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Smart card plan for multi-purpose needs

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THE day that Malaysians need to carry only one multi-purpose identification and payment card is not too far off.

Modular Corporation (M) Sdn Bhd is a member of a consortium bidding for such a project and the Government is now finalising the tender for its development. Such a "smart card" would replace a multitude of cards and identification papers like identity cards, driving licences, passports and ATM cards.

But the implementation of this ambitious project has not been finalised.

However, Modular Corp vice-president for solutions, Izzuddin Shah Othman, said it could kick off as early as next year.

The information technology-based company has a 20 per cent stake in the consortium with a subsidiary of Telekom Malaysia Bhd having 40 per cent while a third company holds the remaining 40 per cent.

"The three companies formed the consortium to issue the multi-purpose smart card under the identification card project.

"Therefore, the tender we submitted only addressed card issuance and not who's doing what," Izzuddin said.

He said that is what Bank Negara is looking at now - finalising how to implement the project.

Bank Negara is also deciding on who is to issue the smart card and who is to pay for the development.

It will also set out the infrastructure network and decide who is responsible for the smart card's social and technical issues.

"The nature of the project requires a lot of financing but if it's going to be a fully-Government project, then it has to be wholly-funded by the Government.

"But if it's going to be semi-privatised, it is possible then for the Government not to fork out the full expenditure."

The expenditure will include the cost of issuing the card itself and the cost of setting up the infrastructure network," Izzuddin said.

Network infrastructure for the wide range of smart card applications is to enhance its capabilities.

The infrastructure must be geographically widespread to enable users to access the applications from any location.

There must also be proper interfacing and connection from the card reader to the host computer.

This will ensure data can be transferred and accessed.

The Malaysian multi-purpose card project is one of at least seven multimedia networks in the pipeline.

They were envisioned by Prime Minister Datuk Seri Dr Mahathir Mohamad to be implemented in the country before 2000.

There are six other flagship applications for the smart card in this country.

They are for telemedicine, smart schools, research and development clusters, worldwide manufacturing webs and borderless marketing centres.

A smartcard is a plastic card similar to a credit card, but has a microchip embedded on the back which holds information instead of the normal magnetic strip.

The microchip can be easily, securely and accurately accessed by various electronic data processing equipment.

Izzuddin said the smart card was unique and accessible to various services like medical and health services, immigration procedures as well as payment applications and bank transactions.

"One will be able to gain access to various services by registering his participation automatically as well as verifying himself through a personal identification number.

"The key word here is convenience, but still its vast potential has yet to be fully realised in the country," he said, during an interview at his office in Ampang, Kuala Lumpur recently.

Modular Corp is reputedly a pioneer of the smartcard technology in the country.

However, the technology's founder is a French-based corporation, Bull Information Systems.

Izzuddin said a team of computer specialists led by managing director Abdul Wahid Abu formed Modular Corp about 10 years ago and had spent millions of ringgit in research and development with the goal of becoming a regional leader in smartcard technology.

Even though Modular Corp has been developing the technology since 1987, only recently it, together with partner Bull, introduced what they describe as the world's first multi-purpose smartcard called ID-MAS.

Of the single multi-purpose identification card project which is based on the ID-MAS smartcard, Izzuddin said thorough security and technical measures had to be taken to ensure its optimum performance.

"The most important factor is when to issue the card because it must only be issued to the rightful person.

As such, the confirmation on one's details must be given greater emphasis, he added.

Citing an example, he said the details in one's current identity card can be confirmed with the bar code reader either checking or reading the rear side of the card.

Izzuddin said the person must also be inspected physically. For instance his face must be similar with that in his identity card.

Collaboration from relevant parties like the Registration Department, Health Ministry and the Immigration Department, among others, is also needed.

These authorities have to assist in gathering as well as confirming all the relevant information about a particular person, he said.

As for the users, those who do not have adequate information about themselves will have to undergo various checks like a medical examination, to enable the relevant authorities to gather their data.

An individual would have all of his personal data stored in his smart card, he added.

"Undoubtedly all these measures will involve a lot of time but they are essential to obtain the access and assurance before a smartcard is issued to an individual."

"Yes, these steps are easier said than done ..." he said, adding that they were nonetheless imperative in order to implement the project."

Izzuddin also suggested the establishment of a campaign to create public awareness on the importance of giving their fullest co-operation towards the success of the project.

He said the smart card could also be applied to foreigners.

"The Government can surely think of other ways to differentiate foreigners from Malaysians."

"For instance, in identifying their respective citizenship, a certain code figures like A for Albania or C for China followed by other numbers can be written on the card," he said.

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