



INFORMATION PACK FOR SMARTEX UK FORUMS

JOINING THE SMART COMMUNITY?

Smartex IS the Smart Community

28th year of service

TEN REASONS TO JOIN SMARTEX

1. How shall we be affected by the biometrics revolution?
2. Will fingerprint readers be in the smartphone, in the point-of-service device, or both?
3. When will smart campus schemes migrate to mobiles and adopt biometrics?
4. Will fingerprint cEMV cards take off, or will customers find the price too high?
5. How will the explosive growth of IoT affect your market?
6. Smart public transport continues to evolve: will there ever be a single, national system?
7. Smart cards could soon be superseded by mobiles, but how and when?
8. Which comms technologies, such as NFC, QR Barcodes, BLE or iBeacons could dominate?
9. How will the new breed of neo-banks impact existing banks and payment schemes?
10. Who will win in the emerging micropayment, e-payment, prepaid and m-payment worlds?

Smartex Forums debate & seek answers to these and other pressing, highly topical issues.

Since 1993, over 590 of our sector-specific meetings have attracted over 19,300 delegate-days of attendance, with over 2,250 specialist speakers covering the entire spectrum of smart cards, the smartphone revolution, IoT, biometrics, RFID tags, wearables and related technologies as applied to the main smart market areas. With so many new technologies, applications and form factors on the near horizon, it's hard to understand or even imagine our industry without Smartex meetings and networking.

Several of our Forums have become sector-specific, especially for transport ticketing and payment, for University and College smart campus schemes, and for the FinTech market. Our newest Forum, IoTa, addresses the huge emerging opportunities relating to the little-understood Internet of Things and AI. We constantly modify the scope of our Forums to accommodate the ever-changing smart reality.

During 2019, some 550 different individuals attended our meetings, representing nearly 300 organizations. Networking, and doing business with fellow members and other delegates, not only in the UK but also through our affiliated Forums overseas, is yet another benefit of membership.

Annual membership fees, which have not risen for several years, can be as low as £1,100 - for 4 full-day attendances and a wide range of other useful services - which makes £1,000+ for a one-day public conference look pretty expensive. Can you afford not to be part of this influential group at the heart of these fast-moving and volatile technologies so vital in the new e- and m-worlds?

SCOPE AND OBJECTIVES OF SMARTEX FORUMS

Scope

1. Secure smart chips and elements
2. Smart form factors
3. Smart mobile technologies and applications
4. Authentication technologies and systems
5. Security technologies and systems
6. Smart technology: IoT, AI

Objectives

1. Education
2. Sector market technology and product intelligence
3. Collaboration
4. Networking

OVERVIEW OF SMARTEX FORUMS

Smartex was established in 1993, and since then has developed the world's leading group of membership-based associations for organisations working in the smart technology sector. Smartex brings together the community of suppliers, users and potential users, to share knowledge and increase awareness of each sector's successes, issues and potential direction and pace.

As a member of Smartex, you and your company will be part of this community, and will have the opportunity to meet your industry peers and – if you are a service provider – prospective customers, regularly and informally.

Whether your interest is purely technical, or related to a specific sector, membership of Smartex offers excellent value by providing a wide range of useful services including:

- Sector-based Forums encompassing the topics of the day and fast-moving technologies including smart cards, biometrics, mobiles, IoT, RFID, micropayments and related applications, and digital identity
- Access to the Smartex website, including members-only areas and past meeting presentations
- Receipt of Smartexpress, the Smartex daily emailed news service circulated to nearly 1,500 key industry contacts (your organisation can receive multiple copies of this and can advertise here through mini-banners). We are also extending this service to include your comments on news items and editorials
- Free company entry (if you are a supplier) in the Smartex International Supplier Directory and, from later in 2020, in the IoT Directory
- The opportunity to exhibit at our two 2-day conference and exhibitions: HESCA20 and TCF20
- Discounted advertising on the Smartex website and in Smartexpress
- Discounted attendance at many public conferences and other related events
- Access to SmartexMoves, a specialised on-line recruitment service for those looking for employment or consultancy work, and for organisations seeking new staff members or consultants. This service is operated with Bandwidth Recruitment
- Participation in our LinkedIn Group. Smartex is also active on Twitter
- Discounted attendance at specialised residential Smartex Workshops
- Discounted rates for the legendary Smartex annual overseas event group visit.

