

ONESMART PAYPASS

HOW IT WORKS

OneSMART PayPass cards have a chip and an antenna embedded in their plastic. When a card is brought in close proximity to a PayPass-enabled reader, it uses radio frequency technology to transmit account details to the PayPass reader. (PayPass is based on the global ISO/IEC 7816 and ISO/IEC 14443 radio frequency technology standards.)

Once payment details have been captured by the terminal, they are processed through the MasterCard acceptance network in the same way as a contact chip payment. The transaction is authorized either online by the issuer host or offline by the card. The card's on-chip risk management capabilities can also accomplish Card Authentication (CAM) offline. To further speed up a PayPass transaction, it is recommended that issuers wave CVM requirements, such as signature or PIN, for low-risk, low-value purchases.

With OneSmart PayPass, a consumer can now "tap their MasterCard and go", making the transaction simpler and faster than cash.

Unlike other contactless payment solutions, OneSMART PayPass cardholders can use one card to pay with a tap, a dip, or a swipe at millions of locations throughout the world. More choice and greater convenience lead to greater use, which not only benefits consumers, but financial institutions and merchants as well.

THE BUSINESS PROPOSITION

Merchants and their operations benefit from OneSMART PayPass as well.

In trials, PayPass has helped merchants:

- Speed customers through the checkpoint process
- Increase average transaction amounts spent (as compared to cash) up to 10% when using a card instead of cash.
- Provide a reliable, trusted payment method that works well in quick-pay environments
- Attract new customers and keep those customers coming back.

Basically, quicker transactions mean shorter lines, and shorter lines attract more on-the-run customers. Particularly during peak periods. Beyond its speed benefits, PayPass provides an opportunity to help merchants lower their costs and improve productivity. As employees handle and process less cash, they can focus



on providing an improved overall customer experience.

Accepting PayPass-enabled transactions does not require expensive changes at a merchant's point of sale. They can add a low-cost PayPass reader to an existing terminal or introduce an integrated terminal that transacts with a tap, dip, or swipe of a card. Either way, they leverage their investment in their current EMV acceptance infrastructure while benefiting from the additional speed PayPass brings to check out.



Specifically, OneSMART PayPass is designed to help financial institutions:

- Increase overall transaction volumes by attracting payments away from cash
- Open up new acceptance opportunities for "quick-pay" environments
- Enhance customer loyalty for their payment card programs
- Use card risk-management capabilities to better control spending behavior for offline transactions
- Acquire and retain customers

TECHNICAL ARCHITECTURE AND VENDOR SUPPORT

MasterCard is working closely with a variety of leading global and local suppliers to provide a range of MasterCard PayPass compliant products and services.

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In summary, OneSMART PayPass is positioned to:

- Create an ideal alternative to cash in payment environments where speed is essential
- Offer a unique combination of benefits to cardholders, merchants, and financial institutions
- Combine the power, speed, and security of MasterCard smart cards with the convenience of contactless payments.
- Build on global standards, such as EMV and ISO 14443
- Leverage investments in the EMV infrastructure
- Provide unrivaled global acceptance whether used with a tap, dip, or a swipe

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CATTLE BREEDERS BENEFIT FROM ELECTRONIC IDENTIFICATION

Breeding cattle is labor intensive, hazardous and the administrative work has increased as a result of official reporting requirements. RFID technology can help in making practical work with cattle safer, more efficient and reduce paper work.

Previous BSE scares and the demand for traceability has imposed the requirement of marking of all cattle with one ear tag in each ear with an individual identification number. The tags are read visually and the identity is commonly noted by hand. In a holding at least one of the two ear tags of an animal are frequently lost and thus need to be replaced. Should an animal have lost both its ear tags at arrival at slaughterhouse, the carcass must not be used in meat production and the owner loses revenue of 8 – 9000 SEK.

The Swedish Board of Agriculture carry out inspections of farms controlling the marking of livestock. New regulations effective this year means that inspections are made without prior notice and the breeder risks reduction of EU agricultural funding, should marking of livestock be defective.

When cattle is properly fed with ruminal bolus transponders there is no risk of losing their identity – the ceramic encapsulated transponder stays in the bovine's reticulum during its entire life and is easily read with stationary or hand held RFID readers. With proper design of reading stations registrations are made automatically and safely minimizing the hazards of working amongst fully grown cattle.

Electronic identification is approved as complementary for cattle in Denmark and in a number of EU member states for sheep and goats. Electronic identification of sheep and goats will be compulsory in 2008 within the EU.

