



# EasyCard – Improving the lives of Citizens in Taiwan



**EasyCard was the first company to use contactless payment cards for the bus, metro and government-run parking lots in Taipei, Taiwan.**

It wanted to improve the lives of its citizens by offering everything in one card. To do so, the company needed to find a future-proof technology that could turn EasyCard into a lifestyle card that was indispensable to the citizens of Taiwan.

“This is a significant milestone for payment cards to include such new services that visibly enhance the consumer experience.”

## Finding the right technology partner

EasyCard recognised that the right technology was crucial to improving the experience for citizens. Gemalto was able to help EasyCard in two ways: by providing the right experience and the right technology. The company has over 15 years’ experience and the widest range of technologies in the industry, having completed contactless ticketing projects for numerous cities around the world.

To help EasyCard fulfil its ambitions, Gemalto provided a card that allowed smooth migration from native Mifare to a Java multi-services platform. This meant a big switch in terms of applicability, but with no change in the way people interact with the card in a contactless environment. The multi-applicative platform meets speed requirements and, with creative offer bundling, the card offers sustainable revenue growth and a clear co-branding strategy.

# It's time to transform transport

## Improves customer service

EasyCard is now equipped to provide a better quality of service to its customers because it processes payments much more efficiently. People don't need to carry cash and find the new card easy to use, fast and far more convenient.

With one card, they can:

- > Securely check personal transaction records online
- > Make e-payments for government services, such as public transport
- > Conduct internet shopping and so much more

Suzanne Tong-Li, Area President, Greater China and Korea, Gemalto: "This is a significant milestone for payment cards to include such new services that visibly enhance the consumer experience. These features are easy to use, ensuring quick user adoption. Gemalto's expertise in the transportation and payment industries will help EasyCard bring the convenience of contactless while upholding the security of micropayment applications. Its ultimate aim is to allow people to travel around the whole of Taiwan with only one card."

## Adheres to strict regulations

EasyCard gains confidence from the knowledge that it meets the strict Taiwan Financial Supervisory commission requirements. The Gemalto Celego card obtains the Common Criteria EAL4+ top-level bank security certification.

## Provides financial growth

EasyCard now has a compelling growth opportunity. With this new generation of cards, transactions can increase significantly, making micro payments more divest. It also reinforces EasyCard's innovation leadership and allows for expansion into near field communication.

## Expands into new markets

EasyCard has been so popular that, in just last year alone, it issued 50 million cards. That's an increase of 49 million users since 2002. What's more, 2014 saw an average of 5.7 million daily transactions.

Due to this surge in uptake, Gemalto released a full range of second-generation products last year to improve the performance and cost of EasyCard.

These include EasyCard self-issued products as well as bankcards featuring EasyCard applications. This helps EasyCard to meet its co-branding strategy as well as partially delegating the issuance of cards, which enables it to offset costs.

As a result, EasyCard aims to extend into other cities, such as Kashung transport system. But that's not all – EasyCard is also expanding outside the transport system into merchants, with more than 10,000 merchants now accepting payments.



### Customer:

#### The EasyCard Corporation

EasyCard is a touch-and-go IC ticketing system for the Taipei Metro, bus services, designated car parks, stores and government agencies.

### Sector:

Financial

### Situation:

EasyCard wanted to enhance the lives of its citizens by providing a card that people could use across a range of outlets.

### Solution:

The company worked alongside Gemalto to create a single card that allows for payments on transit, EMV banking capabilities and ATM access with NFC possibilities for the future.

### Benefits:

Improves customer service  
Adheres to strict regulations  
Provides financial growth  
Expands into new markets

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