Current UK Smartex Forums as at January 2020

1. **SX** (Smartex General Meetings)
2. **TCF** (Transport Card Forum)
3. **HESCA** (Higher Education Smart Campus Association)
4. **SPF** (Smart Payments Forum)
5. **MIDF** (Mobile and Identity Forum)
6. **IoT** (Internet of Things Association)

PLANNED MEETING TOPICS

Smartex Forum meetings, whilst planned in advance in terms of overall themes, are designed to cover important topics of the moment, whether technical or operational.

A number of subject areas have already been identified as being relevant for consideration and debate during 2020. These are set out below, within each of our Forums. They are naturally subject to change, depending upon the status of the various market sectors at the time of the meetings.

MIDF (MOBILE & IDENTITY FORUM)

This Forum meets quarterly. Meeting subjects are selected by its Steering Group. Amongst the topics and activities that we are likely to be addressing are:

- **Innovation**
 - New innovations in consumer payments
 - Is Banking as a Service going to be important, and how?
 - Is Blockchain the answer for smart payments?
 - What is Pay by Bank and how does it work?
 - Card personalisation and issuance in a mobile world
- **Regulation, the law and card schemes**
 - Data protection and the various e-money regulations, and the likely impact of PSD3
 - The impact of GDPR
 - What will Brexit do for the UK payments industry?
 - AI is becoming an essential bank tool. How will it be introduced and under what standards?
- **Competition**
 - New stakeholders in the payments game: Amazon and other strategies
 - Alternative and disruptive payments
 - The impact of challenger banks and the future of the schemes
 - The future of Visa and Mastercard – will WeChat Pay, China Union Pay and AliPay usurp them?
- **Collateral sector impacts e.g. transport, e-commerce**
 - The role of loyalty schemes
 - The effects of cEMV and its use for everyday applications such as public transport
 - Developments in Central & Local Government banking and payments
- **Where are we heading?**
 - Technology and security trends
 - The impact of mPoS
 - Tokenisation
 - Biometrics are coming to payments: how and when? The impact of this on the PoS
 - Security, authentication and fraud: new types of hacks and new anti-hacking solutions
 - Payment acceptance terminals: types and future
 - How will developments in quantum cryptography impact the payments industry?
 - Social trends
 - The coming invisibility of payments
 - Mobile wallets: ubiquity, universality or fragmented competition?
- **The economics of payments**
 - A merchant's view of the payment industry economic model
 - The effect of regulatory changes on the cost of payments
 - What business models will dominate in the future? Can big data mining fully subsidise the cost of providing a payment service?
 - Can payments adopt a freemium model?

SPF (SMART PAYMENTS FORUM)

This Forum meets quarterly. Meeting subjects are selected by its Steering Group. Amongst the topics and activities that we are likely to be addressing are:

- Data protection and the various e-money regulations, and the likely impact of PSD3
 - The impact of mPoS
 - The coming invisibility of payments
 - The role of loyalty schemes
 - The impact of GDPR
- New innovations in consumer payments
 - Tokenisation
 - Alternative and disruptive payments
- Biometrics are coming to payments: how and when? The impact of this on the PoS
- The impact of challenger banks and the future of the schemes
- E-payments
 - The effects of cEMV and its use for everyday applications such as public transport
 - Mobile wallets: ubiquity, universality or fragmented competition?
- New stakeholders in the payments game: Amazon and other strategies
- Is Blockchain the answer for smart payments?
- AI is becoming an essential bank tool. How will it be introduced and under what standards?
- What is Pay by Bank and how does it work?
- Is Banking as a Service going to be important, and how?
- Developments in Central & Local Government banking and payments
- Card personalisation and issuance in a mobile world
- Security, authentication and fraud: new types of hacks and new anti-hacking solutions
- Payment acceptance terminals: types and future

