

龙杰 “读” 出精彩

——专访龙杰科技（深圳）有限公司中国区销售经理唐钊晟先生

文/本刊记者：马丽娟

编者语：

2010年底，龙杰科技（深圳）有限公司（以下简称ACS）获得《福布斯亚洲》杂志颁发的“2010最佳中小上市企业200强”奖项。ACS的智能卡及读写器技术被广泛用于全球一百多个国家，跨越金融、移动支付、医疗社保卡、公共交通等多个领域，成为引领智能卡行业的个中翘楚。今天，我们带着好奇加解惑的心情，连线了龙杰科技（深圳）有限公司中国区销售经理唐钊晟先生，为大家带来精彩纷呈的内容。





ACS智能卡与读写器覆盖银行、医疗、公共交通、移动支付、居民身份证和网络安全等各领域，请唐先生为我们介绍ACS去年重点开发的市场以及产品销售的情况。

唐钊晟先生:

ACS是一家专门开发、制造以及销售智能卡以及读写器产品的专业性公司。目前，ACS智能卡及读写器的应用主要集中在银行、智能身份证、通信、交通、社保、税务和网络安全这七个大的行业领域。ACS的读写器产品已经在其中的银行、通信、税务和网络安全领域占据了一定的市场份额，并做出了很好的成绩。2011年，ACS会加大对其他领域相关产品的研发投入以及市场推广力度，希望能在这几个领域创取佳绩。



目前，移动支付这个话题炒得火热。ACS如何看待移动支付发展，及如何应对其未来走向？

唐钊晟先生:

移动支付，也称为手机支付，就是允许用户使用其移动终端（通常是手机）对所消费的商品或服务进行账务支付的一种服务方式。相比传统的支付手段，移动支付的优势非常明显，已成为时代发展的必然趋势。在移动支付技术全球热的潮流下，其技术的发展十分迅速。因此，有移动支付技术的实际应用，就存在读写器市场的需求。ACS很早便开始关注移动支付技术的发展，于2009年ACS推出了全球首款符合CCID标准的NFC读写器——ACR122，标志着ACS开始进军全球移动支付读写器领域。ACR122是一款工作频率为13.56MHz的USB全速设备（12 Mbps），不仅支持Mifare卡和符合ISO 14443标准的A、B类智能卡，而且还支持FeliCa卡和NFC标签，最高能以424Kbps的速度读取NFC标签。此外，这款



读写器无需使用驱动程序，使用安全、方便。目前该款设备已被多家运营商以及系统集成商应用于移动支付的试点，相信在未来1-2年将会有大规模的应用。未来ACS也会加大对移动支付相关产品研发资金的投入，加强研发队伍的实力，希望在移动支付领域保持领先的优势。



日前中国人民银行已经正式公布了银行IC卡的时间表。ACS在金融IC卡方面有多年的技术积累，在这一机遇下，ACS在中国市场上将如何继续发力，贵司的产品、技术优势在哪里？

唐钊晟先生:

EMV卡具有高安全性、多应用性等特征，EMV迁移是国际银行卡产业必然的发展趋势。目前，EMV迁移已在欧洲、拉美和加拿大取得了明显的进展。ACS读写器及终端技术为本次迁移提供了高品质的产品、服务和相关的技术支持。

2011年3月15日，中国人民银行发布了金融IC卡受理环境改造和商业银行发行金融IC卡时间表，标志着我国银行磁条卡向IC卡应用迁移工作正式启动，它 will 有力推动我国金融IC卡应用进入快车道。为了应对此市场需求，ACS于2010年推出了一款CCID标准的双界面读写器——ACR1281U。

卡界精英论坛 Card Leadership Forum

ACR1281U是一款高速的读写器，几乎能够支持任何一种符合ISO 7816和ISO 14443标准的接触式和非接触式卡。此外，该款读写器还符合PC/SC、EMV、PBOC和CCID标准，无需使用驱动程序。另外，该款机器支持USB固件升级，无需为以后的产品升级而烦恼。目前，该款设备已经被应用于中国的EMV迁移项目中。

ACS之所以在金融市场获得客户的认可主要得益于以下两点：

第一，ACS有一支实力强大的研发队伍，优秀的销售团队，以十几年如一日为客户提供细致、贴心的服务。

第二，ACS有重要的国际认证证书（EMV、PBOC和PC/SC），这些证书不仅证明了龙杰读写器产品的质量标准，更是对龙杰产品的一种肯定。遵循国际标准和注重产品质量是ACS成功的关键。