TracTechnology has developed MeatTrac Breeder - the toolkit for more efficient fattening of cattle while minimizing administrative tasks. Weighing data and other database information is used to follow-up and managing production. Reporting to authorities, pre notification to slaughterhouse, automatic verification of slaughtering data is done quickly and more correct. Time-of-slaughter is calculated with higher precision and assessment of fattening history made individually or by drafted groups.



Weighing of cattle supports improved fattening and production control. Weight measures are automatically linked to each official identity and data is transferred from weighing indicator or handheld computer to the farm database.

TracTechnology has delivered and installed the first modules of MeatTrac Breeder at Sojdungs Gård in Gotland, one of Sweden's larger holdings of Charolais.

- We want to use modern tools that improve productivity yet facilitates traceability and clear labeling of origin to the end-customer. MeatTrac provides us this opportunity, says Mr Leif Andersson, owner of Sojdungs Gård.

TracTechnology supplies complete solutions for electronic identification of livestock -applicators for RFID tags, animal transponders, stationary and handheld RFID readers. Our partners are market leaders of livestock weighing systems. The web-based MeatTrac Breeder system includes modules for increased productivity and on-farm traceability.

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ADVANCED RFID SOLUTION INCREASES THE SECURITY LEVEL AND MAKES PARKING MORE EFFICIENT AT STOCKHOLM ARLANDA AIRPORT



EMPLOYEE PARKING

The time-consuming distance created by the relocation of the employee car park had to be compensated to the employees. A shuttle bus service and an access control system that would ensure the fastest, most convenient way to and from the parking area was the solution. TagMaster's RFID readers were installed by all four entries and exit gates to the parking area. Every airport employee received an ID-tag for placement inside the windcreens of their cars. TagMaster readers were also mounted by the terminals to prohibit unauthorised vehicles from entering the bus lanes by the airport terminals. (Products used: S1500 Readers, S1255 MarkTags)

SAFE AND CONVENIENT PARKING WITH HIGH PERFORMANCE RFID

The new system provides the employees with fast, convenient and safe

access to and from the parking area. Like many large airports, Arlanda Airport, located outside Stockholm, Sweden, has seen a dramatic expansion in vehicle and air traffic over the recent years. The Civil Aviation Authority was faced with serious problems in handling the increase in vehicle traffic by the terminals and the shortage of parking facilities for paying visitors. To make room for new buildings and improve infrastructure, the employee parking for 9,100 employees had to be moved to a more remote location requiring the use of shuttle busses.

The drivers don't even have to stop their car or open the window when passing the barrier, a feature which is highly appreciated, especially in bad weather and during dark winter days. The installation has increased traffic flow and buses are quickly allowed entry to the terminals. The Swedish Aviation Authority has obtained a dependable and accurate way of debiting the operators of the different bus routes, both regular buses and private coaches.

EASY PARKING FOR SAS EURO BONUS MEMBERS

To improve the usage rate of parking spots close to the airport terminals, Arlanda Parking also decided to offer the most frequent flyers to save time by parking conveniently and fast in the Sky City parking garage. A co-operation was established between Arlanda Parking and SAS Euro Bonus. TagMaster's long-range RFID system was once again integrated with the parking system from SkiData. To provide the driver with hands-free vehicle access, an ID-tag was mounted inside the windscreen. TagMaster long-range readers, installed by the barriers, instantly identify the ID-tag as the car

approaches the barrier. The reader, connected to a central database, commands the barrier to open if the ID-tag is verified as valid. The arrival and departure time is logged and the parking fee is automatically charged the customer's account as the vehicle exits the parking garage. (Products used: S1504 Reader, S1255 MarkTag).

IMPROVED USAGE RATE FOR PARKING AREAS

Arlanda Parking has gained benefits such as higher yield, enhanced control and planning of the usage level of parking spots and a more efficient debiting system. Parking is simple and fast with no need to stop, roll-down windows, swipe cards or receive a ticket. Thanks to modern RFID technology, complete parking solutions are offered to an increasingly number of airports today.

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ASIANA AIRLINES AND ASIAN IDT BAGGETAGGING

BUSINESS CHALLENGE

Tracking and managing passengers' baggage has always been important to successful airlines. "Until now, the airlines of the world have been trying to use barcodes to implement a loss-free system, but in reality it has not been feasible to properly identify whether the person picking up baggage at the destination matched with the barcode information of the baggage," said Jung Eui-Bong, assistant manager for the RFID Business Development Division of Asiana IDT. Additionally, increasing air cargo volume and a higher likelihood of terrorist attacks made it difficult to improve customer service and beef up security using only a barcode-based system. An alternative to this barcode-based system appeared: Radio Frequency Identification (RFID) technology.