TCF (TRANSPORT CARD FORUM)

This Forum meets quarterly. Meeting subjects are selected by the TCF Steering Group. Amongst the topics and activities that we are likely to be addressing are:

- Updates from the DfT and the devolved administrations for current and proposed smart ticketing and payment strategies
- Establishment of TCF Working Groups for analysis and recommendations on topical issues
- The continuing development of mobiles for transport applications such as journey planning, ticketing, boarding cards, payment and many other useful applications for travellers
- The deployment of MaaS and its impact
- Biometric techniques for public transport applications
- Account-based ticketing (ABT) and its impact
- Will the future bring a national account-based central system for transport payments?
- Monitoring of initiatives and plans for commercial smart ticketing and payment
- Developing effective Real-Time-Information systems
- Smart and mobile ticketing and payment on National Rail
- Exposing relevant technical issues and proposed solutions, for example for bus exit reading & ungated train stations
- Using tokenisation technology to improve security
- Pay-As-You-Go in urban areas – multi modal, multi operator, capping
- Will tickets disappear?
- Updates on the progress of the ITS0 specifications, and of ITS0 for Mobiles
- cEMV contactless card technology and its evolving role in UK public transport
- Do UK transport operators really want interoperability?
- The how, where, when, why and what of TfN, and its interaction with other regional schemes
- Improving the whole-journey experience with smart technology
- Assessment of winners and losers in the transport contactless payment arena
- Are beacons or BLE going to happen in transport?
- QR code deployment is growing, especially in Rail – what is their future role?
- Case studies from UK LA-controlled and commercial smart transport scheme operators

- Case studies from overseas smart transport initiatives
- What do different groups of passengers want?
- Inclusion of “adjacent modes”: parking, taxi, bike hire, Demand Responsive Transport
- The impact of good deployment and staff training
- Commercial exploitation of transport data
- The ongoing impact of changes in legislation and regulation
- Ridership trends and strategies/tactics to address
- The fate of small operators
- Relevant global macro trends in transport
- Impact of “disruptive players”: Google, Amazon, Apple...
- **TCF20**: location TBA for our annual two-day regional conference & exhibition

HESCA (HIGHER EDUCATION SMART CAMPUS ASSOCIATION)

This Forum meets quarterly. Amongst the topics and activities that we shall be addressing are:

- Developing an effective attendance monitoring system to support a student engagement and retention strategy
- New functions to incorporate within a smart campus: student voting etc.?
- Smart campus schemes as part of an ID Assurance programme
- New techniques for enrolment, card issuance processes and procedures
- Coping with GDPR
- Is the Cloud relevant to smart campuses, and how?
- Use of new smart technologies such as AI and IoT
- The migration to mobile: the development of a HESCA-driven generic smartphone app suite
- The use of biometrics in HEI/FEIs: products, software, standards and choices
- In-campus payments: is it all cEMV open-loop cards or is there still a place for Unicards?
- Presentations by e-payment system providers: what are the real costs?
- The emerging new generation of physical access control system architectures
- Using smart campus schemes for logical and system access control
- Case studies from UK and overseas smart campus card and smartphone schemes
- Successful strategies for card migration to a higher security form factor
- Migration of existing legacy systems to a smart environment: the challenges
- Strategies for room utilisation systems for a smart campus
- Smart Card online store services: what are the benefits?
- Smart card production: in-house or bureau? Pros and cons.
- **HESCA20**: Brighton is the location for our annual two-day regional conference & exhibition

IoT (INTERNET OF THINGS ASSOCIATION)

This Forum meets quarterly. Meeting subjects are selected by the IoT Steering Group. Amongst the topics and activities that we are likely to be addressing are:

