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Nippon Telegraph and Telephone Corporation

# A Business Model on eID and Multi-Applications card

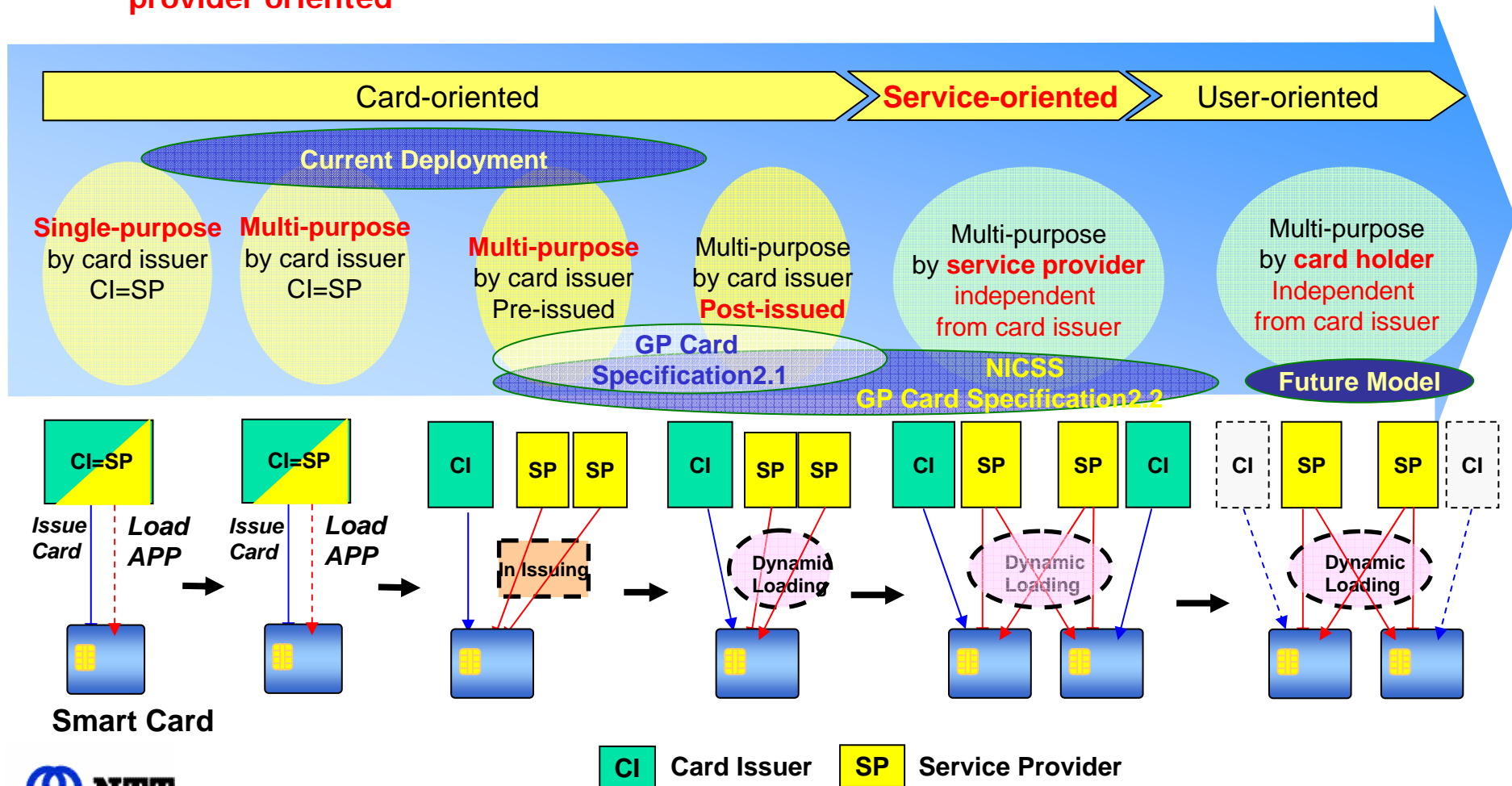
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# Trends of Multi-Application Smart Card Management System (SCMS)

- single to multi-application, static to dynamic and card issuer oriented to service provider oriented





