th June, 2006.

In the year 2003, a Writ Petition (WPC) No. 41 of 2003 was filed in Supreme Court of India. Since there were series of such cases pending in different high courts, the supreme Court transferred all the writ petitions to itself and vide its judgement dated 30th November, 2004, the Hon'ble Supreme Court

upheld the HSRP rules and also the right of the states to select a capable vendor to implement the scheme.

Another WP(C) No 510 of 2005 filed by Mr. M.S.Bitta in the matter, on which the Supreme Court vide judgement dated 8th May, 2008 directed the States/UTs to take definite decision so as to need for giving effect to the amended Rule 50 and the Scheme of HSRP and desired that the modalities be arrived at within six months.

Since no progress was made on the matter Mr. Bitta filed a PIL in Supreme Court of India, on which the SC vide judgement dated 5th May, 2009 directed the States/UTs to implement the scheme by 5th August, 2009. The time was later extended up to 31st May, 2010 vide judgement dated 15th December, 2009.

Since the scheme was still not being implemented, Mr Bitta filed IA No 10 and 11 of 2010 in CWP NO 510 of 2005 in the Supreme Court. On which the Hon'ble Court vide its order dated 7th April, 2011 gave certain directions and after hearing the matter periodically finally disposed of the matter vide judgment dated 7th February, 2012, wherein it was directed that all States/UTs to implement the scheme of fixation of HSRP positively by 30th April, 2012 in relation to new vehicles and by 15th June, 2012 for old vehicles.

The court also directed that no further extension shall be given for implementation and default of the same shall be processed under the provisions of the Contempt of Courts Act, 1971.

State wise HSRP Implementation Status			
S.N.	States	Status of Implementation	Operating Company
1	West Bengal	Started from January'2011	Celex Technologies & Utsav in consortium with Subba (Half each)
2	Poducherry	Started from April'2012	Promuk Hoffmann International Ltd
3	Andaman & Nicobar Islands	Started from January'2011	Real Mazon India Pvt. Ltd.
4	Jammu & Kashmir	Started from June'2012	Real Mazon India Pvt. Ltd.
5	Rajasthan	Started In July'2012	Real Mazon India Pvt. Ltd.
6	Chandigarh	Started in August'2012	Real Mazon India Pvt. Ltd.
7	Meghalaya	Started from 2008	Shimnit Utsch India Pvt. Ltd.
8	Sikkim	Started from 2008	Shimnit Utsch India Pvt. Ltd.
9	Mizoram	Started from 2009	Shimnit Utsch India Pvt. Ltd.
10	Arunachal Pradesh	Started from April'2012	Shimnit Utsch India Pvt. Ltd.
11	Nagaland	Started from 2009	Tonnjes Eastern Security Pvt. Ltd.
12	Manipur	Started from 2009	Tonnjes Eastern Security Pvt. Ltd.
13	Himachal Pradesh	Started from November'2011	Link Utsav Ventures Private Limited
14	Madhya Pradesh	Started from February'2012	Link Utsav Auto Systems Private Limited
15	Uttarakhand	Started from February'2012	Link Utsav HSRP Private Limited
16	Delhi	Started from April'2012	Rosmerta HSRP Ventures Private Limited
17	Haryana	Started from May'2012	Link Utsav Registration Plates Private Limited
18	Bihar	Started from June'2012	Link Point Infrastructure Private Limited
19	Lakshadweep	Started from Nov'2012	Shimnit Utsch India Pvt. Ltd.
20	Tripura	Started from June'2012	Ackruti Safe Guards Pvt. Ltd.
21	Assam	Started from June'2012	Agros Impex India Private Limited
22	Gujarat	Started from Oct'2012	Agros Impex India Private Limited
23	Punjab	Started from Nov'2011	Agros Impex India Private Limited
24	Andhra pradesh	Agreement signed, Project yet to implemented	Link Utsav Auto Solutions Private Limited
25	Jharkhand	Agreement signed, Project yet to implemented	Rosmerta Technologies Ltd.
26	Karnataka	Tender Awarded, Under Legal Dispute	Rosmerta Technologies Ltd.
27	Daman and Diu Dadra and Nagar Haveli	Tender floted three times, cancelled	
28	Orissa	Tender Under Evaluation since 30.11.2012	
29	Chattisgarh	Tender Under Evaluation since 30.11.2012	
30	Goa	Tender Under Legal Dispute	
31	UP	Tender Under Legal Dispute	
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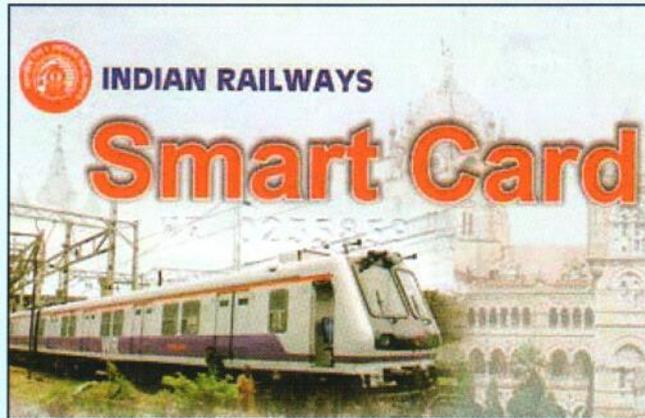


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"Go-India" smart Card pilot from this year

The Minister of State for Railways, Mr. Adhir Ranjan Chowdhury, informed Lok Sabha on August 10 that the modalities for the "go-India" smart Card Project have been finalized for implementation in the financial Year 2013-14. The project will be launched on the Delhi-Mumbai and Delhi-Howrah sectors on a Pilot basis.



The Go-India card, a pan-India multi-purpose smart card proposal, which was announced in the Railway Budget 2011-12, will be implemented in two phases. According to a railway, "the pilot project is for one year and depending on the response, we

will decide for its extension on other routes".

While in the first phase passengers would be allowed to buy train tickets in the Delhi-Kolkata and Delhi-Mumbai routes, Kolkata Metro will be included in the second phase.