- Completion of the 'dating service' on the website, to promote collaboration and alliances between the different service providers within the IoT spectrum
- Introduction of the IoT Supplier Directory and its marketing to potential users
- Funding sources and approaches
- Gaining and disseminating a common understanding of IoT technology, applications, data protection, privacy, standards and security
- A support group where useful IoT and associated standards can be evaluated and endorsed
- Providing an environment where practitioners can discuss IoT case studies
- A networking centre where all types of stakeholders can meet, share experiences and do business together
- An information exchange for new IoT hardware, security, software and networking architectures and products can be exposed, discussed and understood
- Development of a clear understanding of the various communications methods and technologies that may be used for IoT

- Later on, an online forum to enable discussion and debate to continue outside the physical meetings

SX (SMARTEX GENERAL MEETINGS)

Amongst the topics and activities that we shall be addressing are:

- The impact and progress of the biometric revolution
- New entrant technologies and their potential impact on the smart card market
- Public sector and local government smart projects and plans
- Prepaid products and projects
- RFID tag applications and technologies
- Emerging smart standards and other international specifications
- Loyalty applications across retail and financial sectors
- Case studies, including user feedback of experiences with products and services
- Development of the financial business case and funding issues/solutions for a scheme
- End-of-year summary of Smartex Forum progress and activities.

MEMBER SERVICES

Meeting services

- 19 full-day meetings during the year, mostly in a central London venue
- 2 two-day conferences and exhibitions at other UK locations, for the TCF and HESCA
- Specialist speakers and plenty of networking opportunities
- Free attendance for invited prospective scheme operators

Emailed services

- Smartexpress daily news: we scan up to 500 news items a day so you don't need to
- Keeping In Touch: occasional headline announcements and discounted conference invitations
- Member Alerts: breaking opportunities

Web-based services

- Past meeting presentations: missed one? Catch up in our members-only website areas
- Smartex International Supplier Directory: get your products/services seen by buyers
- New IoT Directory - coming
- External events calendar: major international events at your fingertips
- SmartexMoves: find a job, or find an employee or consultant
- SmartExposure: advertise your product/service on our website and in Smartexpress.

Other services

- Specialised workshops:
 - Smart campus workshops: essential for HE/FE Institutions considering a smart campus scheme
 - Smart transport ticketing and payment workshops
- In 2020 we are planning further workshops on subjects such as Biometric Payment Cards and Retail PoS Systems.
- Smartex consultancy services: independent and objective help with your smart ideas:
 - Development and implementation of smart campus schemes for HEI/FEIs
 - Conduct of feasibility studies and business case development for smart card schemes
 - Project management and implementation services for smart card schemes

MEMBER BENEFITS

Apart from the substantial cost-saving of membership when compared with the price of attendance at most public conferences, members of Smartex Forums also enjoy a wide range of specific benefits, including:

- **Learning from the experts**

- Each Forum meeting offers attendees the opportunity to hear topical presentations from professional speakers at a fraction of the cost of an industry conference. Each forum is chaired by an industry specialist, and interactive debate is encouraged. Lively question and answer sessions are the norm.
- **Meeting the industry**
 - The opportunity for delegates to network informally at each Forum over lunch, refreshment breaks and in the bar afterwards, remains a vital part of the success of every Smartex meeting. With other attendees being current users, suppliers or potential customers, members are encouraged to network openly and freely throughout the day.
- **Keeping up-to-date**
 - Pain-free daily news update, keeping you abreast of the latest breaking industry news about smart technology, IoT, biometrics, NFC, RFID and micropayments.
- **Getting known by the industry**
 - The opportunity to advertise your company's services on all Smartex website pages and in Smartexpress (at discounted cost). Members are also often invited to present at meetings if they have new and relevant projects, products or services to offer.
- **Reviewing the world of smart technology**
 - Smartex-organised and led annual group visit a major overseas industry event, at discounted rates for members. This is being reviewed for 2020, and new overseas tours may be offered.

