

**REPORT TO: POLICY AND RESOURCES COMMITTEE - 14 JUNE 2004**  
**REPORT ON: DUNDEE DISCOVERY CARD**  
**REPORT BY: CHIEF EXECUTIVE**  
**REPORT NO: 364-2004**

## **1 PURPOSE OF REPORT**

This report presents the findings of the consultation report on the Dundee Discovery Card Project. Recommendations are made on the future organisational arrangements to sustain the scheme.

## **2 RECOMMENDATIONS**

- 2.1 Agree to the development of the Dundee Discovery Card Scheme as set out in this report including the establishment of the project board and operations group.
- 2.2 Instruct the Assistant Chief Executive (Management) to report to the Personnel Committee on the creation of the Dundee Discovery card operations group consisting of the four posts set out in section 8 of this report.
- 2.3 Approve the partnership approach to develop the card scheme with neighbouring authorities, universities, transport operations and the national consortium of other local authorities pursuing similar schemes.
- 2.4 Agree that the Dundee Discovery Card should now be promoted to all citizens and include the additional leisure, library, parking, rent card applications from the Council.

## **3 FINANCIAL IMPLICATIONS**

The Dundee Discovery Card Scheme is currently funded by the Modernising Government Fund (MGF) of which out of a £924,000 grant £500,000 is planned for the next two years. A further £510,000 was submitted for MGF grant as approved by the Policy and Resources Committee on 10 May 2004. This covers the design and technical infrastructure of Dundee City Council applications.

The main implication from this report relates to the recommendation to form a Dundee Discovery Card scheme operations group of four full-time staff. It is anticipated that these can be filled by internal appointments and where practical the previous post not back-filled. Depending on the job evaluation process there may be some additional cost over and above current salaries. The details are set out in section 8 of the report and the employment proposals will be the subject of a separate report to the Personnel Committee following the normal process of consultation.

The target for the scheme is to be self financing in 3-4 years time when the investment from the Modernising Government Fund is likely to end. Until then the net effect on the Council's revenue account is nil

## **4 LOCAL AGENDA 21 IMPLICATIONS**

The Dundee Discovery Card scheme is an excellent example of partnership working to share resources.

## 5 **EQUAL OPPORTUNITIES IMPLICATIONS**

The benefits of the scheme outlined in this report removes barriers to applying for services and stigma that may be associated by using concessions or benefits for people on low incomes. There are direct benefits for people with disabilities included in the Dundee Discovery Card Scheme.

## 6 **BACKGROUND**

The Council decided in January 2002 to establish a single smartcard scheme to join up all the card based systems as a way of improving services. A successful bid was made to the Scottish Executive Modernising Government Fund in 2002 for £924,000 to develop the scheme. Part of this grant covered business consultancy to report on the organisational and financial model to sustain the scheme. ESP Consulting were appointed after a tender reported to Committee. (Report 548-2003)

Commitment to the one stop shop approach of a smartcard combining several services is included in the Council Plan 2003-2007. Eleven other Councils in Scotland are actively pursuing a citizen smartcard; most notably Aberdeen and Edinburgh. They have combined in a Scottish Citizen Account Smartcard Consortium which is chaired by Dundee City Council. Part of the consultant's report is to ensure that developments of this approach can be easily shared across the consortium and the report reflects this.

The original objectives of the scheme were stated as:

- issue a smartcard to Young People in secondary schools, and elderly and disabled citizens covering the following services:
  - school catering
  - Young Scot membership and discount scheme
  - proof of age scheme
  - school registration
  - free travel concession
  - disabled persons taxi discount scheme
  - library membership
  - leisure membership
- develop the scheme in terms of branding, a one stop approach to registering for all the services available in the scheme and a best value approach to the technology deployed
- develop a partnership that went beyond council services on the card i.e. a city card and not a council card

These objectives have been achieved. There are over 30,000 cards currently in circulation to 12-18 year olds, senior citizens and disabled persons covering the services listed above. Three schools remain to issue cards to staff and pupils and these will be completed in the new school term along with school registration using the card. Members will now be familiar with the Dundee Discovery Card brand, which will be used from now on to describe the scheme. As well as other council services wanting to be added such as parking there are now firm commitments from neighbouring authorities, commercial transport ticketing, Abertay University and a taxi company. In addition, Dundee City Council finds itself in a leading position in Scotland and the European Union on the development of City Card schemes.

The consultants evaluated the future requirements of the scheme regarding the governance, staffing, cost/benefits analysis and technology requirements. They spent 70 days working on the project. Interviews, workshops and surveys were carried out with key stakeholders.