本刊物同步推出了社保卡的专题文章。据了解，ACS也顺应市场开发了社保卡读写器，请谈谈贵公司如何看待金融社保卡市场的走向及贵公司在此领域的推广计划。

唐钊晟先生：

刚刚结束的两会通过的“十二五”规划提出，到“十二五”末期，全国统一的社会保障卡发放数量达到8亿张，覆盖60%人群。为了保障社保卡的高安全性，人社部统一规范，社保卡全部采用接触式CPU卡，实行全国统一的密钥管理体系。也就是说，现在全国统一发放的社保卡都将是IC卡。另外央行与人力资源社会保障部已联合发布《关于社会保障卡银行业务应用有关事宜的通知》，央行将联合人社部将金融IC卡与社保卡结合在一起，使社保卡具有支付功能。这对读写器厂家来说既是机遇又是挑战。社保卡正承载着越来越多的普适性社会服务功能，和老百姓的日常生活有着密切的联系。在新的发展阶段，ACS将利用15年智能卡读写器领域的经验

和产品，为社保卡安全、大规模的发行及应用提供最强有力的支撑，ACS也将会在近期内推出针对金融社保卡市场的相关终端产品。



据了解，贵公司去年被《福布斯亚洲》杂志从近一万三千家企业中选出，并评为亚太地区200家最佳中小型上市企业之一。请借此谈谈贵公司的发展理念。

唐钊晟先生：

是的，2010年11月底在香港举办的颁奖仪式上ACS拿到了这个奖项，其实早在2010年9月《福布斯亚洲》就公布了亚洲200家管理最佳的企业名单。根据盈利能力、业务增长、债务范围、和发展前景等评选条件，ACS从亚太地区一万三千家股票交易活跃并且销售额在五百万至十亿美元之间的企业中脱颖而出。此份名单显示中国内地和香港是最具代表性的地区，共占了71家。其次为印度，占了39家。亚太地区总共有18家企业被划归于技术硬件和设备行业这一分类中，而ACS则是香港为数仅两家进入此分类的企业之一。我们十分高兴ACS被福布斯认定是一个善于经营的企业。ACS将继续努力开发智能卡和读写器技术，为我们全球各国的客户提供高质的产品和服务。

◆ 先进的智能卡及读写器技术

国内市场竞争日趋激烈，现有的智能卡和读写器更是出现供大于求的现象。业内现有的几大市场，如GSM卡和EMV卡的市场，产品规范已有很全面界定，所以资金充裕的企业就不难进入这个行业。不过ACS的优势在于我们已经在智能卡行业建立了坚实的基础，这就是：拥有先进的智能卡及读写器技术。

◆ 产品创新理念

ACS的生存和发展取决于产品和理念的创新，在科学技术高速发展的时代，新产品层出不穷，客户


也总是在不断追求更好、更新、更奇的产品。在产品研发上一成不变，总是会在客户越来越挑剔的眼光中，被视为“保守、陈旧”而被抛弃。ACS从产品概念构思、设计到研发过程都非常谨慎认真，并不断创新。我们不断学习、不断专研、不断测试，更远去欧美做认证，而且亦在市场上搜集最新资讯和设计理念，应用到ACS产品设计上。

◆ 建立长期的合作伙伴关系

另外，我们十分珍惜与客户和其他合作伙伴的长期合作关系。ACS于1995年成立，在这15年中，ACS一直致力于智能卡行业的发展，不断地开发智能卡与读写器的技术并且增强与客户的合作关系。迄今为止，我们的产品线已经得到极大的扩展，我们计划将老客户作为我们新产品的首批目标客户。

◆ 广纳人才

ACS作为一家高科技公司，每天都要面对不同的挑战。科技发展一日千里，市场需求也在不断变化中，因此发掘并广纳人材是ACS的一贯政策。新加入ACS的职员一般是来自智能卡或相关行业，他们拥有丰富的工作经验及卓越表现，有些年轻人现已担任公司的中层管理工作。我们也招聘刚毕业的大学毕业生，并为他们提供在职培训，以及大量学习和发展的机会。目前，ACS拥有一支优秀的由专业技术人才组成的团队。

企业的成功是需要正确的策略及能干的人员来实施策略，而正确的策略是由人来制定的，所以发掘并招纳人才是ACS一贯坚持的、用以推动发展的重要策略。 



龙杰智能卡有限公司

智能卡及读写器技术

亚太地区排名第一的联机读写器供应商
- Frost & Sullivan 评选



“2010最佳中小上市企业200强”
- 福布斯亚洲



“2009 最佳实践奖之智能卡读写器产品质量领袖奖”
- Frost & Sullivan



非接触式读写器



双界面读写器



社保卡读写器



联机智能卡读写器



按键式读写器



动态密码发生器

ACS, Splendid "Reading"

——Interview with Mr. Tang Zhaosheng, Sales Manager of ACS Technologies (Shenzhen) Ltd.