SMARTEX FORUM MEETING DATES

2020 Calendar

Date	Event	Location
FEB		
Tues	4 Smart Payments Forum (SPF)	Brown's, London
Tues	11 Mobile & Identity Forum (MIDF)	Brown's, London
MAR		
Tues	3 Internet of Things Association (IoT)	Brown's, London
Weds	11 Transport Card Forum (TCF)	Brown's, London
Tues/Weds	17/18 HESCA20 – Higher Education Smart Campus Association National Event	The Old Ship, Brighton
MAY		
Tues	5 Smart Payments Forum (SPF)	Brown's, London
Tues	19 Mobile & Identity Forum (MIDF)	Brown's, London
JUN		
Tues	2 Higher Education Smart Campus Association (HESCA)	Brown's, London
Tues	15 Internet of Things Association (IoT)	Brown's, London
Tues	23 Transport Card Forum (TCF)	Brown's, London
JUL		
Thurs	2 Smart Payments Forum (SPF)	Brown's, London
Tues	7 Smartex 'Field Day' Event	t.b.c.
SEP		
Tues	8 Mobile & Identity Forum (MIDF)	Brown's, London
Tues	15 Higher Education Smart Campus Association (HESCA)	Brown's, London
Tues/Weds	22/23 TCF20 – Transport Card Forum National Event	t.b.c.
OCT		
Tues	6 Internet of Things Association (IoT)	Brown's, London
Tues	13 Smart Payments Forum (SPF)	Brown's, London
NOV		
Tues	3 Mobile & Identity Forum (MIDF)	Brown's, London
Tues	10 Higher Education Smart Campus Association (HESCA)	Brown's, London
DEC		
Tues	8 Transport Card Forum (TCF)	Brown's, London
Tues	10 Smartex Christmas Event	t.b.c.

*The above dates may be changed through reasons beyond our control.
Agendas will be circulated prior to each meeting with final venue and date details.*

EXAMPLE MEETING AGENDA

Meeting agendas for all Forums are planned to include both technical and operational aspects of a topical nature that relate to the subject matter covered by each Forum. Days normally start at 9.30am with registration and refreshments, and formal sessions run from 10am until about 3.15pm, including a morning and afternoon refreshment break, a full seated luncheon and a networking session at the end of the meeting.

For an example of a TCF meeting, please see below:

TCF MEETING AGENDA

Date: Tuesday, 3rd December 2019

Venue: Browns Covent Garden, 82-84 St Martin's Lane, London WC2N 4AG

[Directions](#)

Start Time: 9.30am for 10.00am

Time	Topic	Speaker
9.30am	<i>Arrivals, registration and refreshments</i>	
10.00	Introduction and news	Simon Ardron DfT
10.10	Digital Wallet Ticketing	John Elliott Consult Hyperion
10.40	Rail Fares Reform	Andy Wakeford Rail Delivery Group
11.10	The journey towards zero-emission electric buses	Patrick Warner Go Ahead Group
11.30	<i>Refreshment break</i>	
11.50	Update on passenger experiences with ticketing	Louise Coward Transport Focus
12.20	Update on multi-modal/operator transport in Scotland	Stephen York Transport Scotland
12.40	<i>Luncheon</i>	
1.40	The importance of revenue apportionment within multi-modal transit systems & aggregators, and some of the commercial, technological and regulatory challenges around their introduction	Matt Smallwood Travelmaster
2.10	Delivering operator settlements across 450 multi-modal operators in Germany	Manfred Bock T-Systems
2.40	<i>Refreshment break</i>	
3.00	Proposal for new TCF Working Group Car manufacturers and MaaS	Trevor Crotch-Harvey Fenbrook Consulting
3.20	The Open Transport Initiative	Hayden Sutherland Ideal Interface
3.50	Meeting summary & close	Simon Ardron DfT
4.00	<i>Informal drinks reception</i>	