A summary of the findings of the consultants report is as follows:

1. There is a high level of customer demand and support for the multi-application card that would support up to 90,000 cards being issued.
2. There are potentially 20 applications from Local Government, Education, Transport and Leisure sectors with several strongly committed to putting their service onto the one card scheme.
3. The Dundee Discovery Card Scheme already has the technical capability to support the multi application – multi issuer scheme.
4. The scheme requires central support cost of £275,000 per annum that will be self-financing in 3 years time.
5. A structure is required that must accommodate external partners as stakeholders plus a central operations team of four staff.

The next section of the report provides more information to back up these findings.

## **7 KEY FINDINGS ON THE DUNDEE DISCOVERY CARD SCHEME BY ESP CONSULTING**

The report by ESP consultants was presented to the Smartcard Steering Group and Directors on 18 April. The findings are summarised here in relation to the following key headings:

- 1 Citizen/Customer demand for the card
- 2 Portfolio of services and partners expressing an interest in joining the scheme
- 3 Technical feasibility
- 4 Financial cost/benefit analysis

### Citizen/Customer Demand

Market Research was carried out using focus groups and an on street survey. This found general high levels of support for using the card, the overall concept of a single card replacing the need for many and a strong sense of it fitting in with a modern image of the city.

The on street survey interviewed 600 respondents at locations throughout Dundee in February/March 2004.

Specific results from the survey included:

Likely to use the Card for:

Parking	-	58%
Buses	-	42%
Taxis	-	50%
Leisure facilities	-	58%

Libraries	-	62%
Entry to local events/activities	-	69%
Means of identification	-	75%

Overall 66% of respondents were interested in obtaining a card and this was fairly evenly spread across all age groups (but highest in the 17-24 age groups). Even more respondents, 77% supported the Council leading such an initiative (24% strongly support) compared to only 7% objecting (2% strongly)

An interesting result is that 67% of respondents to the survey thought that it would be reasonable to charge £5.00 for being issued with the card. It should be noted that this was asked after discussing the above list of applications the card could be used for therefore a charge could be applied when the range of these are available. It does however indicate that holding a Dundee discovery card is perceived as of real value in itself.

The survey did not include children under 14. School children already received the card as do the over 60's in relation to the Senior Citizen free travel concession. For both these groups a range of different applications are already available from the list on page 2 of the report. The Council Departments concerned would not want to move back to issuing separate cards and application forms for each of the services currently now available on the Discovery Card.

It was therefore concluded that there would be strong take up of the Dundee discovery card in the age groups between 18-60 that the Council at present isn't currently targeting. Including the existing school issued card and transport concession card age group a target card market of 90,000 can be achieved.

#### Portfolio of Applications - Service Providing Stakeholders

The consultants held a range of interviews and workshops with managers from different organisations expressing an interest in putting an application on the card. These can be grouped as follows:

- Local Government                      Dundee City Council, Neighbouring Authorities and Scottish Consortia members
- Transport                                      Bus Company, Taxi Company, Parking
- Education                                      Schools, Library, Universities and College
- Attractions                                      Leisure facilities, Tourism Board and Visitor Attractions
- Generators                                      Employers who issue internal door security passes

Dundee is in a strong position to be a leader in Scotland, UK and Europe in developing a genuine multi application city card in partnership with a range of partners. The consultation process indicated a strong, positive response to participate in the Dundee Discovery Card scheme rather than develop their own separate card applications.

Angus Council and Fife Council have already indicated that they will participate. Perth and Kinross will participate if they receive Modernising Government Funding for a smartcard scheme. The benefits of including neighbouring councils are twofold:

- 1 the citizen still only needs one card to access services that are cross boundary such as transport or leisure (eg a Dundee, Angus or Fife card)
- 2 the costs of developing the scheme infrastructure are shared and reduced

Other Councils that are members of the Scottish Citizen Account Smartcard Consortium have agreed to cluster around the Dundee card scheme so that local government in Scotland can develop a common set of standards.

The Customer Survey showed that transport was a priority application. The Planning and Transportation Department are currently assessing a parking pre-payment application and broadening the taxicard application. There is a Scottish Transport Initiative being developed by the Scottish Executive to introduce smartcard readers on buses to facilitate cross-boundary free travel concessions (including extending it to young people continuing on to further and higher education). The national initiative will also facilitate the introduction of commercial ticketing using the smartcard. Dundee City Council is in a position to lead this development.

