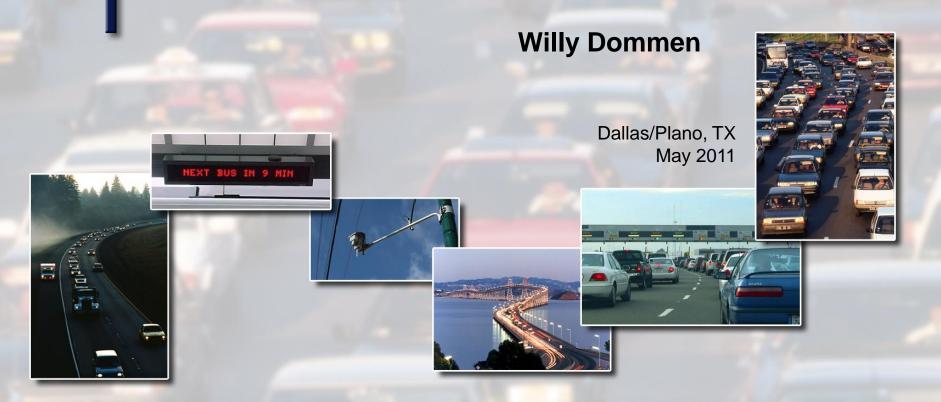
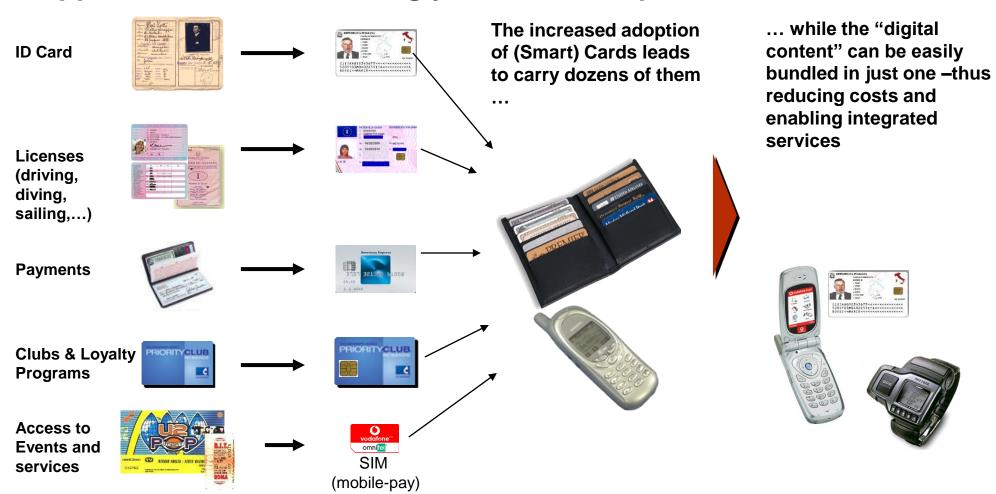
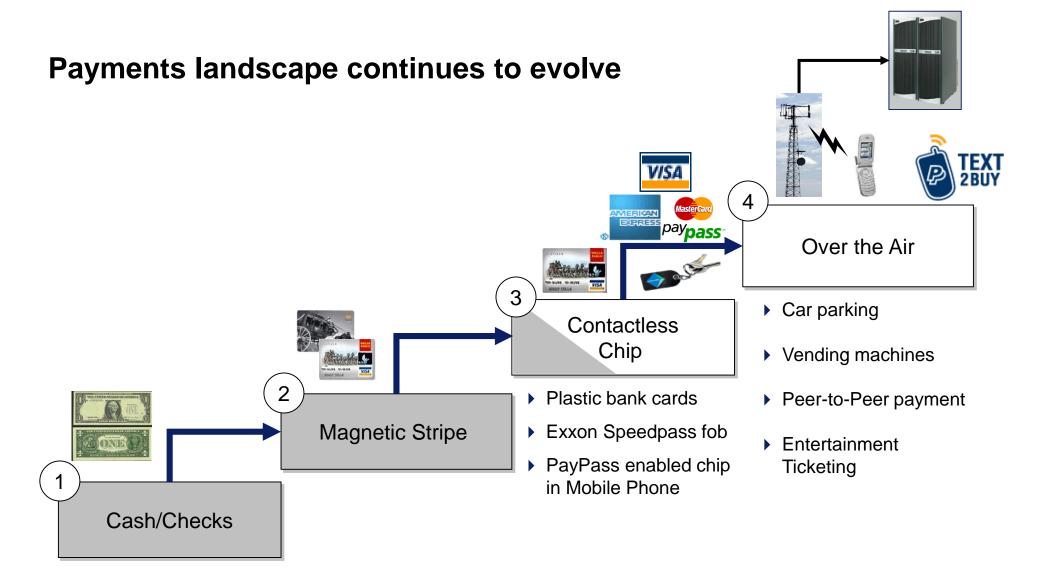
Impact of contactless cards and mobile phones on interoperability



In the future, smart card adoption will be pervasive, and smart card applications will increasingly run on other platforms





The connected vehicle will fuel a broad range of services reaching into the entire auto industry value chain