Reporter: Sunny

Editor's Words:

At the end of 2010, ACS Technologies (Shenzhen) Ltd. (hereinafter referred to as ACS) was awarded as one of the companies on Forbes Asia's 2010 "Best Under a Billion" list, a prestigious list of 200 top-performing companies with sales between US\$5 million and US\$1 billion, selected from 12,930 publicly listed enterprises in Asia Pacific. ACS smart cards and readers are widely used in more than 100 countries worldwide, covering finance, mobile payment, health care & social security card, public transport and other fields, and thus render it the leader in the industry. Today, out of curiosity and looking for answers, we interviewed Mr. Tang Zhaosheng, Sales Manager of ACS Technologies (Shenzhen) Ltd. The interview contents are as follows:



ACS smart cards and readers have covered the banking, health care, public transport, mobile payment, identity cards, network security, and other areas. We would like Mr. Tang to introduce the situations on market development and product sales over the last year.

Mr. Tang Zhaosheng

ACS is a company specialized in design, development and sales of smart card and reader products. Currently, ACS smart cards and readers are mainly applied in 7 major industry sectors e.g. banking, smart ID, telecommunications, transportation, social security, taxation and network security. Specifically, ACS readers have occupied a certain market share in the sectors of banking, telecommunications, taxation and network security, and generated a high sales volume

last year. In 2011, ACS will increase its investment in R&D of relevant products and its efforts in market development, hopefully to make good achievements in the remaining areas.



At present, the mobile payment has become a hot topic. How does ACS view the development of mobile payment, and how to deal with its trend?

Mr. Tang Zhaosheng

The mobile payment, also known as mobile phone payment, is a kind of service that allows users to use their mobile devices (usually mobile phones) as a mean of payment for the goods or services they consumed. Comparing with the traditional means, such as cash, the mobile payment enjoys significant advantages, and

卡界精英论坛 Card Leadership Forum

becomes a prevailing trend. Under this global trend, the mobile payment technology develops very quickly. Therefore, its increasing practical applications go along with the demand for the reader market.

ACS has long been paying attention to the development of mobile payment technology. As early as in 2009, ACS already launched the world's first CCID-compliant NFC reader – ACR 122, signaling its engagement in the field of global mobile payment reader. The ACR122 is a USB full speed device (12Mbps) with working frequency of 13.56MHz. It supports not only the Mifare cards and ISO14443 type A and B cards, but also FeliCa cards and four types of NFC tags. It can read the tags at speed up to 424Kbps. In addition, the reader does not require any driver, and is safe and convenient to use. In early 2011, ACS has released a LCD-equipped NFC reader – ACR122L. Both ACR122 and ACR122L have currently been used by many operators and system integrators in pilot programs of mobile payment. I believe that in the next 1-2 years the devices will be used in a large scale. ACS will continue to invest and strengthen its R&D team so as to stay ahead in the field.



Recently, the People's Bank of China has officially announced the timetable of bank IC card. ACS has accumulated technologies in the aspect of financial IC card over years. Given such opportunity, how will ACS continue its efforts in the Chinese market? What are the advantages of your products and technology?

Mr. Tang Zhaosheng

The EMV card features high security and supports diverse applications. The EMV migration is an inevitable trend in the industry of international bank card. Currently, the EMV migration is carrying out successfully in Europe and the Americas. ACS also contributes by providing high quality products, services and related technical support for the on-going migration.



On March 15, 2011, the People's Bank of China released the timetable for financial IC card's acceptance environment rehabilitation and commercial banks' issuing financial IC cards, marking the official launch of bank card migration from magnetic stripe to IC card in China. It will greatly facilitate the rapid development of financial IC card application. To cater such market demand, ACS introduced a CCID standard dual-interface reader - ACR1281U. ACR1281U is a high-speed reader, supporting any contact and contactless cards with ISO 7816 and ISO 14443 standards respectively. In addition, the reader also complies with the international standards: PC/SC, EMV, PBOC and CCID which eliminates the need for drivers. Furthermore, the device supports the USB firmware upgrade preparing for any future changes. At present, the device is already being used in some EMV migration projects in China.