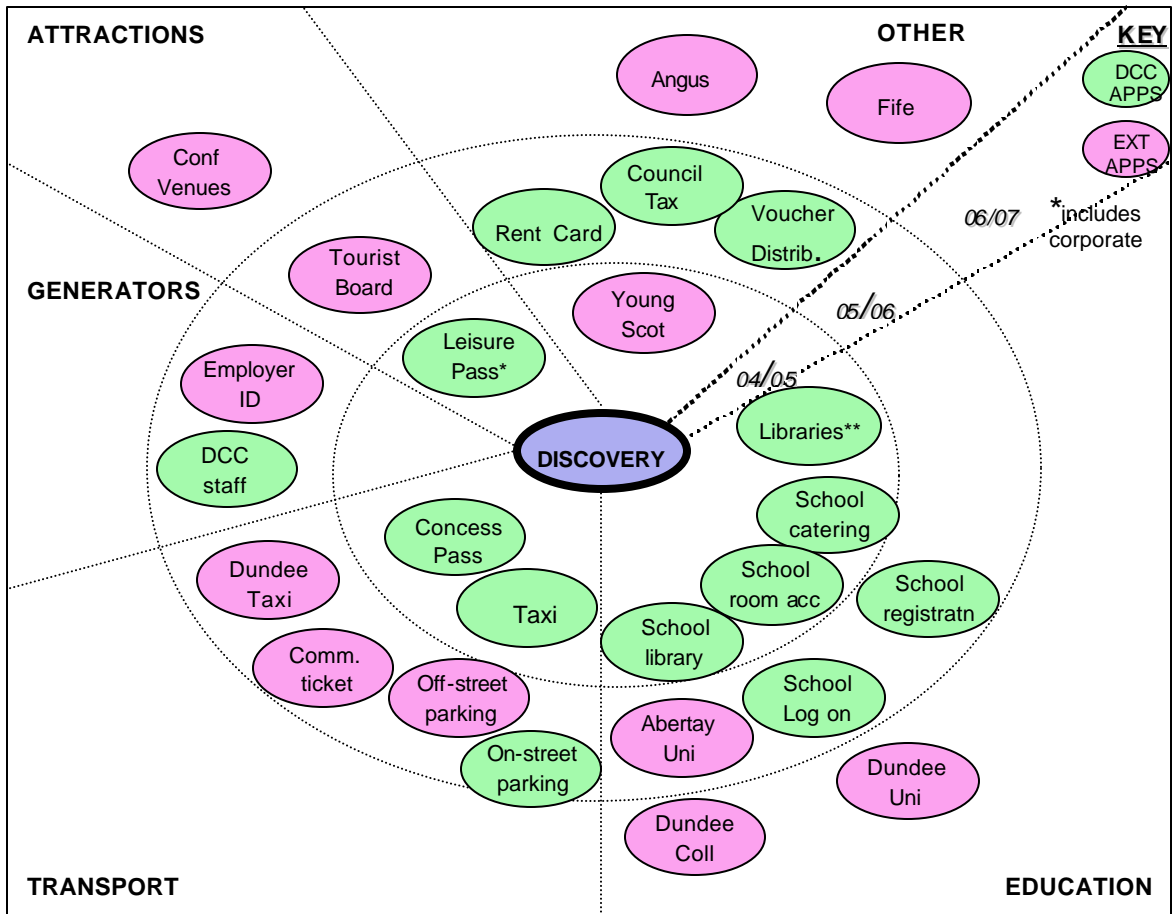
The Education sector is a key card using market and covers Schools, Universities and Colleges. The Education Department are seeking to expand the use of the card for an integrated rewards system and for access to secure resources (e.g. computer facilities). Abertay University have started the project initiation phase of using the dundee discovery scheme for their card needs. There is ongoing discussion with Dundee University and Dundee College staff. The University card will be issued with the discovery card scheme such that, in addition to the internal student applications, the Council applications such as library, leisure and travel concession can be included on the card at the same time as the student card is issued. There is also additional library applications planned. These will allow card holders to book the internet PCs in learning centres (from school, home or university) and access it by inserting their card on arrival. This will further integrate the City's education resources.

Leisure applications will be expanded by the Leisure and Arts Department. Furthering the leisure use of the card will be interest from the Tourism Board as expressed in the workshops held to develop a visitor attraction pass.

Another source of generating cardholders that can benefit from the full range of services on the discovery card is employers that issue door access and other staff benefit cards. Dundee City Council, Universities and NHS Tayside are examples. There was general support for this amongst staff attending the workshops.