MEMBER ROSTER

As at 30th January 2020

Access IS • ACT, a Fujitsu Company • Argos for Business • Atkins Global • B4B Payments • Bandwidth Recruitment • Bournemouth University • Burden Consulting • Cammax • Cardiff Metropolitan University • Conduent • Consult Hyperion • Crown Commercial Service • Cubic Transportation Systems • Databac • Department for Transport • Digital ID • Discover Financial Services • DMTechno • Elatec • EMOS Information Systems • Entrust Datacard • ePay • ESP Group • Euclid • Fenbrook Consulting • Fingopay • Flowbird Transport • Gallagher Security • General Information Systems • Giesecke & Devrient Mobile Security • Great Western Railway • GSMA • Hertfordshire County Council • Herts Community NHS Trust • HID Global • HID Global (2) • Hitachi Rail Europe • HSBC Bank • Identity Assurance Systems • Imaginet • Infineon Technologies • INIT • Innovate UK • Integrated Payment Solutions • Ipsidy • ITS UK • JCT Associates • Jersey Telecom Global • Kappture • Keele University • Linxens • Littlepay • Magicard • Masabi • Mastercard • MCL Transportation Systems • MCR Systems • Microexpert • Microsoft UK • Middlesex University • MYPINPAD • NMI • Node Systems • Nottingham City Council • Nottinghamshire County Council • NXP Semiconductors UK • Office Depot International • ORM • PA Consulting Group • Paragon ID • Payzone UK • PDMS • Queen Mary University London • Queen's University Belfast • Queree Consulting • Rail Delivery Group • Richard Johnstone Consulting • Salto Systems UK • Scheidt & Bachmann (UK) • SCR Ticketing Company • SilverRail Technologies • Smart Applications Management • Smartran • South Yorkshire PTE • sQuidcard • Stagecoach Group • Sthaler • Swarco (APT Skidata) • Systopia • SYSTRA • T-Systems • TDS • Telefonica O2 • The Go-Ahead Group (Hammock) • The Hub Company • The Human Chain • Transport Focus • Transport for Greater Manchester • Transport for the North • Transport for West Midlands • Transport Scotland • Universal Smart Cards • University of Bradford • University of Brighton • University of Bristol • University of Derby • University of Essex • University of Glasgow • University of Reading • University of St. Andrews • University of York • Uniware Systems • UrbanThings • Venture Innovators • Visa (Rambus) • Vix Technology (UK) • VMC (UK) • West Yorkshire Combined Authority • Worldpay • WRS Systems • Yorcard • Yoti

MEMBER TESTIMONIALS

This is what some of our members and guests had to say about us:

About our Forum meetings

"Smartex is an extremely valuable platform to bring together key industry players in what is a highly fragmented and complex application domain. Without the leadership to orchestrate and challenge key topics in Identification it would be far more difficult for the many players in this ecosystem to move forward and leverage the business growth opportunities based on making the technology easy to use and secure."

NXP Semiconductors

"The knowledge shared and networking makes this the most value for money event I've ever attended."

An English Local Authority member

About our HESCA Conference and Exhibition

"Thank you, we both really enjoyed the conference and the various presentations with lots of participation from the delegates."

"Well done on a great conference, it was very beneficial and informative."

"Thanks very much once again for putting on a great event."

"An amazing event as always, out-measured only in how informative it was. I left with an abundance of literature and contact details, and more importantly, live case studies of how universities out in the field are utilising / embracing current technologies, based on cards and Apps."

"Just a quick e-mail to say 'thank you' for putting on an excellent event, it was most informative, particularly as we are currently in the process of upgrading our access control system. The networking opportunities were also well thought out, and I came away with a handful of business cards from suppliers whose products may well suit our needs."

"Many thanks to yourself, Richard and Josephine. The conference was very interesting and informative. It's given me a lot to think about and to take back to my colleagues..."

"We had a successful time at HESCA and made some great contacts. Look forward to seeing you next year."

"We found the event enjoyable and worthwhile and were very pleased with the response to both the presentation and the briefing session."