RFID technology will benefit the airline by allowing quicker and more accurate baggage handling, thereby reducing costs. Other benefits include an improved image both inside and out of the airport, and improvement to customer services via enhanced airport security inspections that will minimize baggage loss and theft.

For this demonstration project, says Jung, "RFID tags were affixed to the baggage of passengers departing from Jeju airport and arriving at Gimpo, Busan, Daegu, Gwangju, or Cheongju airports. Fixed RFID readers and gate readers were used to automatically read the RFID tag in real time and track the baggage." The average number of passengers flying the five routes departing from Jeju is reportedly 5,700 per day and the average number of pieces of baggage handled is about 3,000 per day.

THE SOLUTION

The Asiana Airlines RFID-enabled air baggage tracking and control system consists of the following main components:

Check-in counter. A station where passengers check in their baggage. Here, baggage numbers identical to the baggage tag's barcode are saved in the RFID tags and affixed to the baggage of the departing passengers.

Security check point. The passenger's checked-in baggage is inspected and the results are linked to passenger information in real time. If warranted, a warning is sent to an airline employee.

Baggage handling system. By using the tag information, the baggage handling system sorts through and handles pieces of baggage, sending them to aircraft for loading. First, the RFID reader scans the RFID tag on the baggage, and then it is sent to the corresponding baggage sorting area.

Baggage sorting and loading system. This component works with the baggage handling system to sort pieces of baggage according to their destination and flight number, and loads them onto the aircraft by Unit Loading Device (UDD) or in bulk.

Boarding gate reader. This component checks the final status of a passenger before he or she boards. This system sends "passenger on-board" (or off-board) information to the transportation system. At this time, for synchronization, the transportation system's message queue is used to transmit passenger on-board information to the RFID information system. RFID tags carried by passengers for "cross-pick-up check" on arrival are distributed at this stage, and their information is sent to the RFID information system.

Baggage reconciliation system. This component carries out final checks and handles the baggage of any passenger not on board.

Carousel. When the baggage arrives at the carousel, the baggage reconciliation system reads the affixed RFID tag. If the arrival airport matches the baggage item's destination, the seat number of the passenger associated with

the baggage is displayed on a monitor. If the baggage item's arrival airport does not match with the destination airport, it alerts the baggage crew by displaying an appropriate message such as "wrong destination baggage."

Cross-pickup check. This component reads the passenger-carried RFID tag and the RFID tag affixed to the baggage when the passenger is going through the exit, which has a gate reader installed. It checks whether the baggage information matches the passenger tag information; if someone tries to exit with baggage that is not theirs, a warning lamp and siren go off.

Asiana IDT selected BEA WebLogic Server® to search for information, collect statistics, filter out data, and support Web services. BEA WebLogic Workshop® functioned as an integrated development framework for enterprise Web services. In addition, Asiana IDT decided that the 64-bit Intel® Xeon®-based servers would ensure reliable performance and flexibility, and meet the increasing memory requirements of the future.

RESULTS

Asiana Airlines demonstration project showed that they could:

- accelerate its baggage handling times,
- minimize baggage sorting errors,
- maintain and track baggage,
- check passenger information to identify dangerous baggage in real time,
- prevent baggage loss and theft.
- improve passenger service and information. Via a monitor at the destination airport, airline passengers could even check the location of their baggage in real time. Asiana Airlines' project is now being expanded for deployment across all Asiana Airlines routes.

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NEW RFID-READER FROM ISE DATA WITH EUROPEAN STANDARD

FOR THE SECOND UHF-GENERATION

The XR480 is an industrial-class Windows® CE standards-based Gen 2 RFID reader that delivers maximum functionality, while reducing the complexity of RFID implementations.

BASED ON WINDOWS® CE

Maximize the power of RFID with the XR480. This industrial-class Windows® CE standards-based Gen 2 RFID reader offers maximum functionality, while reducing the complexity of RFID implementations.

A BIG HELP IN LOGISTICS

The XR480 industrial-class Windows® CE standards-based Gen 2 RFID reader offers maximum functionality, while reducing the complexity of RFID implementations. This strategic platform offers seamless integration into your existing IT environment, support for standard back-end platforms, support for eight read points, direct application hosting, and the ability to inte-

ract with forklifts, conveyor belts and more.