Based on the work involved in setting up each of the applications and the starting point for each of the applications discussed the Consultants proposed a timetable for implementing each application. This is set out in the figure below.

Figure 1 - Portfolio of Existing and Potential Discovery Card Services



### Technology Feasibility

The consultants evaluated the technical capability of the smartcard scheme installed to date and the robustness of the infrastructure required to meet the needs foreseen in their research regarding the use of the dundee discovery card.

A key finding is that the current scheme complies with tried and tested industry standards regarding card type, numbering and security. This has proved better value than other start up smartcard schemes that have opted to go straight to new 'untried' card formats that proved more costly and complicated. Furthermore, the report recommends that the medium term requirements discussed in this report can be met with a similar but more powerful card type at no additional cost (due to ongoing fall in prices).

The consultants prepared a complete model of the technical infrastructure that would meet the future requirements of the multi application multi issuer scheme. This was compared to the technology invested to date by the Council using the Modernising Government Fund grant received. This covers: card management software; reader terminal management; print and card personalisation equipment; customer relationship management; transaction analysis and cards. They concluded that the Council had in

place the relevant technical architecture and contracts to develop this further as the scheme grows. One key finding was that the card readers installed now must be future proofed (reprogrammable) to read new card types. The greatest expense and barrier to expanding the scheme would be having to change the installed readers throughout the City.

A final key finding relating to the technical feasibility of expanding the scheme was that the first phase should move to a "steady state" of "business as usual" prior to expansion. This will be achieved by August/September 2004. The feedback from staff and students in the schools has led to a full devolved school system for the issuing and management of cards being designed and installed. This will allow the school to issue new and replacement cards and will reduce the workload in schools by 80% by removing the need to issue temporary cards.

In summary the City Council has the technical capability to grow the Dundee Discovery Card scheme. The ESP Consultant's report provides a clear migration path to be followed at each stage of development.

#### Financial Cost/Benefit Analysis

The starting point for assessing the cost/benefits is the basic aim of the smartcard project as stated in the Council Plan. It aims to be a vehicle for 'joining up services' within the Council and Community Planning Partners. This will save customers time and improve services. It also is Best Value in that it removes duplication of administration in joining up several service improvement initiatives. In this section of the report it is shown that Council can achieve this central aim at no significant increase in cost and achieve several other benefits.

The Consultants have estimated that the central scheme costs are £275,150 per annum. The central costs relate to maintaining the card management and scheme development functions on an ongoing basis. These are discussed further in the next section of the report but in summary includes four staff plus the central technical infrastructure and promotion costs. Added to that is an average cost of about £30,000 per annum for cards. The central scheme budget is attached as Appendix 1.

The costs of integrating a new application will remain with the service provided eg Education, Transport etc. However, it should be noted that these costs to date are being met by the Modernising Government Fund Grant. In all likelihood new applications for the card will become bids for investment finance from special government grants on a case by case basis. This is just the same as if on the current basis the Education, Communities and Planning and Transportation Departments were still managing their separate Catering, Young Scot and Transport concession card schemes separately. The smartcard scheme has joined up what would have been separate initiatives.

The following cash savings can be accounted for from the current set of applications on the Dundee Discovery Card.

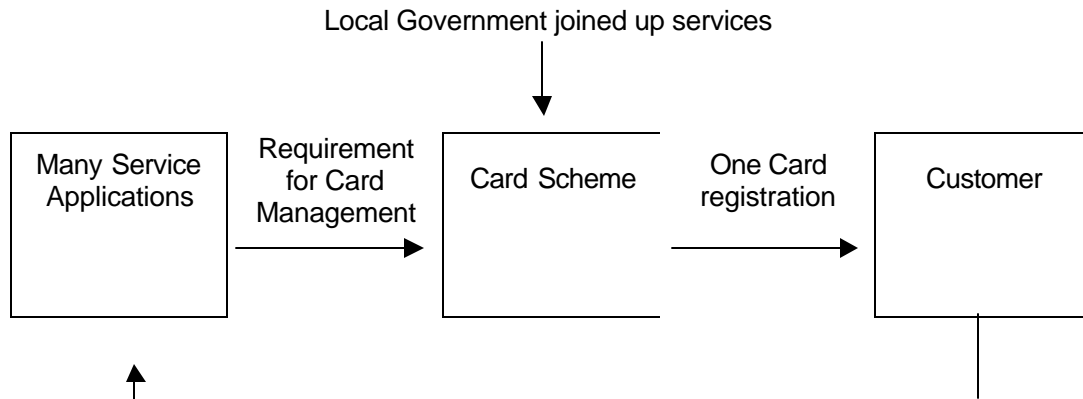
Young Scot card 10,000 approx students	-	£8,000
Implementation of separate free travel card	-	£60,000
Taxi Card Scheme	-	£20,000

Savings relating to the communications, registration and issuing cards plus managing customer relations regarding replacement cards have not been estimated. However, with the exception of Education, these are now handled by the central card scheme. These can be added to the above savings and would be time, and print/mail costs.