To gain the acceptance in the financial markets, ACS mainly lies on the following two points:

1. ACS has excellent R&D team and sales team who consistently offer meticulous and attentive services to its customers over the decade.
2. ACS's products are certified with international standards, e.g. EMV, PBOC and PC/SC. These certificates serve a proof of the quality of ACS products. The

compliance with international standards and the focus on product quality are the keys to success of ACS.



This issue of publication also publishes a feature article on social security card. From what I understood, ACS has also developed the social security card readers. How does your company view the trend of financial social security card markets? Is there any promotion program of your company in this field?

Mr. Tang Zhaosheng

The Twelfth Five-Year Plan was approved and concluded recently by NPC and NCCPC that the unified national social security card will increase to 800 million by the end of Twelfth Five-year, covering 60% of the population. To maintain the high security, the Ministry of Human Resources and Social Security set the standards so that the social security cards are all contact CPU cards, and that key management system is used nationwide in a unified way. In other words, the national social security cards are all IC card. In addition, the central bank and the Ministry of Human Resources and Social Security jointly issued the Notice on Matters Related to Application of Social Security Card in Banking Industry. The two parties will combine the financial IC cards with social security cards so that the social security card possesses the function of payment. This action creates both opportunities and challenges to reader developers. The social security cards are now applied in more and more social services, and being closely related to people's daily lives. In the new stage of development, ACS will leverage its 15 years of experiences on smart card reader to provide its full

support to the safe and large-scale deployment of social security cards. ACS will also launch some new products in light of the financial and social security card development in the near future.



As we know, your company was selected as Asia Pacific Best 200 SMEs from nearly 13,000 enterprises last year by Forbes Asia. What is the development philosophy of your company?

Mr. Tang Zhaosheng

You are right. ACS received the award at the awarding ceremony at the end of November 2010. Actually, the Forbes Asia announced the "Best Under a Billion" list of 200 top performing Asian companies as early as in September 2010. Based on selection conditions - profitability, growth, debt scope and development prospect, ACS stood out from the 13,000 enterprises with active stock trading in Asia-Pacific area and with sales volume between 5 million to 1 billion U.S. dollars. The list showed that the Chinese mainland and Hong Kong were the most representative regions, accounting for a total of 71; followed by India, accounting for 39. The Asia-Pacific region had a total of 18 enterprises



卡界精英论坛 Card Leadership Forum

classified under the category of technology hardware and device industry, while ACS was one of the two enterprises in Hong Kong classified under this category. ACS was proud of being recognized by Forbes. ACS will keep on developing smart card and reader technology and providing high quality products and services to our customers around the world.

Regarding our development philosophy, we can conclude it in the following four points:

1. Advanced smart card and reader technology

With the increasing competition in the domestic market, the demand of smart cards and readers are now much bigger than the supply. In major markets existing in the industry such as GSM card and EMV card, the product specifications have been comprehensively defined. Enterprises with sufficient funds find themselves not difficult in entering these industries. However, the advantage of ACS lies on its solid base, i.e. the advanced smart card and reader technology.

2. Innovative product concept

The survival and development of ACS depend on the innovation of products and ideas. In the era of rapid development of science and technology, new products emerge one after another. Customers are always requesting for better, newer and more creative products. Unchanged in product development will always be regarded as conservative and old in the

critical eyes of customers. This kind of company will finally be abandoned. ACS is rather prudent and conscientious from product conception, design to R&D process, and constantly innovates. Not only does ACS keep on learning, specializing, evaluating, and even traveling to Europe for certifying its products, but also gathers the latest information and design concepts from the market, and then apply them to the design of ACS products.

3. Long-term partnership

Additionally, we highly valued and cherished the long-term cooperative and strategic relationship with our customers and other partners. Over the 15 years upon ACS's founding in 1995, ACS has been committing to the smart card industry, focusing on the smart card and reader technology and enhancing our cooperation with customers. As of now, our product lines are greatly expanded and well-recognized in the market. We target the existing customers as our first customers of the new products.

4. Talent Recruitment

As a high-tech company, ACS has to face with different challenges every day. Against the rapid development of science & technology and ever-changing market demands, ACS consistently explores and recruits talents. New employees of ACS are generally from smart card and other relevant industries. They possess rich experience and outstanding performance. Among whom some young people are now the company's middle management. We also recruit fresh graduates; and provide them with on-the-job training, and a lot of learning and development opportunities. Currently, ACS is led by a team of excellent professional and technical persons.

The business success depends on the right strategies and competent staff for strategy implementation, while correct strategies are developed by staff. The exploration and recruitment of talents is always one of the most important strategies for the success of ACS. 