"The format you set out was very useful from a supplier perspective keeping it as a purely interactive session allowed us to gain input and feedback far more effectively than a chat around the lunch/coffee sessions."

"...add us to the list for next year please."

"Thanks again for all your hard work with the organisation - it was another really enjoyable couple of days."

"As I've not exhibited before I cannot make any comparisons with previous events but on face value can't really think of how anything could have been done better than it was. One very positive comment is about the breakout sessions, thanks for talking me in to doing it, the concept is a great idea."

"I found the conference to be most informative and it certainly helped us to understand where the universities are heading."

"Many thanks to you both and to Richard for organising a very useful and enjoyable event. We had some very interesting and I think fruitful conversations which I hope will be the start of some meaningful professional relationships. The venue was excellent and the size of the event was just right."

About our TCF Conference and Exhibition

"Another great Smartex TCF event. Thank you Annabel and Richard for putting on another successful event, thoroughly enjoyable, educational and productive."

"A fantastic event to network and learn from, a fixture in the calendar every year"

"... another wonderful conference expertly organised. I certainly had some fascinating conversations. Once again TCF delivers!"

"Congratulations on a terrific conference, I wasn't there last year but the short sharp presentations are excellent. Great networking opportunities and a good layout of the conference and exhibitor area..."

"Thanks for a great couple of days. You've got a well organised conference there. Congrats!"

"Best TCF yet I thought, well done to all."

"Thanks for an interesting TCF18, not sure where we are going with Contactless Ticketing in relation to all the phone options but I keep believing that Passive RFID with the proper chip remains the belt and braces job."

"It was a very useful day and well run. Your insistence on short presentations worked very well as they were focused with the minimum of repetition."

"Thoroughly enjoyed attending my first TCF18 show and learnt lots! I will be back."

"Excellent Smartex event last week in Manchester to engage with operators and other vendors around the state of ticketing in the UK. Very interesting presentations and discussions. The SBB presentation from Jeannine Pilloud was my highlight."

"Thank you all as ever for another great TCF in Manchester. Every year I am delighted that [we] can exhibit because I know that it shows we are competing with the best at the best event there is for transport ticketing. We remain your greatest fans and many congratulations."

"An excellent event that pleasantly surprised me. I attended TCF16 (representing a large SI firm) because we are keen to exchange ideas, listen to the subject matter experts and help contribute to thought leadership on how we can help our clients in this market which we believe is close to tipping point. My slight concern in advance was that the conference themes may have been a tad technology focussed, however the event itself was really well balanced, incorporating political, legal, social narrative all of which complemented and supported the technology components."

"I was very impressed by the event and the wide community of interest that you have. Thanks to you guys for organising such a great well organised show! You made it look effortless in organising. Look forward to more of them."

"Great event yet again. Your hard work and organisational skills were clearly appreciated by all. Quality of presentation and debate was excellent even if reality seems as far away as it ever was! ...for me this is core to why these events are so great as they can genuinely help innovators like [us] break down barriers and move things forward in ways most do not think possible."

About our Workshops

"I found the Smartex workshop informative and well organised. Richard, as host, was approachable, involved and kept the days flowing at a good pace. The assembled experts allowed for well balanced and relevant subject matter and the friendly environment provided a platform for constructive and lively debate. I would recommend the Smartex workshop."

"Thank you and congratulations on what I felt was an excellent Smartex event and workshop. I felt I was surrounded by inspired knowledge and insight from all directions related to Transit. As a delegate I learnt a great deal which I hope will enable my company to deliver innovative solutions and results out in the real world. Equally, may I thank you personally for your hospitality, good humour and excellent choice of venue..."

"Smartex provided a fantastic two-day session which will provide a solid grounding for any professional who wishes to understand the key technologies that underpin payments in the mass transit industry. A high calibre cross-section of industry players from platform providers, transit operators and consulting backgrounds provided a series of detailed presentations which culminated in lively debates. I took away valuable new insights into the future direction of the technology."