In addition services have significantly improved their access. For example, all 12-18 year olds in Dundee secondary schools will have the Young Scot, Library Membership and proof of age card compared to 80%, 30% and 5% respectively without the Discovery Scheme.

The basic business model is that service Departments or other organisations (eg bus company, university) receive a card management service from the central Dundee Discovery Card Scheme from which the local authority and the customer get added value benefits as the figure below shows.

Figure 2 – Business Model



As the service providers get a card management service that results in a combination of financial and time savings the consultants considered a contribution model from each service to the card scheme based on a notional £1 per card per application. In effect this is a service level agreement between the service department or external organisation and the Dundee Discovery Card scheme. This could be administered in a notional way internally but charged for real to external bodies. Using this model and with the range of applications and organisations making a contribution on this basis the Consultants calculate that the scheme is in profit from years 34 onwards. In other words the £275,000 central scheme costs are recovered.

By Year 5 based on the estimated number of service providers contributing on the estimated number of cards it would be in cumulative profit by £257,125. The scheme could reduce the charge to service providers to approx 76p per card. This is less than any department could achieve on a comparable basis and therefore represents Best Value.

In addition to the contribution from service providers there is a range of other income sources that the Dundee Discovery Card scheme could realise. Below are examples of additional revenue sources obtained by other card schemes:

- National commercial application eg commercial scheme would pay a fee per card issued with their application
- Sale or rental of advertising space on the back of the card
- Sale of advertising space in card wallets or other material sent with a new card
- Sale to the public or other organisations of card scheme related devices eg Cornwall County Council sell key fobs that can read the balances of any pre paid tokens held on the card



- Charge to the public for re-issuance of cards due to loss or cosmetic (eg new photo, new design) reasons
- Charge to public for the card on a platform for a range of services (as indicated in the market research the public would be willing to pay £5 if a wide range of uses for the card were available)

No income from the above has been included in the financial model to date but could be included as targets in the business plan of the central scheme. This would further increase the self financing of the overall scheme from the Council's perspective.

### Benefits

There are many added value benefits of the multi-application card scheme. From the councils perspective these are:

- Joined up service provision – one application form for several services
- Best Value achieved through co-operation and resource sharing
- Community Planning through shared resources
- Social Inclusion benefits as the card destigmatises use of concessions and promotes easier access to service by removing the barrier of completing multiple forms
- Reputation for leadership in Modernising Government Services throughout Scotland and Europe

In effect the business cost/benefit analysis shows that the benefits outweigh the costs. A full list of the benefits for service users, service providers and the local authority is provided in Appendix 2

## 8. **DUNDEE DISCOVERY CARD – MANAGEMENT AND OPERATIONS**

To date the Dundee Discovery Card has been developed by a steering group and input from staff from IT, Corporate Planning, Planning and Transportation and a seconded full-time input from Education. The consultants report made recommendations on the structure and staff required to manage the next phase of the scheme's development and fulfil the potential set out in the previous section of the report.

This will involve work in three areas:

### 1. **Development of a three-tier structure of Dundee Discovery Card Partnership**

Until the new applications and management structure is bedded in, and the corresponding processes and support structures are completed the scheme may appear to be unstable to the outside world. A new structure will:

- Allow a management group to be focussed on the end goals of the project as a whole, and to consider the strategy of how to implement the scheme and allocate budgets
- Include a technical resource or operations team responsible for scoping each new application development (technically and business process) to ensure its technical and financial feasibility. The team will cover four disciplines – project management, business development, business analysis/technical management and customer service

- Involve a provider implementation group focussed on implementation at a service level and made up of representatives from each of the application providers involved from within Dundee Discovery Card

2. **Establishing a local partnership between Dundee Community Planning Partners and Neighbouring Authorities**

With specific applications being deployed as “proof of concept”. This will include a commitment to adopting the Dundee Discovery Card scheme and examining the possibilities of entering a resource sharing agreement with the scheme

3. **Build upon a Scottish framework where Dundee is leading a cluster of other authorities developing smartcard schemes**

While a number of authorities are adopting the Dundee Discovery Card model, it is important to note that Dundee City Council “owns” the model, its architecture and security mechanisms as well as having knowledge and experience beyond that of any of the other Authorities within the cluster. As such, Dundee is very much the lead authority within the cluster and the Scottish Executive by providing Modernising Government Fund grant will expect Dundee to take a lead on migration and convergence in line with the consortium approach.

