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## In the Spotlight



A 2016 Center of Excellence recipient, ACS develops and provides smart card operating systems (COS) and readers to facilitate the implementation of smart card-based systems for various applications and industries. It was founded in 1995 and is Asia Pacific's top supplier, and one of the world's top 3 suppliers of PC-linked smart card readers.

### **Please describe your company's business profile and its offerings**

Advanced Card Systems Ltd. (ACS) provides smart cards, smart card readers, and related services to over 100 countries worldwide. It also offers end-to-end solutions, such as micropayment systems and automatic fare collection (AFC) systems. ACS is publicly listed in the Hong Kong Stock Exchange (SEHK: 2086) and powers solutions in different industries such as identification, e-government, e-healthcare, loyalty transportation, e-payment and e-banking.

### **What role does smart card technology play in your business?**

Smart card technology is at the core of our hardware and solutions. We believe that smart card-based technologies have huge potential to addressing a lot of the problems in different industries in terms of efficiency, security, and convenience. Not only does the technology secure objects and transactions, but it can help curb resource-intensiveness, simplify processes, and minimize errors due to human intervention. Accordingly, we have designed a wide

Dual interface and contactless smart cards/ NFC are expected to become the mainstay in smart card utilities, because of the superior qualities that they can provide. More advanced technologies, such as Bluetooth®, will gradually replace legacy systems, with organizations demanding that smart devices do more and more things. There will also be greater adoption of mobile technologies.

With the advent of the Internet of Everything (IoE), end users will place greater reliance on trusted identities. Before, their use was predominantly to interact with the government, financial institutions, and other public and private organizations. Now, there are more things to secure. Trusted identities, aside from being more prevalent, will also evolve, taking on the form of mobile credentials or a combination of mobile and other credentials.

### **What things must you overcome to leverage those trends?**

To leverage these trends organizations need to surmount the complexity of migration. Migration complexity encompasses training, documentation, scheduling, technical, and other issues. Additionally, migration entails considerable investment. However, if these factors are overcome, organizations are in a position to offer end users greater security, convenience, and functionality than ever, and boost its competitiveness in a fast-changing world.

ACS, meanwhile, is leveraging current trends by diversifying its devices to accommodate a mix of older and the latest technologies. We now offer all-in-one devices, such as ACR900 banking POS terminal, that are able to support dual interface, contactless, contact, and older technologies such as magnetic stripe. Through these, ACS hopes that organizations will be able to better handle factors that can hamper technology migration.

ACS has also released its line of mobile card readers, which are, again, diversified to support different card types, different operating systems, and different devices. ACS also incorporates the latest innovations into its devices, including Bluetooth® Smart. Our ACR3901U-S1Secure Bluetooth® Contact Card Reader and ACR1255U-J1Secure Bluetooth® NFC Reader offer different feature mixes for different needs.

### **What's upcoming for the company?**

Current trends indicate that aside from rethinking the functionality of products, we have to rethink even the form that products are supposed to take. We have seen, for example, the need to offer module readers, instead of providing traditional form factors, because with developments in terms of trusted identities, we found that security has become necessary even in unexpected instances, like mobile tablets. Therefore, we also actively apply for different international certifications such as EMV, PCI-PTS, MasterCard® PayPass™ and Visa payWave® etc.

We believe that just as ACS is proactive in meeting the needs of organizations, organizations and end users can maximize the benefits of current trends by being open to the possibilities presented by technology shifts and innovations. While technology trends can demand a measure of not only capital, but adaptability, embracing changes in the technology landscape will no doubt help organizations and industries grow and prosper.

*Learn more by visiting <http://www.acs.com.hk/>*