One can book reserved and unreserved tickets using the Go-India card at booking counters, automatic ticketing vending machines (ATVM) and also through the Internet. All major stations like Kanpur, Allahabad and Dhanbad

in Delhi-Howrah route and Baroda and Surat in Delhi-Mumbai sector will have facilities for using Go-India card.

The Centre for Railway Information System (CRIS), the IT arm of railways, is making the software for the smart card.

"We will sign an agreement with a nationalised bank shortly to make the Go-India card operational," the official said adding, "our aim is to make booking of tickets for train journey a hassle-free exercise for the passenger as this will act as a single window package for long distance, suburban and metro journeys."

SBI to expand 'point of sale' terminals

India's largest bank, State Bank of India, plans to deploy over 1.25 lakh point-of-sale (POS) terminals in the next 18 months at various merchant outlets and counters at branches across the country.

POS terminals help customers carry out cashless transactions at merchant outlets by swiping credit/ debit cards on the POS machine.

Further, the terminals also facilitate withdrawal of cash (up to a maximum of Rs 1,000 a day, according to existing RBI guidelines) using debit cards at designated merchant outlets.

Cash withdrawal at POS terminals at merchant outlets will help the merchants reduce the risk and costs associated with handling cash



and also earn a small commission.

The terminals that SBI is planning to roll out will enable transactions using credit, debit and pre-paid cards. Besides, they will also support signature based, chip based and personal identification number based cards.

In its annual report, SBI said "In order to create a

comprehensive electronic infrastructure in the country, it would activate the debit cards on PoS terminals, increase visibility and tap the huge potential available in the market, Merchant Acquiring business is being conducted by the bank."

As on June-end SBI, which has over 20 crore (200 million) customers

and issued about 14 crore (120 million) debit cards, had 86,617 POS terminals. The banking system as a whole had deployed 10,31,734 POS terminals as at June-end.

New private sector banks such as ICICI Bank (2,56,294), HDFC Bank (2,45,842) and Axis Bank (2,20,616) together accounted for 70 per cent of the total POS terminals in the country.

As at March-end 2013, alternate channels, such as ATMs, Internet banking, mobile banking and POS terminals, accounted for 35.7 per cent of SBI's total financial transactions against 33.3 per cent as at March-end 2012.

As at June-end 2013, SBI accounted for 29% of the country's total 1,23,705 ATMs in the country.

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Rosmerta unveils slew of Smart apps in India

Rosmerta Technologies, a leading provider of smart card, RFID and biometrics applications in India, has recently introduced a slew of new applications in the country.

Automated school roll-calls are the latest among applications to join the fast expanding club of smart card, RFID and biometric chip usage in India that is rapidly embracing most day-to-day activities including pay TV usage, vehicle tracking systems, highway automatic toll payments, metro rail passes and even city bus passes.

"The school transport automation system is a very efficient way of tracking attendance of students, real-time online tracking of buses on-route," said Karn Nagpal, who along with his twin brother Kartick, runs Rosmerta Technologies, the company that has been providing radio frequency identification (RFID)-based solutions to seven schools in the national capital region (NCR).

"SMS notification to parents on various events such as expected time of arrival of the bus, drop off time and place and other such processes are very handy," Nagpal said.

Nagpal said, last year, Tamil Nadu chief minister J Jayalalithaa launched a pilot in government schools introducing



smart cards containing data on students. While the chip-enabled text messages help parents track children, for the government it provides a smart way to collate statistics of dropouts and identify beneficiaries of schemes such as scholarships.

For example, a mother receives a text message on her cellphone half an hour after her daughter left home for school - "Mummy, I'm in school now!" A microchip

embedded in the child's identity card sent the message to her mother's phone as soon as she entered the classroom.

In January this year, the union urban development ministry asked all state governments to accelerate the installation of RFID-based vehicle tracking systems on all public modes of public transport such as city buses.

"At present most of the cities in India do not have reliable, comfortable,

quick and affordable public transport. However, in big cities, the public transport system lacks in availability of frequency, extent of coverage and adequate safety measures," Sudhir Krishna, urban development secretary, had written to all state chief secretaries.

Nagpal said property registration is another area that will see a multi-fold increase in the use of smart cards.

"Smart-card based solutions in property registration, which will retain data for decades and can be used by banks and financial institutions, will see major jump in use of RFID-chips," Nagpal said.

All new cars in Maharashtra to have HSRP number plates from October

From October this year, all new cars and commercial transport vehicles purchased in the state will have to sport high-security registration plates (HSRP), according to transport ministry sources.

The old vehicles will be given a period of two years to switch to the new hi-tech HSRP number plates. The process will involve replacing all the existing number plates in cars, SUVs, trucks, buses and two-wheelers with 2 new RFID plates-at the front and the rear of the vehicle-and a sticker (for the windscreen) bearing

chromium-based holograms.

These special number plates will be available at a reasonable cost and will ensure security of the car and help the police and the RTO keep tabs on cars, detect thefts, and to digitize all data.

In Mumbai, nearly 20 lakh vehicles (cars and two-wheelers) will have to switch to HSRP. The number plates will be affixed only by the authorities in RTO premises. It will help the RTOs in digitizing the records and tracking vehicles on the road.

The RFID chip embedded in the number plate will make it easier for cops to get details about the cars and car owner from a distance of 200 feet. The microchip will store data of car owner, including registration details, chassis number, RTO details, etc.

It will also help police and RTO to use information on the number plate to quickly pick up vehicles which are on the road illegally. The traffic police plan to use such scanners in future to get details of cars which are overspeeding, breaking traffic rules, and violating pollution control norms.

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Leading smart card and allied products/solutions providers and senior government official dealing with issues related to the manufacturing industry such as Customs, Finance, etc. will share their experience at the conference through presentations of papers and Panels Discussions.