Figure 3 below depicts an organisational structure intended to support these three factors.

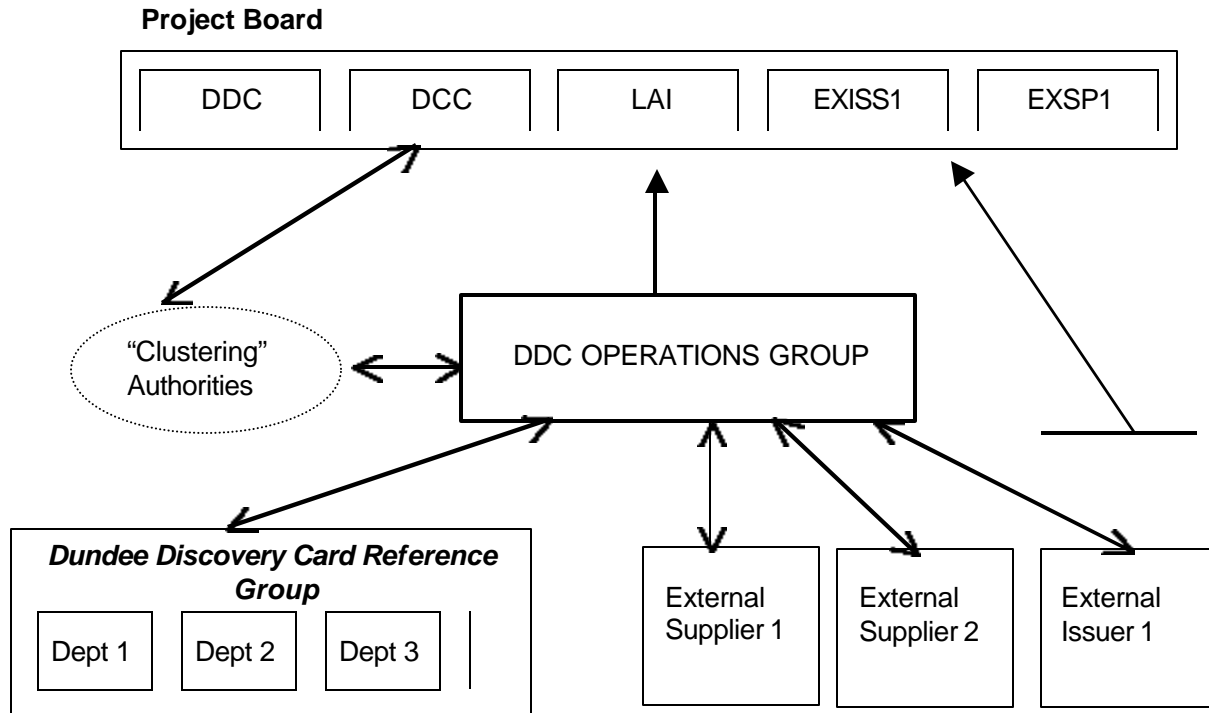


Figure 3 Key - DDC Discovery Card – Dundee Discovery Card Project Manager; Dundee Discovery Card – representation from within DCC including the executive and internal application owners: LA1, LA2 – representation from clustering authorities: EXSP1 – external service suppliers: EXISS – External card issuers: Dept 1, 2, 3 – Council department representatives.

### Dundee Discovery Partnership Board

The Partnership Board will provide the high level direction on behalf of the City Council and others engaged with the scheme. The aim is to achieve common deployment standards and a single architecture for the card and the associated systems.

