

Multi-Application Smart Cards in the Information Technology Era

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ABSTRACT

Over the past several years, smart cards have achieved a growing acceptance as a powerful tool for security, identification, and authorization. Financial card issuers are moving to replace magnetic stripe cards with chip cards to reduce counterfeiting and fraud. The increasing computational power placed on the chip along with advances in cryptography has made the smart card a very powerful tool for identification. The advent of multi-application smart card operating systems for both contact and contact less applications has put smart cards on the edge of information technology. This paper throws a light on the state of the art advances in smart card multi-application area, with focus on the open platform multi-application operating systems in addition to smart card management systems and some of its implementation issues in KFUPM.

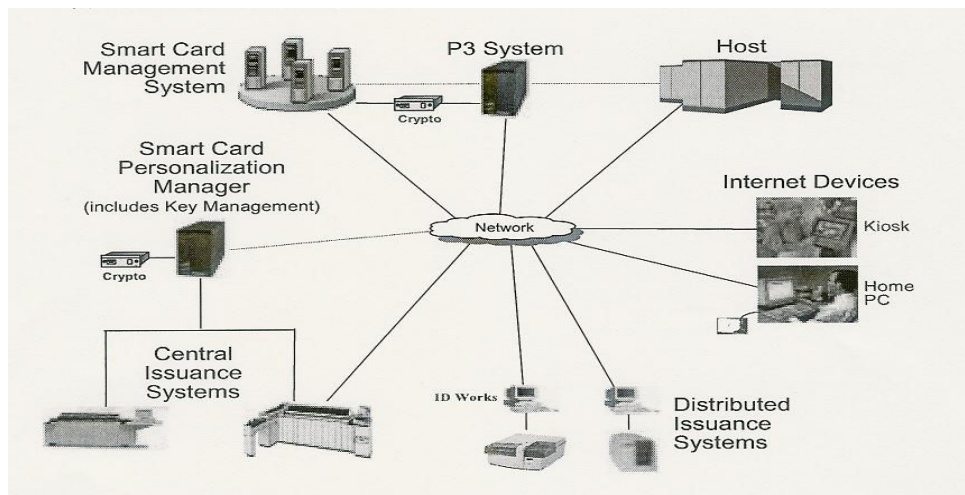


Figure 1. A typical Smart Card Management System