International Conference on Multiapplications ID Card – Opportunity and Challenges

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Electronics Today has played pioneering role in promoting smart card technology and its applications in India since 1997. SmartCards Expo, launched in 1999 has further accelerated the usage of smart cards for diverse applications. India has seen a promising growth in Smart Card applications during last decade. Government of India and several State governments have launched a number of large projects using smart card. These include Rashtriya Swasthya Bima Yojna (RSBY), Public Distribution System (PDS), Driving License, Vehicle Registration Certificates, Ex-servicemen Contributory Health Scheme, Projects like Voter ID card, PAN card, etc., initiated, funded and implemented by the Central government, which are presently not on smart card, can be easily integrated on a single smart card.

The International Conference on Multiapplications on ID Card - Opportunities and Challenges, to be held at Hall No.7, Pragati Maidan, New Delhi on October 18, 2013, during SmartCards Expo 2013, will discuss presentations by concerned officials on each of the

above mentioned projects currently being implemented in various Indian States. In addition, the Conference will also discuss other topics like: Multiapplication Smart Card – Challenges and possibilities; Secure Multiapplication ID Cards in Rapidly Growing e-Governance Ecosystem. Technology Challenges in a Multiapplication Environment; Multiapplication ID Card for Digital Age – Ensuring Security and Privacy; Legal Framework for Deployment of Multiapplication ID Card, Enhance opportunities with Dynamic Multiapplication ID. Managing Human Resources on the Basis of National Id; Secure Verification, Sorting and Packaging of ID Documents; Tackle New Opportunities, Adding New ID/Badges Services to Smart Cards and other topics.

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DoT issues guidelines for internet telephony

The department of telecommunications (DoT) has issued long-awaited migration guidelines that pave way for Internet service providers (ISP) such as Reliance Jio Infocomm and Tikona, which have BWA spectrum, to offer mobile telephony service by paying an additional fee.

According to the guidelines, "for migration of ISPs with BWA spectrum to unified licence for offering voice call services," an additional fee equal to the difference between the entry fee for UASL" (old licences) would have to be paid.

The additional fee payable by companies, that own wireless broad-

band spectrum (BWA) being used for 4G services but have ISP licence, comes out to be Rs.1,658.57 crore excluding fees payable for pan-India unified licences, according to the guidelines.

Reliance Jio Infocomm Ltd and Bharti Airtel Ltd's subsidiary Wireless Business Services are already in the process of testing Internet-based calls on mobile networks.

The government had put in place new unified licence (UL) regime earlier this month with an aim to free players from limitations on use of technology for services and allow them to take benefits under the new sectoral policy.

All telecom service providers will have to gradually move to ULs after expiry of their licences for continuing services.

Government has also given option to existing players to migrate to UL before expiry of their licence where the fee for remaining duration of their permit will be adjusted.

Telecom operators will have to migrate to UL from their existing licence if they want to take benefit under new licensing regime like spectrum sharing or looking to acquire another service provider.

The telecom department has recently issued guideline that will allow 4G players to offer mobile telephony.

GSM phone base touches 672.6 million

According to the latest figures released by Cellular Operators Association of India (COAI), GSM operators in the country have increased their subscriber base to 672.6 million in July from 671.13 million in June.

The GSM operators added a meagre 1.49 million subscribers in July, a 0.22 per cent increase from the previous month 3.57 million.

Aircel led the market with 755,523 new users, increasing its subscriber base to 61.7 million as on July 2013. Bharti Airtel added 476,593 new users, raising its subscriber base to 191 million. Idea Cellular added more than 300,000 new users, while the total base reached 125.2 million.

Vodafone India lost 610,694 users and its subscriber base shrank to 154.4 million. However, Vodafone is still the second largest telecom company by numbers and enjoys a market share of 22.96%.

Uninor, a unit of Norway's Telenor ASA, added 463,431 new subscribers while Videocon Telecommunications Ltd had 353,787 new subscribers in July. The total user base of the operators stood at 32.7 million and 2.77 million, respectively.

MTNL lost 244,505 subscribers in July, while its total base shrank to just over 4 million. With 59.25 million new users.

MoRTH to launch RFID based electronic toll collection system

The Ministry of Road Transport and Highways aims to rollout Electronic Toll Collection (ETC) across all the toll plazas on National Highways in the entire country by March 31, 2014, the minister for Road Transport and Highways (MoRTH). Government of India, said.

He said, ETC will enable automatic toll collection, vehicle identification and traffic monitoring. It would be installed at toll plazas on all national highways by the Indian Highways Management Company Limited by March 31, 2014.

Electronic Toll Collection is a system enabling collection of toll payments electronically allowing for near-nonstop toll collection and traffic monitoring. ETC utilizes vehicles equipped with transponders (electronic tags), wireless communication, in-road/roadside sensors and a computerized system (hardware and software) for uniquely identifying each vehicle, electronically collect toll, providing general vehicle/traffic monitoring and data collection.

The minister said, the mission of Government

of India has been to make quality highway network across the country and make the system transparent and responsive.

"In our bid to do so I am glad to share that by the end of this financial year we would complete construction of nearly 3000 kilometers of National highways, which is a record till date," he said

Government of India is also amending the Central Motor Vehicle Rules, 1989 for fitment of RFID tag on vehicles by the automobile manufacturers, he said.

Barnes and FIME's joint card personalisation test tool receives MasterCard qualification

The card personalisation validation (CPV) test tool co-developed by Barnes and FIME has been qualified by MasterCard Worldwide to meet its latest CPV requirements version 6.2 (2013).

The test tool - which is available in four forms, Barnes CPT 3000v3 CPV module, Barnes CAT 3000v3 CPV module, Barnes CPT PRO Issuer FIME-CPV and PersevalPRO FIME-CPV - helps issuers to reduce product time to market by enabling pre-certification of MasterCard and MasterCard PayPass™ cards. Banks, card manufacturers and personalisation bureaus can purchase the tool to test a product's adherence to MasterCard standards prior to applying for the formal CPV service.