The Partnership Board membership will need to reflect several stakeholder groups – Dundee City Council Corporate, Council service application owners, partner authorities, other card issuers and external service providers. While it is feasible in the short term to have direct representation in some areas, it may prove to be unwieldy as the scheme grows. Initial membership will be as follows:

- Director of Planning and Transportation
- Director of Education
- Chief Executive's representative (eg the Corporate Planning Manager)
- Dundee Discovery Card Project Manager
- 2 Representatives from the Dundee Discovery Card reference group (1 service department and 1 central services)
- 1 External issues (University of Abertay)
- Representatives from organisation sharing the Council's scheme management systems
- 2 Representatives from partner Authorities will be invited on an "observer" basis

In relation to external representation on the board it should be noted that a project that will make the University of Abertay the second issuer of the Dundee Discovery Card is currently being formally planned. Angus Council wish to explore the possibility of sharing the "back-office" systems, that support the Dundee Discovery Card. At present there are no external service suppliers. Allowance will be made for representation as this aspect of the scheme develops. Representation will perhaps be sector based, eg transport, retail, leisure etc

The Board will be chaired by one of the Dundee City Council Directors and will meet four times each year or as required.

### Dundee Discovery Card Operations Group

This group's aim will be to formalise each application development within that of the scheme itself. Each application development would be scoped (technically and business process) to ensure its technical and financial feasibility. It would add a rational process-based management and implementation aspect to the scheme, which to date has been ad hoc.

The Operations Group would be staffed and managed by Dundee City Council.

The main duties of this group will be:

- Develop the Partnership approach
- Foster and react to potential application provider ideas
- Work with application providers to establish their requirements including their business case and needs
- Technically scope the applications in terms of their implications and costs to the Dundee Discovery Card scheme and the application organisation
- Agree the investment decision and establish a formal Dundee Discovery Card deployment project
- Provide central Discovery card scheme promotional material

- Negotiate the Service Level Agreements and revenue generating deals

The group would consist of four people covering the following disciplines

- **Project Management:** to take responsibility for the management of the Dundee Discovery Card scheme, partnership development, operations, funding bid development, and to represent the scheme at the Scottish and other levels
- **Business Development:** to engage with potential application providers with the aim of agreeing contracts for their involvement in Dundee Discovery Card. Manage the promotional and revenue generation projects responding to potential application provider requests for information and proactively fostering interest, both within and outside Dundee City Council and the City.
- **Business Analyst/Technical Management:** to work with the business development manager to technically scope potential application providers and establish the costs for their involvement. To provide the required level of advice and support to the application deployment projects.
- **Customer Service:** to manage the day-to-day card issuance and card management functions of the scheme. Act as a dedicated first point of contact for application providers and the public. Work with the Business analyst/Technical Manager to ensure "sign-off" and handover of application to service providers and to the support/maintenance organisation

A full time dedicated Dundee team of four with the above skills is required to manage the range of tasks and stakeholders involved. The Dundee Discovery Card scheme cannot develop as described in this report without this level of commitment. It is therefore recommended that a Dundee Discovery Card Operations group of four full-time staff be established. This can be achieved through internal recruitment and transfer or long-term secondments. Where post are filled by staff already heavily engaged in the project then it is proposed that the department vacancy is not filled. The Assistant Chief Executive (Management) will report on the recruitment and employment proposal to the Personnel Committee.

#### Dundee Discovery Card Reference Group

The Dundee Discovery Card Reference Group was established on 7 April 2004. This will be amended to establish the relationships with the Operations Group and Partnership Board as well as clarifying any areas of possible misinterpretation as to the relative roles and responsibilities. While the Operations Group will work with both internal and external service providers, the Reference Group will be made up entirely of representatives from Dundee City Council departments. It's main role is to bring forward the council's prioritised proposals for applications to be hosted on the Dundee Discovery Card.

## 9 CONSULTATION

The report is based on consultation with the key directors of services currently engaged with the Dundee Discovery Card. The surveys, workshops and meetings held are detailed in the report and more fully in the full consultant's report. If the report is approved the relevant consultation regarding the recommendations to create the four full-time posts of the Dundee Discovery Card Operations Group will be held and reported to the personnel committee.

10 **BACKGROUND PAPERS**

Report on the current status and ongoing development of the Dundee Discovery Card – ESP Consultancy – April 2004. (Copy available for inspection in the Members Lounge)

Modernising Government Fund, Modernising Customer Services – Report No 303-2004

Modernising Government Fund – Report No 842-2002

Citizen Account Smartcard – Report No 822-2001

Council Plan 2003-2007 – P & R Committee 20/10/03

Smartcard consultancy tender – Report No 545-2003

Alex Stephen  
Chief Executive

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15/06/04

**Central Costs**

Table 2 highlights the costs of the central scheme ie those capital and operational costs which will be needed to provide the scheme service outlined above. These costs are based on current market estimates as well as utilising the business model work package output of the Office of Deputy Prime Minister National Smart Card Project.

