

ID and Access Control

A Quick Review of Open Loop Programmes Around the World

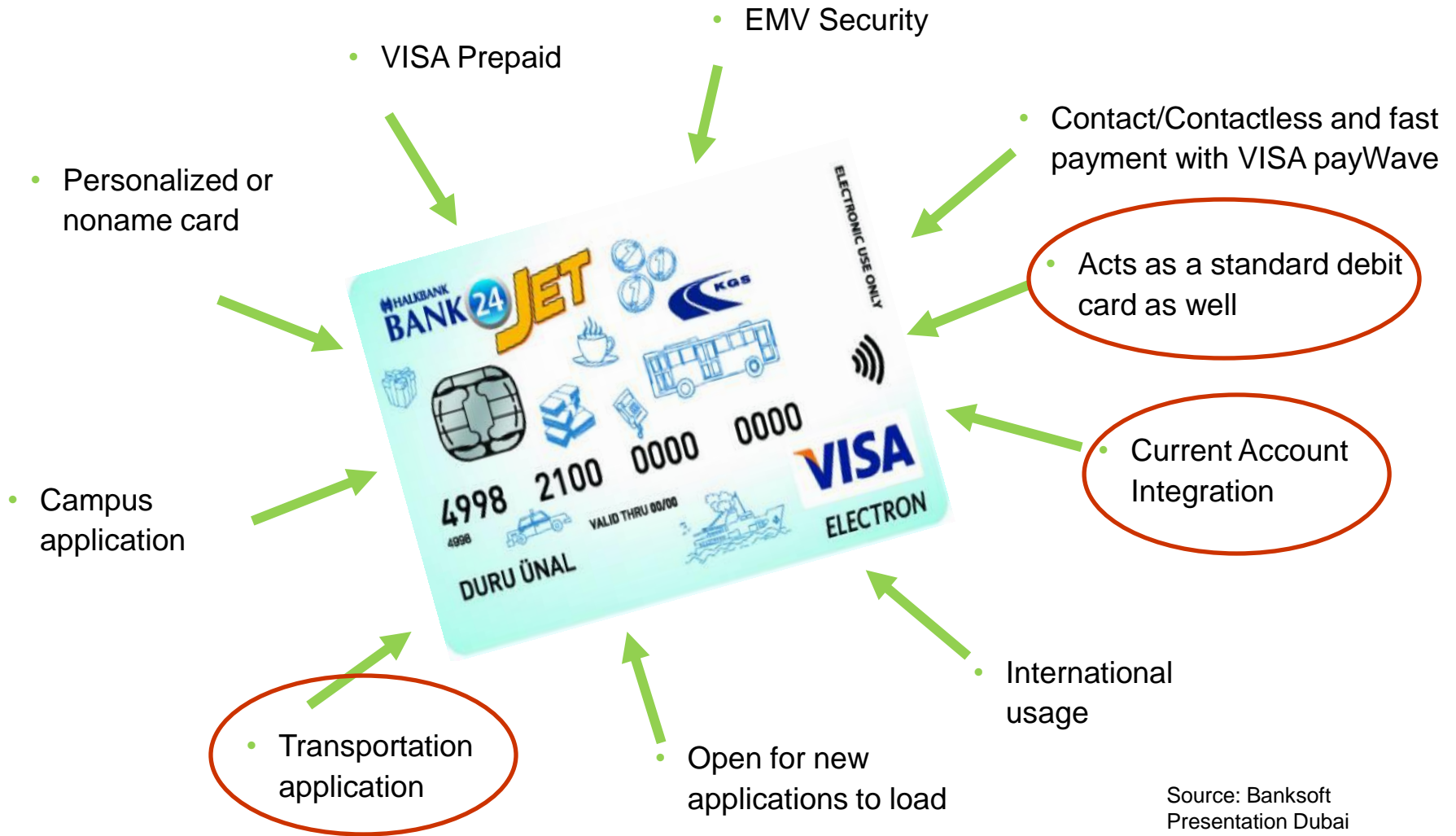
Multifunction - Access Control

Sydney University Politecnico di Milano Universita Milano Bicocca

- The "Carta di Ateneo" is a dual interface card that combines contactless and EMV payment as well as access control and personal identification features produced by Oberthur
- The card provides identity features, with the student's personal data and photo printed on the card.
- Access to university buildings is managed using the card's magnetic stripe and embedded chip.
- The card can also be used to record student attendance at exams, classes and seminars, as well as provide access to internet and university web services.