## Concern regarding Smart Card Costs

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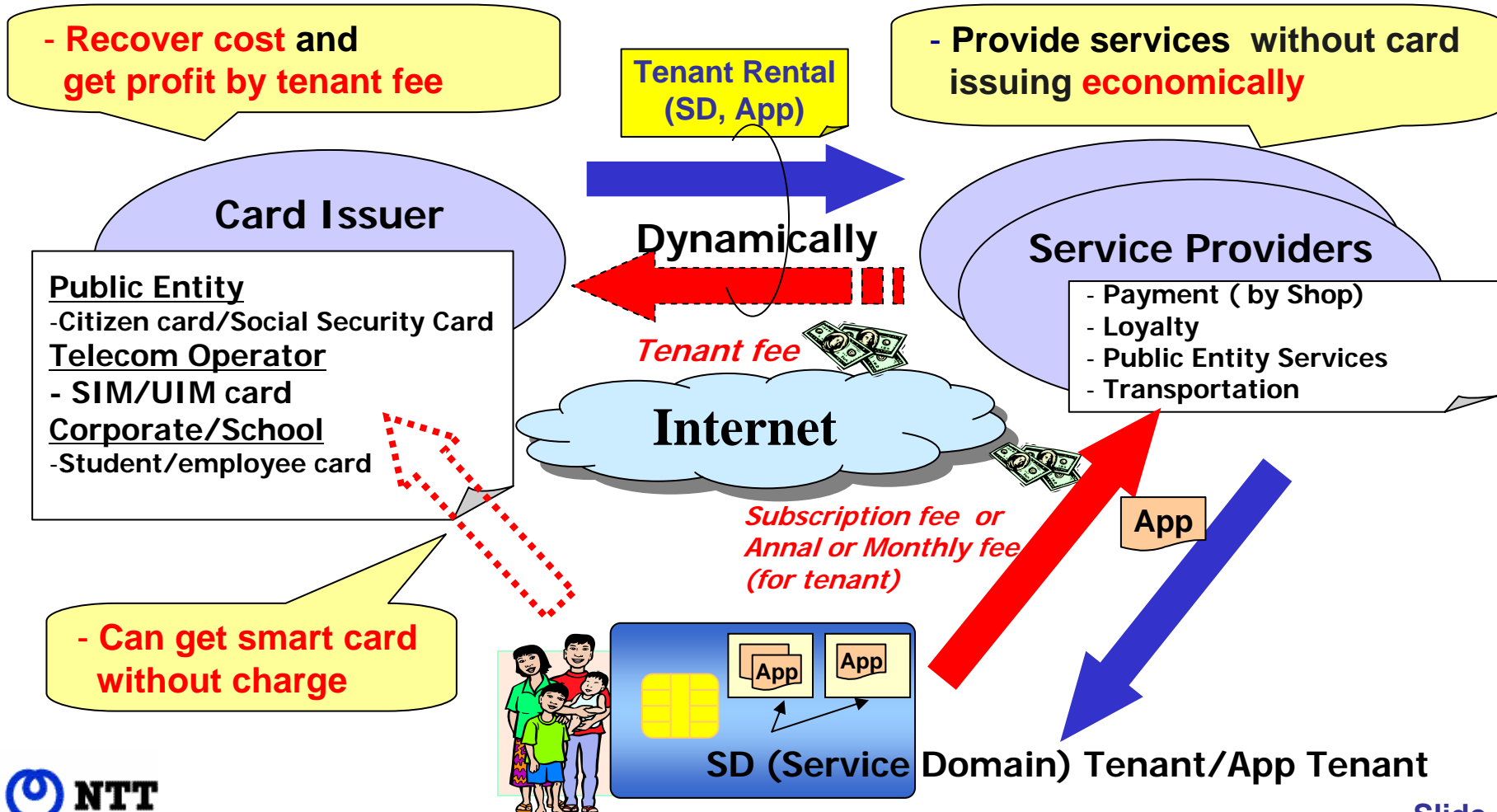
- **Card cost is one of major concerns**
  - Public Sectors (eID Card/Government Service Card/Social Security Card)
  - Telecom (SIM Card)
- **Card Issuer would like to recover smart card related costs**
  - Purchase cost/Issuing cost
  - Administration/Maintenance cost
- **Card Holder would like to get smart card without any charge**
- **Service Provider would like to provide their smart card services economically**



Card cost sharing with service providers, by applying  
**multi-application card management system**  
and **card memory rental/card cost sharing model**