ITEM	NOTE	DETAIL	QUANTITY	ESTIMATED COST
<b>Infrastructure</b>		Dedicated Servers & Software	1	£3,000
	<b>1</b>	Communications (networking)	10 connections	£10,000
		Dedicated PC & Software	1	£2,000
<b>Card Production</b>		Printer (with integrated smart card readers) & Software	1	£10,000
	<b>2</b>	Card Management System, including database (configured and installed)	1	£55,000
		PC Printer	1	£800
<b>Registration</b>		Image Capture Standard licence	1	£2,500
		Image Capture per seat (Web Cam and installation)	2 seats	£500
		Image Capture – Scanner Installation & Configuration	1	£400
		Reader	1	£150
		PC	1	£800
<b>Card Design</b>		Graphical Card design Costs	4	£4,000
<b>Accommodation</b>	<b>3</b>	Office Costs General	1	£0
<b>Project Costs</b>	<b>4</b>	Project Manager	1	£50,000
	<b>4</b>	Technician	1	£40,000
	<b>4</b>	Business Development Mgr	1	£40,000
	<b>4</b>	Customer service	1	£30,000
	<b>5</b>	Legal Costs		£2,000
<b>Training</b>		For staff (Card Production and Procedures)	1	£4,000
<b>Publicity</b>		Awareness Raising & Marketing	1	£20,000
<b>TOTAL CENTRAL SCHEME COSTS</b>				<b>£275,150</b>

**Table 2: Central Scheme Costs**Notes:

1. The costs of “communications” relate to the networking of PCs for “desk-of cards. It may well be that these are already in place for issuing legacy cards.
2. This to support 100,000+ users. The cost is dependent on: The functionality of the card management system; The relationship with the supplier.
3. It has been assumed that office accommodation will be supplied by DCC.
4. These figures are estimates without detailed job evaluation
5. Legal costs are included to cover system compliance with organisational policy.

**Multi-application Scheme Benefits and Dundee Focus**

Benefits	Multi-Application Scheme	DDC Focus	
		Resident s	Policy
<b>USER</b>			
Reduced card ownership	More than one application on a card reduces the number of cards user has to carry		
Pre-issuance Application choice	Users can choose which applications they would like on the card		
One help point for card	Multi-application card help point can re-issue when lost purse. Saves having to contact many different card issuing agencies	**	**
Access & loading via remote media	Access to services via remote media using smart card		
Co-branded offers	Basic co-branding offers (incentivising the use of one application by rewarding with value in another)	**	**
Destigmatised services	Entitlements/concessions can be hidden on the card – masked by mass card use	**	
Ease of use	An electronic transaction without need to re-authenticate self is seen as a way of making life easier. (Particular strength of epurse for parking)	**	
Local ID	Reduces the requirement to carry passport/driving licence. May be only photo-id for person without passport/driving licence.	**	
Perception of useful Council activity	Users see this form of Council service as a worthwhile Council activity.	**	
Citizenship and image	Reinforces belonging and image of City as “go-ahead”	**	
<b>APPLICATION PROVIDER</b>			
Shared risk	Shared investment and operational risk: providers pay marginal cost vis-à-vis full scheme set-up		
Reduced fraud	Replacing easily forged paper cards and ensuring an audit trail		**
Shared branding	Individual partners benefit from promotion of card usage <i>per se</i>		
Reduced costs cash handling	Electronic transaction reduces cost of collecting/managing cash		**
Information management costs reduced	One place and card which carries up to date records reduces need for duplicate record updates		**
Improved management information	Better management information due to above. Can better target services/products		**
Access to wider markets	Potential to obtain new customers from other application providers' markets within the scheme		
<b>LOCAL AUTHORITY<sup>1</sup></b>			
Joined-up service provision	If more than one local authority application can be carried/accessed with the scheme smart card a seamless service is provided & no need to re-authenticate	**	**
Reduced costs card issuance	Reduces the need to issue many different cards by one authority		**

<sup>1</sup> All supplier benefits will be realised by local authorities if they are an application provider within the scheme. The listed benefits within this category are local authority specific.

Destigmatised public service provision	As noted above. This leads to increased take-up (especially of concessions linked to income/disability)	**	**
Reduced bullying/bad behaviour	Taking cash out of schools reduces the potential for bullying. Speeding-up dinners by cashless catering reduces time in queues and thus potential friction		
Improved take-up of services	Linked to access to wider markets and destigmatisation of services		**