The test tool has been qualified by MasterCard after extensive qualification tests, which confirmed that the tool collectively incorporates the personalisation functionality and security requirements outlined by the payment system in June 2013. This includes support of M/Chip Advance version 1.1 and Mobile MasterCard PayPass M/Chip 4 version 1.0 products as well as specific CPV requirements for the United States market. The tool has also been enhanced to automatically perform tests on all

card interfaces - magnetic stripe, contact and contactless - without manual intervention.

Christian Delporte, Head of Product Development, Global Chip and Contactless Solutions, comments: "We are pleased that partners such as Barnes and FIME continue to efficiently advance their test tools to meet evolving industry requirements and our latest specifications. Such tools allow market participants to undertake ongoing testing throughout the product development and effectively prepare the solution for final

MasterCard CPV certification. This accelerates the launch of new products by eliminating costly and time consuming issues arising at the final certification stage."

FIME, an advanced secure-chip testing expert, will also use the updated tool in its official capacity as an accredited MasterCard service provider to generate the test results required for a product to achieve MasterCard CPV approval.

Brian Summerhayes, Managing Director at Barnes International, a global leader in the devel-

opment and supply of chip card test tools, adds:

"We are delighted to continue our partnership with MasterCard and FIME to advance the MasterCard CPV tool. Existing and new Barnes customers can use a combination of the CPT 3000v3 CPV module or CPT PRO Issuer, combined with FIME-CPV to pre-validate cards to the latest MasterCard Specifications. As the tool is used by an accredited MasterCard laboratory, developers can be confident that their product will successfully achieve MasterCard CPV certification without delay."

PIL against UID in Delhi High Court

The Union Government and the city government were directed on August 7 by the Delhi High Court to respond to a Public Interest Litigation (PIL) against implementation of Unique Identification (UID) scheme that alleged that collection of personal data for UID (Aadhaar) card is violative of right to privacy of a person.

Issuing notices to Unique Identification Authority of India (UIDAI) under Planning Commission and Delhi government, a bench of Acting Chief Justice B D Ahmed and Justice Vibhu Bakhru sought their response within six weeks.

The bench was hearing a

PIL filed by Beghar Mazdoor Foundation, an NGO working for uplift of poor, through its secretary Ashok Pandey challenging UIDAI's 2009 notification to issue UID or Aadhaar numbers to every citizen of India.

"The UID numbers will be issued by collecting demographic and biometric information that is unique to every individual. The collection of personal identifying information for the issuance of UID number is highly invasive and raises serious concerns regarding the security of critical personal and biometric information which is in complete violation of the right to

privacy and dignity which forms part of the right to life under Article 21 of the Constitution of India," the PIL said.

"The collection of vital personal data for the purposes of issuance of the UID number by the respondent UIDAI, is without any legislative authority/sanction, and in the absence of any data protection laws regulating the use and disclosure of such personal data," the plea also said.

The petitioner argued that the city government's decision mandating the UID number or Aadhaar a condition for access and entitlement to the various critical services and utilities provided by it is also illegal.

Biometrics can revolutionise mobile payment security : Frost & Sullivan

With the explosion in smartphones usage, the number of payments done via mobile devices has significantly increased over recent years.

As eCommerce becomes mCommerce, the industry has to focus on payment security. During a 'card not present' process, a personal account number (PAN), expiration date, and card validation code (CVC) are not enough to completely secure a transaction.

Biometrics that provide high levels of security and an intuitive customer experience might be the solution for secure mobile payments.

"Protecting the mobile device itself is a first step, necessary to secure mobile payments. Although a personal identification number (PIN) can do the job, in 2011 more than 60 percent of smartphone users were not using a PIN to protect their mobile access," noted Frost & Sullivan Global Program Director, ICT in Financial Services, Jean-Noel Georges.

Over the past decade many biometric projects have emerged with the aim of enabling user identification on mobile devices. In Europe, the MOBIO (Mobile Biometry) project is noteworthy, with the aim to develop advanced biometric tech solutions for authentication on personal mobile devices. Leveraging the existing technologies embedded within these devices (e.g.

headphone, microphone and camera), the optimal solutions included voice and facial recognition, and bi-modal authentication.

"The time is now right for biometric technology to emerge as a secure solution for mobile applications that require high levels of security, particularly payment," said Mr. Georges. "From a pure-payment security point of view, biometrics has already delivered significant advantages."

The need to have a simple and intuitive payment solution precedes success. Natural Security, for example, developed a biometric point of sale (POS) solution based on fingerprint (veins or digital) recognition.

Aviation security market to cross Rs 31K crore by 2015

Aviation security market in India is likely to cross Rs 31,000 crore by 2015 from the current level of over Rs 16,000 crore.

The airport security market consisting of various segments - security, disaster response, identification, manning and cyber security is growing at a compounded annual growth rate (CAGR) of about 25 per cent, according to a study titled 'India Homeland Security Market: An Emerging Opportunity,' prepared by The SSOCHAM.

Out of this, the perimetric

The fingerprint reader connects to a contactless object (contactless card) to verify that the identified personal data matches the information stored on the card. This is a practically effortless payment mechanism that does not require a PIN or card and provides a great customer experience.

"One potential mobile development could have a huge impact on biometric security solutions; rumours persist that the next iPhone will include a fingerprint sensor. Given that Apple acquired Authentec - with its TouchChip product family - in 2012, this is a strong possibility," added Mr. Georges.

Remembering PINs could become soon a thing of

the past. With biometrics the user is the unique key to device, application, and payment security, making it a high rank of protection. But even if these technologies are ready, the cost and complexity of integrating them into mobile devices make widespread rollout a huge challenge.

Moreover, the end user will need time to accept this new way of interacting with his or her device. Other projects have already appeared that use an individual's personal magnetic field as an identifying signature.

"We expect to see biometrics becoming increasingly prevalent over the course of the next 3-4 years, driven by a desire among vendors and consumers alike to be better protected when accessing mobile services," summarised Mr. Georges.

fighting equipment, IED detectors and jammers are certain areas of opportunities in this regard.

