



**Neumann János Számítógép-tudományi Társaság**

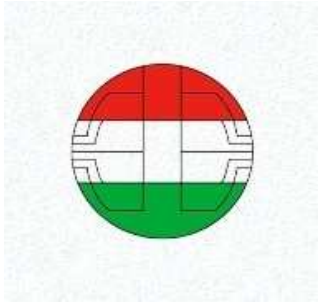
**Hungarian Smart Card Forum**



# Smart card business in Hungary

Dr. László Ágoston

President of the Hungarian Smart  
Card Forum



# Private smart business

## Private

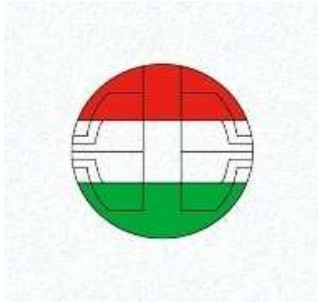
- Prepaid – individual applets
- Loyalty - Total, Shell, Supershop,
- Access control – contactless ( Airport)
- Mobile applets
- Banking – PKI, EMV, paypass

Problems: weak infrastructure,



# European R&D business 1

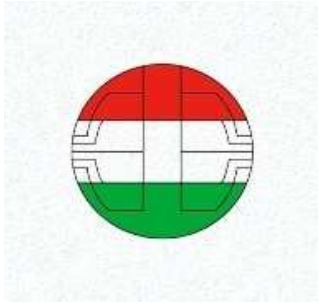
- Semops –Secure Mobile Payment Services  
<http://www.semops.com/>
- The SEMOPS project intends to specify, design, develop, test and demonstrate a secure, real time, user friendly mobile payment service, for P2P and POS transactions. The service establishes new way of interaction between the participants and based on a new business model allows cooperation and revenue sharing between banks and mobile operators.
- The project's aim is to combine the new payment solution with various forms of proven and state of art mobile and wireless technology (3G, SIMToolkit, WAP, WIM, IrDA, Bluetooth, WLAN) to achieve the highest possible level of security, availability, user friendliness and interoperability. In order to establish general purpose mobile payment service on European scale.



# European R&D business 2

StoLPaN (Store Logistics and Payment with NFC)  
<http://www.stolpan.com/>

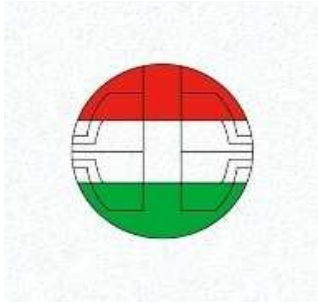
- StoLPaN is a pan-European consortium supported by the European Commission's IST program. StoLPaN will examine the as yet untapped potential for bringing together the new kind of local wireless interface, NFC and mobile communication



# Public smart business

## Public

- Prepayed cards: parking, telephone, sole e-purchase
- Student card - Countrywide solution
- Passport
- Citycard
- E-Health card ( MOK , Dimenzio, Local pilot, a lot of feasibility)



## Future (?)

- Health Insurance card ( e-TAJ)
- ID card
- Public Admin card
- Education card
- Transportation card
- EMV
- Multiapplication