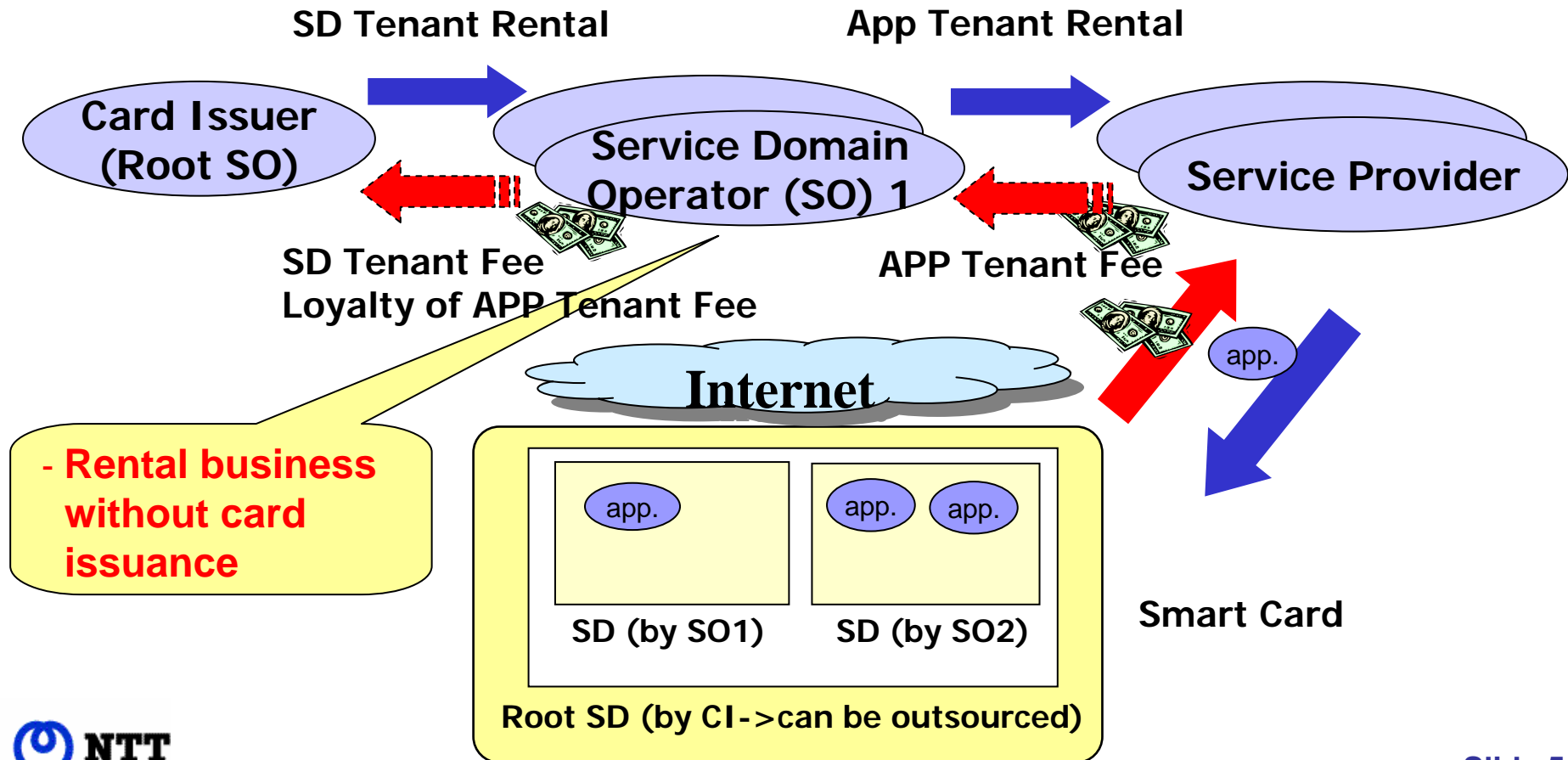
# A Business Model – Tenant Rental/Cost Sharing Model

- Ask tenant fee for service providers **according to the size of memory usage**
- Do not need to ask card holder of any **charge for issuing card**



# A Business Model – An Advanced One

- Card Issuer can rent/sell SD tenant to some third entity who has already had relationship with many service providers
- Card Issuer can get loyalty from SD operator according to the number of service providers





## Conclusions

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- **Card cost become to be critical issue in many sectors such as Government, Telecom etc**
- **The framework of lending tenant of smart card will be a good solution for the problem**
- **Current standardization such as NICSS Framework/OSCIE v2 (by eEurope) –CEN WS on eAuth and GP card specification 2.2 has reached to prepare basic environment for managing the framework**
- **In case of eID card (including SIM), the sector who adopt this model may be telecom sector (or ISP), because they have already had many service providers.**

# Thank you

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