Identification and access control command about Rs 380 crore of the aviation security market each year.

Smart card readers, iris recognition equipment and door phones/intercoms provide a significant opportunity in this sector.

The homeland security market in India which is growing at a CAGR of about 15 per cent is also likely to reach about Rs 1.18 lakh crore by 2017 from the current level of over Rs 80,000 crore.

Smartcards / Biometrics Briefings

RBI asks banks to open Aadhaar linked accounts

Reserve Bank of India (RBI) has advised banks to complete account opening process in all the districts which direct benefit transfer (DBT) and nominate a Complaint Redressal Officer in each district to address depositors grievance. This comes in the back drop of government looking at the possibility of transferring the subsidies directly to the beneficiaries account to avoid any pilferage. The RBI has told banks that besides opening accounts they should also be seeding Aadhaar number. RBI said that it recently met with Unique Identification Authority of India (UIDAI), finance secretaries of select States, where officials emphasised that banks should proactively take steps to open a large number of bank accounts, seed these accounts with Aadhaar numbers and view it as a sustainable and scaleable business opportunity. During the meeting UIDAI also spoke about utilising the services of LPG distributors for opening of bank accounts and seeding Aadhaar numbers in bank accounts. In a letter to banks, RBI said that banks should closely monitor the progress in seeding of Aadhaar number in bank accounts of beneficiaries. They should also put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.

Cross Match Tech shuts German operations

In a bid to enhance profitability and accelerate development, Cross Match Technologies has announced to shut its operations in Germany. The company remains committed to the European market, however, and does not anticipate that customers will be affected. The move will consolidate the company's Jena facilities and operations in Germany, which were acquired as a part of its purchase of Smiths Heimann Biometrics in 2005, into its existing Palm Beach Gardens, Florida and Arlington, Virginia operations. "The efficiencies and synergies we expect to realize as a result of this decision will be a direct benefit to our customers," said David Buckley, president and chief executive officer of Cross Match. "Discussions are beginning with the works council in order to compensate affected employees and to ensure a smooth transition. We do not anticipate that the consolidation will impact customer orders, support, or service", said Milton Dean, Cross Match's chief operations officer. Cross Match Technologies was acquired by Francisco Partners in July of 2012 and launched its new Guardian ten-print livescan device and WEBS internet enabled biometric software solution later that year. The company launched the SEEK Avenger multi-biometric handheld solution earlier this year.

Drought-prone Gujarat village using smart card for free mineral water

Villagers in drought-prone Palodia village in Gujarat, are getting free mineral water, thanks to a charitable trust - Haridwar Mitra Mandal Charitable Trust - who has installed reverse osmosis (RO) water dispensers to provide free drinking water. Each family in the village has been given a smart card. The villagers have to swipe the electronic card to fetch 20-litre water from the dispenser. The facility

makes use of an electronic swapping system which reads the unique identification card. The Electronic ID and RO system combine to provide each family 20 litres of water every day. The Trust has entered into a joint venture with the Palodia village council for introducing the wonder dispenser and has donated two RO plants, which can purify 12,000 litres of water a day. The project helps in maintaining hygienic environment and better health of all the 300-odd families in the village.

smartcard licences proposed for smokers in Australia

Experts in Australia have suggested to introduce a 'smartcard licence' scheme for people to purchase cigarettes. Retailers would have to check the licence before every sale to verify that every pack sold is purchased by an adult. Health and legal academics have claimed that the scheme will help health authorities to track the behaviour of smokers and better target quit messages to them. According to an article published in the Medical Journal of Australia, University of Sydney Law School's Professor Roger Magnusson and chief executive of the Cancer Institute NSW Professor David Currow said a licence scheme could also make it harder for children and adolescents to buy cigarettes.

Nadra all set to issue smart cards for children

The National Registration and Database Authority (Nadra) are all set to issue the same smart card for children under the age of 18, after launch of Chip based Smart National Identity Card (SNIC) for Adult population of Pakistan. The chip-based card will be distinguished from CRC as it will become an 'entitlement document' with multiple facilities. The launch of this state-of-the-art Smart Identity Card is to extend an experience of Hi-Tech security solution for the protection of juveniles' identity. The chip-based Smart Identity Card for the children will offer multi-dimensional usage and services, health, educational, social and financial inclusion programmes. The new card for children shall be capable of holding applications and data from the health, education and social sector such as vaccination records, academic records and polio registrations. The card will be clearly marked as invalid for under-18 till the child's date of 18th birthday and shall incorporate all features of a Smart NIC for citizens including photograph, name, father's name, date of birth and address. Biometrics shall be captured for children over the age of 15 as per the specified accepted age of juvenile biometrics for the Automated Fingerprint Identification System (AFIS). Such Child Smart Card carrying biometric data shall be valid beyond the age of 18 as Smart NICs also. Nadra currently issues Child Registration Certificate (CRC) for registration of children under the age of 18. CRC is printed on A4 sized secure paper holding the child's name, gender and date of birth. There is no picture of the child on the CRC. However, the new Smart Card will carry child's picture with biometric record.

Biometric ID cards for tea growers

The process for issuing biometric identity cards to small tea growers (STG), who now contribute over 30 per cent of the country's tea output, has been rolled out and is scheduled to be completed in two years. While STGs in

Assam have already received such cards, the process has commenced in West Bengal and cards will be issued beginning early next year, according to Bijoy Gopal Chakraborty, President of Confederation of Indian Small Tea Growers Association.

UIDAI Aadhaar-enabled electronic KYC service

The Unique Identification Authority of India (UIDAI) has launched an electronic know your customer (e-KYC) service to help people link their existing records to their Aadhaar numbers in an easy and secure manner. People can connect their existing records like ration cards, pension accounts, license and certificates with Aadhaar using e-KYC. It can be used while applying for various documents to ensure efficient delivery of the service. Under the e-KYC process, one can authorise the UIDAI to release the KYC data to a service provider. The consent can be provided either in person (through biometric authentication) or online. The UIDAI will provide the details like name, address, date of birth, mobile number and email address to the service provider electronically. "The e-KYC service will enhance customer convenience and increase business efficiency across sectors that require proof of identity and address to open customer accounts," said a press release. The e-KYC service has been recognised by the ministry of finance as a valid document for all financial services, and the UIDAI is trying to extend it to all ministries and departments.