Entry Control +



Source: Banksoft
Presentation Dubai
Prepaid Conference 2010

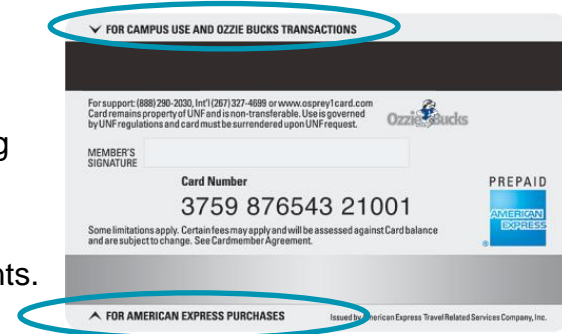
Multifunction – Access Control

- Launched in February 2011 for the Students at the University of Canberra in partnership with Commonwealth Bank
- Students now carry only one card for:
 - University identification
 - Photocopying and printing
 - Building access
 - Library borrowing
 - Transport concession
 - Purchasing items on and off campus
- PayPass contactless payment technology,
- Printing & Photocopying funds are held separate to the Prepaid MasterCard Funds.
- Professor Parker said “An added benefit of the card was likely to be shorter queues and faster transactions in campus shops and cafes.”



Keeping Elements Separate

- Launched October 2011 University of North Florida students student ID - Osprey 1 Card with American Express
- Cardholders can view real-time transaction history to monitor spending, receive email or text alerts about low funds, disable or enable ATM access and schedule automatic reloading of funds
- In addition to Amex prepaid the card offers:
 - **Meal Plans** – Swipe your card to access your meal plan at any campus dining location.
 - **Library** – Check out materials at the Thomas G. Carpenter Library utilizing the bar code on your Card.
 - **Fitness & Aquatics Centres** – Provides admittance to the centers.
 - **On Campus Events** – Present your Osprey 1Card to attend campus events.
 - **Ozzie Bucks Account** – Make prepaid purchases with UNF's campus closed loop currency on campus and around Jacksonville.
- The card has no fees for monthly maintenance, activation, balance inquiries or foreign currency conversion.
- Students can load a maximum of \$1,000 a month and \$6,000 annually.
- Loading via bank account or Greed Dot Money Pak, latter charges a \$4.95
- The first monthly ATM cash withdrawal is free, after which a \$2 fee applies



Multifunction – Access Control

- Banca Popolare di Milano is the official ticketing partner for FC Internazionale
- 2008, the enactment of Legislative Decree effectively forced the bank to develop a new product that would meet the requirements of the law
- “Siamo Noi” has issued since June 2009
- Card free if purchasing season ticket, but purchased if only used for ‘occasional’ match entry/international tickets
- Card expiry is 5 years
- “Season ticket is put on it each year at bank
- Stadium entry is via RFID
- 100,000+ active cards by end of 2010
- Also offered discounts to cardholders on merchandise



"Siamo Noi"	
Net Transaction Amount Trending - 1° & 2° q 2010 -	
Point of Interaction	Point of Interaction Split
eCommerce	56,64 %
Chip	29,81 %
Cardholder Present Swiped/Manual	6,12 %
Mail Order/Phone Order	4,18 %
Recurring Payment	1,91 %
Unknown POI	1,34 %

Multifunction – Access Control +

- Gospodarczy Bank Wielkopolski has launched the FDI processed MasterCard PayPass “Fan Card” for KKS Lech Poznan, one of the best known football clubs in Poland.
- The Fan Card is a prepaid payment card that is also
 - Contactless
 - Season Ticket
 - City Travel card
 - Parking Pass
- The prepaid-based cards being implemented by First Data link to a customer bank account.
- The addition of several different applications on one card is possible thanks to Mifare technology, previously proven in the Warsaw city travel card.



Multifunction – Access Control +



- Launched in 2010 by Bank Zachodni WBK S.A., Poznań, Poland
- It is a prepaid card that is also
 - ID card
 - Access card
 - Contactless
- Project run with Polish Premier Football League
- 5 football clubs so far have adopted



Fan Card (speedway clubs)



- Launched in 2011 by Bank Zachodni WBK S.A., Poznań, Poland
- It is a prepaid card that is also :
 - ID card
 - Access card
 - Contactless
- Project run with Speedway Club Falubaz Zielona Góra



The logo for Polymath Consulting features the company name in a white, sans-serif font. The word "polymath" is in a larger font size than "consulting". The text is centered within a network of white lines that radiate from a central point to eight small white circles, creating a starburst or network effect.

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