SUPPORTS THE EUROPEAN STANDARDS

The XR480 is an industrial-class Gen 2 RFID reader that supports the European ETSI EN RFID standards and delivers maximum functionality, while reducing the complexity of RFID implementations. The standards-based Windows® CE operating system provides seamless integration and interoperability with your existing IT environment as well as support for standard back-end platforms. The fully-featured reader delivers a new level of power, performance and efficiency through direct application hosting, support for up to eight read points, and the ability to interact with additional asset automation equipment, such as forklifts and conveyor belts. The XR480 — a strategic platform to maximize the power of RFID in your enterprise.

CAN BE USED IN THE FOLLOWING EUROPEAN COUNTRIES:

Germany
Denmark
Finland
Sweden
Great Britain
Schweiz
Poland
Tjecko
Slovakia
Island
Malta



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FIRST AID PROFILE - GLOBAL FIRST AID ANYWHERE AND EVERYWHERE

With First Aid Profile individuals can enter and gain immediate access to data on themselves in a database via the internet that can be crucial in the event of an accident or other emergency. This information will then be available via an RFID tag to the personnel called to the accident or illness site anywhere in the world. Such information can include medication currently taken by the person, any existing allergies or illnesses and data on next of kin.

Unlike other parallel systems for information transfer available to paramedics and emergency personnel, First Aid Profile is based on data entered by the individual which makes for better care. Which means the system complements rather than competes with journals.

First Aid Profile is already operational in Borås Sweden interfacing with Södra Älvsborg Hospital. Continuous roll out is rapidly anticipated throughout Sweden. Contact is also ongoing with Thailand and the system is patent-pending in the USA.

Other project partners include the Swedish National Board of Health and Welfare, SOS Alarm and the Swedish National Roads Administration.

Input by the individual means First Aid Profile provides additional insurance that the correct treatment will be administered when and where needed. Insurance companies and travel agents have already expressed tremendous interest in monitoring this exciting development and roll out in Sweden and the rest of the world.

RFID technology means the information can only be read by authorised healthcare personnel. The health carer receives an alarm code via mobile phone when in the vicinity of a person with a First Aid Profile ID and can then link up to the database and download the updated information.

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TWO WINNERS OF THE GOLDEN TAG AT THE FIRST EVER AWARD CEREMONY IN KISTA

The first prize, GOLDEN TAG 2005, was shared between Skånemejerier and Laxbutiken. The industry association RFID Nordic in cooperation with Mentor Communications handed out the first prize, GOLDEN TAG, in connection with a seminar on RFID IN THE NORDIC REGION at the Kista Science Tower in Stockholm. Amongst the 10 nominees were companies and organisations from both the Industrial as well as the Trade and Service sector.

One of the two GOLDEN TAG prizes was awarded to Laxbutiken.

"We find it incredibly exciting to be on the front-line using cutting-edge technology as a means to achieve increased sales. It's not every day that one gets to take part of history in the making," according to Christer Lagnell, owner of Laxbutiken.

"It feels both exciting and inspiring to be the holder of the first MINI TAG", says Johan Malm at Artimas.

The first prize was handed over by the CEO of Svensk Handel (Swedish Trade Association), Dag Klackenbergl. The second GOLDEN TAG was claimed by Skånemejerier.

"It feels very motivating to receive this prize. As number two in the Swedish dairy market we always have to put in a slightly higher effort. It is also very stimulating to be able to help new entrepreneurs enter the market. This solution allows us to control the quality of our products from beginning until end", says Kaj Grenrud, supply chain manager at Skånemejerier.

"We feel very proud to receive the MINI TAG from RFID Nordic. We see this prize as an encouragement and indication that we are moving in the right direction," says Bengt Sahlberg, CEO of Bioett.

The GOLDEN TAG is annually awarded to a company that has utilized the business benefits of RFID technology in a successful way. The award was founded by Mentor Communications in cooperation with RFID Nordic.

The GOLDEN TAG 2006 will be handed out 8th of february 2007 at Kista Science Tower. Last day for entry is 24th of december 2006.

The contributions should be mailed to ove.canemyr@trendsetter.se. Entering the contest is free of charge.

The Jury is the boardmembers of RFID Nordic. The verdict can not be appealed against.

Find out more about RFID Nordic at www.rfidnordic.se.

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