Fingerprint may soon become compulsory for SIM card

The Union government is exploring the option of making it compulsory for telecom service providers to take fingerprint or any other biometric feature of the subscriber when he/she applies for a mobile connection. The Department of Telecom (DoT) recently received a suggestion from the Ministry of Home Affairs indicating that the DoT maintain a central database of all subscribers with biometric parameters akin to the Aadhaar, Minister of State for Communications and IT Milind Deora told the Lok Sabha recently. This would entail taking fingerprint/thumb impression or any other unique biometric feature of the subscriber when he/she applies for a mobile connection, he said adding that the suggestion "is presently being examined in the DoT and decision on the same is yet to be taken." Last year, the DoT made it mandatory for a service provider to physically verify an applicant before issuing a SIM card. However, there have been reports that the process is not being adhered to.

Major muzrai temples go for biometric system

Temples under the muzrai department in Karnataka are going the corporate way to monitor work hours of priests and other temple staff. More and more temples in Dakshina Kannada district are gearing up for biometric attendance for priests and other support staff, who have to enter the shrine after recording their attendance on the biometric machine. While Kollur Sri Mookambika Temple introduced the e-attendance system a year ago, Kukke Sri Subrahmanya Temple, having a staff of 517 and Kadri Sri Manjunatheshwara Temple too have joined the ranks

recently. Temple authorities find it easy to maintain work records of archaks and other staff with this system.

RTC decides to go the 'Smart card' way

While the private bus owners in Kerala are already in the process of introducing smart cards in their buses, the Kerala State Road Transport Corporation (KSRTC) has also decided to implement the 'cashless' payment system. Private Bus Owners' initiative in Kochi - The 'City on Wheels' - was recently inaugurated by District Collector P I Sheik Pareeth. The project is being implemented jointly by Technovia Info Solutions, Kochi, a startup company incubated at Rajagiri College, Startup Village, Kinfra Park, Kalamassery and Kerala Bus Transport Association (KBTA). 'City on Wheels' is a project through which passengers can pay their tickets by swiping a smart card, the first of its kind in the state. The project will be launched in 150 buses on a trial basis and later extended to 600 more buses. KSRTC plans to introduce new generation electronic ticketing machines in two months. The passenger will have to purchase a 'smart card' and recharge it once or twice a month. During travel, it's handed over to the conductor who just flashes the smart card over the electronic ticketing machine after entering the code of the starting and de-boarding stops. The smart cards will help avoid the 'change woes' being experienced by the bus crew and commuters alike. But the real benefits are more - accountability, advance payment and less personnel requirement.

Idea launches campus card for Delhi students

Idea Cellular has launched Student benefit plans in the National Capital Region (NCR). The telecom operator has launched Campus Card for the students of Delhi and NCR, which will offer discounted rates on talk time, SMS and data. On opting for Campus Card recharge, which is priced at Rs. 79, students will get Rs. 30 worth talk time 400 MB of data and 100 (local/national) SMSs. Students can make local calls at 30 paise per minute (Idea to Idea) and make calls on other networks at 40 paise a minute (local or STD). The plan comes with one month validity. Previously, Vodafone and Aircel launched a similar plan. Vodafone launched a special Campus Pack for Delhi/NCR, according to which students on recharging through bonus card of either Rs. 149 or Rs. 275 would get STD calls at 40 p/min. The packs also offer 100 free SMS (local + STD) valid over 28 days. Additionally, bonus card of Rs. 149 offers 1 GB of 2G data services, whereas the Rs. 275 bonus card offers 1 GB of 3G data services. Aircel launched the Fuccha pack which is available for Delhi/NCR students at First Recharge of Rs 149. The first recharge of RC 149 will offer benefits of 333 local & STD calls, Aircel to Aircel (Local) at 10p/min, Aircel to Other (Local and STD calls) at 50p/min, free 1500 local and national SMS, 1GB of 2G data and an FTT in the next recharge of Rs. 51 and above. The plan offers 333 Local/STD minutes - 111 minutes per month (30 days validity) for next 3 months. Aircel to Aircel (Local): 10 p/min (90 days validity) Aircel to Other (Local & STD): 50 P/min (90 days validity), 500 Local/national SMS - 500 SMS per month (30 days validity) for next 3 months and 1 GB data download with 30 days validity.

Smart Products

Gemalto's Advanced Connectivity solution

Gemalto, the world leader in digital security, has won the "Best LTE Security Product Award" at the LTE World Summit 2013. The award recognizes the best-in-class security delivered by Gemalto's Advanced Connectivity solution, which combines the LinqUs™ Advanced OTA platform with the UpTeq™ LTE UICC card. This end-to-end solution creates a fast and secure connectivity layer, on top of which mobile operators and service providers can deploy new value added services such as LTE subscription activation, payment applications, multimedia distribution and machine-to-machine (M2M) connectivity. Building on the company's LinqUs™ Advanced OTA platform and UpTeq™ LTE UICC card, Gemalto's Advanced Connectivity solution provides robust security, reliability and ease-of-use for both mobile network operators and end users. It creates a secure channel for exchanges between the LTE SIM application located in the UICC card and the Advanced OTA platform, utilizing end-to-end encryption. Once in place, this secure channel can be used by Gemalto's Allynis Trusted Service Manager and other application management platforms for fast and secure service delivery. Constantly tested against the latest industry standards, the Advanced Connectivity solution is designed to offer high speed, low latency, and help ensure a 100% success rate when activating, updating or managing advanced services.

