



SmartSoft achieves a first in Kahramanmaraş Municipality City Card Concept fuses Transportation Campaigns with OFFLINE Contactless Bank Cards

Transportation leg of the “City Card Framework System”, which is a product of SmartSoft’s two-year R&D efforts, was introduced to the press by Kahramanmaraş Deputy Mayor M. Nedim Tepebasi and BankAsya Vice General Manager Mustafa Buyukates on 09 May 2008.

SmartSoft General Manager Ayse Sarigollu commenting on the matter said “City Card Framework for which we have been working on its design and development for over two years was finalized through highly dedicated efforts of our team. As being first of its kind in the world with the technology used and many systems integrated in its design, thanks to this system, our clients will be able to easily use transportation vehicles and other payment points operated by the municipalities as if they were a member merchant.”

Thanks to City Card Framework, transportation and other different payment points each are becoming a member merchant

Today conventional methods employed by the banks for card marketing strategies (such as payment installment plan campaigns, advertisement, workforce etc.) are resulting in serious costs. By introducing our clients to the “CITY BANKING” concept, our “City Card” enables them to implement the latest technologies employed by MasterCard and Visa (MasterCard’s PayPass MChip and Visa’s payWave) in dual interface chip technology base at the city payment points. With the city campaigns offered by the system, card marketing burdens of the banks are alleviated meanwhile potential customers feel the urge to own a bank card and “City Card” issued by our client distinguishes him from other bank cards.

SmartSoft is the only company in Europe that can provide this technology end-to-end

With our accurate analysis on European competition performed with 14 resellers marketing SmartSoft products in different countries worldwide, we believe that it is our rightful pride as well as our clients’ to be the only company in Europe that can offer this particular technology end-to-end without needing another company.

“City Banking” with MasterCard’s PayPass MChip and Visa’s payWave technologies

While there are just a few banks worldwide that can produce cards equipped with contactless interface (without loyalty), it is truly an honor for our team, as well as Turkish Banking sector in terms of level of technology attained, to be able to implement City Banking concept on this card.

With many different applications of “City Card Framework” projects, most of which we believe to be the first of their kind in the world, to be launched in the near future, we are aiming to bring in new customer segment for our clients through “CITY BANKING” concept and technological campaigns.

Banks are minimizing their card marketing costs through “CITY BANKING CONCEPT” of SmartSoft

SmartSoft Technical General Manager Murat Goksenin Guzel expressing his views on the matter said “SmartCity system is an integrated framework system combining many integrated and modular systems ranging from bank card printing systems to special software on terminals (validators) and from campaign management systems to bank back-office systems that work in unison. Due to this structural characteristic, we are striving to enable a bank to manage not just the transportation system but all low-payment channels in the city. Within the context of this goal, we have realized our first pilot implementation with a public transportation project.”

This system will enable clients to organize cross-campaigns between such low-payment channels as public transportation vehicles, fan cards, gas stations, pre-paid meters, auto parks and etc.

A bank provided card equipped with this system will be able to perform cross-campaign transactions with a single card mapping between such low-payment channels as transportation vehicles, fan cards, gas stations, pre-paid meters, auto parks, universities and schools.

Instead of Mifare® card technology, a new and safer era has started with the introduction of a refillable and universally usable bank cards through which common campaigns can be organized with all city payment points and member merchants

Since Mifare® technology used today in transportation systems is a manufacturer-based product that requires special solutions at refilling points, and most importantly, employs symmetrical coding in terms of security; significance of bank cards is tremendously increasing. **With their unmatched ability to set up a very advanced firewall through symmetrical and asymmetrical algorithms, to sense fraud attacks, and if necessary, to deny transaction requests through risk assessment parameters and their universal usability at all ATM and POS devices regardless of the bank and previous investments made, bank cards provide advantages that are incomparable to Mifare® technology.**

First time in the world, BankAsya has implemented this technology in a public transportation system without needing a contractor

While contactless bank cards have been usable with the member merchants, from now on, they will be also used at city payment points (such as public transportation vehicles, auto parks, meters and etc.). With a loyalty program and a concept we call “CITY MONEY”, we will implement cross-campaigns between these payment channels. We have no doubt that this system will also constitute an important channel for the actualization of card marketing strategies of banks.

All ATM and POS devices are transforming into refilling stations with EMV methodology and security

Thanks to this system, while costs incurred from special card refilling devices and special back-office operations related to Mifare® technology are eliminated, refilling and managing of EMV cards is made possible through all the POS, ATM and Kiosk channels for which the investments have already been realized.

BankAsya Card is displaying the first prototype “CITY CARD” implementations in the world

New card of BankAsya supports PayPass MChip 4.0 PAD, CAP, CAS and 7 different payment channels to be used at various locations in a city. **We are printing the cards with our Instant Issuing System which won the 1st prize in two categories at the EPCA/ECR (Innovative Banking Awards) organization.** As SmartSoft, our goal is to provide our clients with much more than a card with a contactless interface.

With just single kart;

- PayPass MChip is among top 10 banks in Europe (Very soon payWave-transit implementation),
- First pilot implementation in the world with City Card Loyalty Campaigns,
- First “City Card EMV BackOffice” Management System in the world,
- Internet Log On with CAP/DPA Profile,
- First time in the world TOP_UP from Internet Banking to Card (SmartNet),
- Toll Bridge Passage with Mifare® CAS Implementation (CAS)
- “City Money” management system with PAD Management

With new product launches to be announced in the near future, our greatest goal is to present important opportunities for our clients in the card sector both at home and abroad.

