

**Ideas and requirements for
policy makers**

The smart card technology, is a European invention. What has been achieved so far in the use of our technology is outstanding and promising. But there is a need for further harmonization and standardization.

Eurosmart, as the voice of the smart card industry, is calling the European Commission to take the necessary steps so as to encourage:

1. A supportive legal framework

We recognise that at present many national and EU wide regulations do not favour seamless smart card use in the existing 15 EU countries and that there is a danger this will worsen when the Community expands to 27 states. We want to encourage the EU to adopt regulations which are in favour of seamless smart card use.

For example, the Council Directive 96/47/EC published in 1996 concerning a European Driver's License is counter-productive to the expressed will and the political targets of eEurope 2002 concerning eEurope Smart Cards.

2. A European scale deployment

In the field of financial services, the challenge is to realise significant deployments within the EU countries. Despite the tremendous success in implementation of the paper and coin EURO currency across Europe there is no sign yet of anything similar regarding an electronic EURO purse. It is imperative to harmonize those 20 plus different electronic purse schemes existing within the European Community.

3. Interoperable and harmonised solutions

The greatest obstacle today is the continuing *mélange* of uncoordinated independent pilots, R&D and related lack of mass deployments.

There are field trials of smart card ticketing systems but there are not even national, they are at city or regional level. Convenience would mean a national and also international travelling with one ticket within the European Union.

In the health sector, the official decision to replace the paper-based E 111 form by a smart card equivalent is a step in the right direction, but we are far away from facilitating seamless health services across the EU.

4. **Smart cards solutions for public and government services**

Intelligent identity or public services token are convenient and secure tools to being used:

- as an official travel document within the EU-countries
- for electronic identification and authentication to public and private on-line services
- for qualified electronic signatures conforming to the EU directive

Maybe an operational approach could be to start with an EU driver's license first, then implement an EID without the travel document function and finally implement the full personal identity card comprising driver's license, PKI and personal ID.

Our vision for the future of the smart card and the solutions we offer are based on idea that we need to improve harmonisation and integrate the users .

1. **Convenience through interoperability and multi-application**

Objective for the future should be an interoperable smart card being part of our day to day life whether we are doing any kind of financial transactions, using private or public services, receiving health or social care or are travelling.

The card holder will decide what applications he wants to use.

- applications related to Government services
- applications related to communication (GSM, local based services)
- applications related to payments (electronic purse, debit, credit)

2. **Technology enhancing security**

Smart card technology will be present and used in all personal computers, PDAs and mobile phones for any kind of actions over any kind of network including the Internet. Integrate the needs for privacy and data protection of the individuals they will be central to identify the user for secure access and to authenticate and sign electronically any actions required.

The smart card will become even more than just a microprocessor with computing power and memory. We can expect in this decade so-called "**systems on card**" emerging, combining computing power and megabytes of memory with e.g. finger print sensors, thus providing for direct identification and authentication of the user within the card itself before any access is given to an application provided by the card issuer.

Next steps

The Smart Card Charter constituency will provide with a **generic road map** to overcome the present situation of non-interoperable, proprietary technical implementations. It will describe an enabling business case which identifies requirements and the supporting framework.