**Zebra Technologies unveils ZXP Series 1**

Zebra Technologies Corporation, a global leader in products and services that provide real-time visibility into organizations' assets, people and transactions, has announced it has completed its ZXP Series direct to card printer portfolio with the launch of its new standard printer, the ZXP Series 1. The ZXP Series 1 rounds out the company's card printing solution offering by providing end users with a high performing, entry level printer that meets low volume printing needs. In addition to the newly released ZXP Series 1, Zebra also announced the release of the next generation ZXP Series 3 professional printer, which includes enhancements that improve upon the already high quality and high performing printer. "With the latest addition of the ZXP Series 1 and the next generation ZXP Series 3 card printers, our card printer portfolio offers businesses and individual departments easy-to-deploy, intelligent card solutions for a variety of operational needs," said Ryan Goh, Vice President of Sales, Zebra Technologies Asia Pacific. Ideal for low-volume, single-sided printing applications in colour or monochrome, the ZXP Series 1 produces high quality, single sided cards such as loyalty and membership cards, employee and student identification, access control cards and visitor badges. Designed to securely serve entry level card printing needs, the ZXP Series 1 requires little technical support and is easy to integrate and deploy. The compact design makes it ideal for front desk applications



such as instant card issuance. As part of the portfolio completion, Zebra also launched the next generation of the ZXP Series 3 professional printer, which is suited for medium to higher volume applications requiring either single or dual sided printing. The next generation ZXP Series 3 printers support an expanded range of card thickness. Visit Booth No. 1 at SmartCards Expo 2013.

Apple files new fingerprint patent

The USPTO has recently published a new Apple patent filing for a fingerprint-sensing system. The company has come up with a way to embed the sensor as an additional layer within a touchscreen display. This way, says the patent, the display itself becomes a fingerprint reader. Designers and engineers have tried this before, but with little success, as any kind of interference between the sensing circuitry and a user's fingerprint has been known to throw rejection and acceptance rates. According to an Apple insider, the system shown in the published filing is the work of AuthenTec's co-founder. In 2012, Apple purchased AuthenTec for approximately US\$356 million. AuthenTec specializes in strong fingerprint-based security, ideal for mobile devices. USPTO had recently published another Apple filing for an encapsulated sensor, which looked to combine the encapsulated die with the bezel contract structures to create a single unitary package. In October 2012, the U.S. Patent and Trademark Office granted Apple a patent for biometric-sensor handheld devices that recognise a user by the image of their hand. Specifically, Apple patented the use of a biometric fingerprint sensor that is concealed behind a closed window on an iPhone.

**DMRC exploring use of Smartphones to replace Metro cards**

The Delhi Metro Rail Corporation (DMRC) is exploring the possibility of introducing near-field communication (NFC), which has the ability to make smartphones act as Metro smartcards. The NFC device in smart-phone will act as the electronic identity document and keycard. DMRC is hoping to put the system in place soon and reduce the use of physical smartcards within two years before its network expansion under phase 3 is completed. NFC devices are currently at a trial stage. The average daily metro ridership in 2016 is projected at nearly 40 lakh once phase 3 expansion is over. DMRC is eyeing at a 30 per cent reduction in manual smartphone transactions through this system. Many new Samsung smartphones, Nokia Lumia phones, Sony's Xperia range, HTC's high-end phones and LG's Optimus range support NFC. Many other smartphone makers too are reportedly keen on introducing the system. An antenna chip will be inserted in the smartphone, which will function as a smartcard. The commuter will have to bring the phone close to the automatic fare collection (AFC) gate to gain entry. The device will establish radio communication with the AFC gate when touched or in close proximity to the phone.



RFID based automatic toll collection in Maharashtra to start within 3 months

The Government of Maharashtra plans to start the radio identification system for automated toll collection at all major booths in the state. The system will be functional within three months, according to Deputy Chief Minister, Mr. Ajit Pawar. The State plans to introduce prepaid RFID-based cards that can be fixed on windshield of vehicles. This will ensure vehicles drive through a dedicated lane at toll booths without stopping. The cards would be available in the State at toll booths and could be recharged from time to time. The toll amount will be deducted automatically as the vehicle passes through a booth. "With skyrocketing land prices, it's becoming increasingly difficult to acquire land for expansion of toll booths. Taking into account the increasing number of vehicles, the government decided to introduce electronic toll collection system," said Pawar.

RFID system for all commercial vehicles in Kerala soon

The Motor Vehicles Department (MVD) of Kerala will introduce Radio Frequency Identification (RFID) system in all commercial vehicles in the State to streamline toll-collection methods, Transport Commissioner Rishi Raj Singh has said. The manual punching system could thus be phased out gradually. The facility would be in place from next month (September). "The RFID will help motorists to enjoy 'automatic toll payment' as vehicles approach the toll booths," he said. "In the process, vehicles would be issued RFID tags, to be affixed on the windshield and

Garbage vehicles in Delhi monitored by GPS, RFID

For the first time the vehicles deployed for collection and disposal of solid waste in East Delhi Municipal Corporation (EDMC) area, will be monitored online. EDMC has launched 'E-Municipality Solid Waste Disposal Monitoring System' under which dump carriers, trucks and loaders will be fitted with GPS devices and Radio Frequency Identification (RFID) readers and tags. "GPS device will help to know the actual movement of these vehicles and give more accurate statistics related to solid waste collection and disposal. Hence, it will also be beneficial in making the policies in a better way in future," East Delhi Mayor Ram Narayan Dubey said. The total cost of the four-year project is about Rs 1.92 crore and it has been given to a private company, which has installed VTS (vehicle tracking system) devices in 233 auto-tippers, RF tags in 81 vehicles such as trucks and loaders and RF tags at 278 dhalaos (dump), the mayor said. The new system will allow real-time and instant monitoring. The auto-tippers will send updates every 47 second along with pictures of its current location. Similarly RFID tags will help keep track of the vehicles on the go.

AP secretariat staff to get RFID ID cards

The government of Andhra Pradesh (AP) has planned a slew of security measures at the Secretariat in Hyderabad. To start with, employees working at the government nerve centre will get 'radio frequency identity cards' (RFID) soon. To strengthen the security apparatus at the VIP area, more men and hi-tech gadgets are planned to be deployed. The other measures include installation of closed circuit televisions (CCTVs) at all blocks and under vehicle surveillance (UVS) system, boom barriers and recruitment of women cops and increasing the height of the existing compound wall to 10 metres.

BMTC deploys RFID to track 1000 bus fleet

The Bangalore Metropolitan Transport Corporation (BMTC) has deployed RFID technology to keep track of city buses in the city, where about 100,000 passengers use the transit system each day. Bangalore's entire fleet of 1,000 city buses has been tagged, and RFID readers are being installed at the entry and exit points in a number of key bus terminals throughout the city. Aside from increasing transit route efficiency, the system reduces workload for ticket collectors who used to record bus arrival times manually prior to RFID. The fully automated vehicle tracking system incorporates fixed RFID readers installed at the main entrance to the bus terminal to read vehicle tags mounted on. With this system in place, BMTC can more easily identify the reasons when buses don't adhere to the schedule, helping them address specific issues and improve route analytics. Previously, BMTC used GPS vehicle tracking units to track the buses throughout the city. However, with a fleet of 1,000 buses, each making between eight and 10 trips per day, BMTC opted for the RFID solution for a more effective approach to addressing its logistics challenges.

Michelin offers free adoption of its patents for industry standards

Michelin, seeking to accelerate the pace of deployment of radio frequency identification (RFID) of tyres, is offering to license free of charge with reciprocity-any of its patents relating to the adoption of industry standards. Reliable RFID of tyres with embedded technology has shown it can improve tyre tracking throughout the tyre's life cycle, Michelin said. Other tyre makers have joined the effort to create and foster harmonized international standard, Michelin said, but to accelerate the deployment of the technology, the key element will be adopting a single worldwide standard. Michelin therefore is offering to license any of its patents where this would help the process, under the reciprocity guidelines of "fair, reasonable and non-discriminatory licensing policies. The tyre maker defines reciprocity in this case as "on condition that any prospective licensee commits to license any of its current or future patents that would also overlap with the adoption and execution of standards" related to the RFID question.

RFID Products

Smartrac PVC UHF Pre-Laminate Product Family

SMARTRAC N. V., the leading developer, manufacturer, and supplier of RFID transponders and inlays, has complemented its range of PVC pre-laminates in the UHF frequency range, to address the increasing demand for UHF PVC cards and superior performance, reliability and convenience in access control applications. Based on the Impinj Monza™ 4 IC passive RFID chip family (Impinj Monza™ 4D and Impinj Monza™ 4QT, in particular), the pre-laminates offer a reading distance of more than 5 meters, enabling fast and hands-free access to secured areas, gated communities, ski lifts, and many more. The pre-laminates are produced in a multilayered PVC construction without PET layers utilizing SMARTRAC'S proven manufacturing technologies with enhanced inhouse lamination process. The UHF antenna is printed with silver ink and connected to the IC using flip-chip technology. In a final production step, all PVC layers are collated and fused together under pressure and at high temperature to get a monoblock PVC pre-laminate, which prevents bubbles on the card surface and avoids delamination issues, even after years of use. Come and visit the SMARTRAC Booth No. 8 in SmartCards Expo 2013 to find out more.



otherwise leak fluids and become inoperable. The tags, the company adds, are waterproof, food-compatible and designed to perform in the harshest conditions-providing high resistance to aggressive liquids and ultraviolet (UV) rays, and reliable performance and reading stability in heat up to +158 degrees Fahrenheit (+70 degrees Celsius) and sub-freezing temperatures down to -40 degrees Fahrenheit (-40 degrees Celsius). In addition, they are a high-visibility yellow for color contrast when laser-engraved with a bar code, text or logo. The new tags have read ranges of up to 26.3 feet (8 meters) when mounted flush to plastic or wooden surfaces. Due to its vertical mount option, the Standard 200 tag delivers comparable read range performance even on wet or metal surfaces. The SlimFlex Standard 200 measures 3.27 inches by 0.98 inch by 0.12 inches (83 millimeters by 25 millimeters by 3 millimeters) and the SlimFlex Standard 301 measures 3.42 inches by 0.98 inch by 0.12 inches (87 millimeters by 25 millimeters by 3 millimeters). Both tags are made with Alien Technology's Higgs-3 ICs and feature 96 bits of Electronic Product Code (EPC) memory, a 64-bit tag identifier (TID) and 512 bits of user memory. Visit Booth 18 in SmartCards Expo 2013.



AdvanDe launches Kit to check for Mifare clones

AdvanDe, a provider of silicon chips for RFID tags and readers, has introduced a kit aimed at helping transponder manufacturers, transport operators and others check to ascertain whether the chip inside a tag or contactless card is authentic, or has been cloned. The NXP Mifare Classic 1K Clone Checker Kit, which includes NXP Semiconductors' Mifare Pegoda II reader with a secure access module (SAM), as well as additional test cards and software that can verify that an NXP Mifare Classic chip is genuine. According to AdvanDe, an IC that has been cloned can impact performance and result in shorter read ranges and instability, both of which can lead to high failure rates in the field. The AdvanDe kit is available now for \$250, and includes the reader, a USB cable, a CD containing AdvanDe's Originality Checker software and documentation, three Mifare Classic Next Generation cards, and one non-genuine Mifare card.

HID Global expands SlimFlex RFID tag family

HID Global has announced that it has expanded its SlimFlex Tag family of broadband ultrahigh-frequency (UHF) RFID transponders with the addition of the new SlimFlex Standard 200 and Standard 301 models. These new transponders comply with the EPC Gen 2 standard, and are designed for quick, secure mounting using standard cable ties. According to the company, the tags are encased in a bendable thermoplastic elastomer (TPE) housing, enabling them to be mounted snugly to round or irregular surfaces, such as cylindrical containers, pipes, bags, helmets or trees. There is no need for the use of screw holes on tagged objects, the firm reports-an important feature for tagging pipes and other objects that could

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