About our escorted trip to Trustech

"I just want to personally thank you and Annabel for being such fantastic hosts and for making me feel so welcome on the trip. I had a brilliant time and found it was of great benefit."

"Thank you both for a very well organised and enjoyable Cartes trip. I enjoyed the company, the trip and even the 'navigation exercise' you guys set on Tuesday night with your 'find the restaurant'!"

"A big thank you for your superb hosting of the Cartes trip, and your warm welcome. As a Smartex 'virgin' the few days in Paris were certainly very interesting, informative and très jolie!"

About our independent consultancy services

"Smartex, through its experience and deep knowledge of the whole smart card field has provided the University of the Arts with a great insight into the use of smart cards in higher education. Smartex then worked with us to produce a set of detailed recommendations for our new access control system. They are now adding significant value by assisting us with implementing this scheme in what is a very tight timescale. Smartex's practical and cost effective approach to higher education smart card schemes, based on their unrivalled experience, is both unique and refreshing."

About our Smartexpress daily news service

"...I think your Smartex news-stream is of the highest quality. I know how much it takes to seek out, trawl through and then edit down material like this and you do it every day while retaining its relevance and interest. Kudus to you and your team."

CONTACT US

For further information, please visit www.smartex.com, email our MD Annabel Cartwright at annabel@smartex.com, or call us on +44 (0)1440 712610.

SMARTEX MEMBERSHIP APPLICATION

Membership

Membership of participating UK Smartex Forums is by application and advance payment of the selected annual membership fee. Fee rates vary according to the number of delegate-attendances planned for any of the meetings of these forums. Membership levels may be upgraded at any time during a subscription year, but unused days from one subscription year cannot be carried over to the next. This approach allows members to enjoy a great deal of flexibility at very economical cost, as they can select those meetings and subject themes that interest them, and they can also choose which delegate(s) to send to each meeting.

Try before you buy

If you are considering membership, and your organisation has not previously attended a meeting, you are welcome to one meeting at a day-delegate rate of £300 + VAT, which will be deducted from your first year's membership fee, provided you join within 1 month of your attendance.

Participating Smartex Forums

The following is a list of Forums which members may choose to attend:

- Internet of Things Association (IoTAs)
- Smart Payments Forum (SPF)
- Mobile & Identity Forum (MIDF)
- Transport Card Forum (TCF)
- Higher Education Smart Campus Association (HESCA)
- Smartex General Meetings (SX)

Application for membership

We hereby apply to enrol for Smartex Forum Membership and we agree to hold as strictly confidential any information, whether written or oral, received by us by virtue of our membership, if described as such at the time of its provision, provided such information was not already in the public domain. We agree to pay the first year's membership fee within 14 days of returning the completed application form to Smartex. Currently, 22 meetings are held each year.

Membership Level	Tick one	£ before VAT	£ TOTAL
Level 1 4 attendances per year	<input type="checkbox"/>	1,100	1,320
Level 2 6 attendances per year	<input type="checkbox"/>	1,500	1,800
Level 3 8 attendances per year	<input type="checkbox"/>	2,000	2,400
Level 4 10 attendances per year	<input type="checkbox"/>	2,500	3,000
Level 5 12 attendances per year	<input type="checkbox"/>	3,000	3,600
Level 6 15 attendances per year	<input type="checkbox"/>	3,500	4,200
Level 7 20 attendances per year	<input type="checkbox"/>	4,750	5,700
Level 8 24 attendances per year	<input type="checkbox"/>	5,500	6,600
Main contact name			
Job title			
Organisation name			
Postal address			
Telephone number			
Email address			
Signed			
Date			

Please complete, sign & return (or scan and email) the form to: Smartex Limited, PO Box 146, Haverhill, Suffolk CB9 7RL or annabel@smartex.com.

Payment may be made by any of the following means:

- By cheque, payable to Smartex Limited
- By BACS, to RBS: Sort code 15-10-00: Account 17482257
- By card: call Richard on 01440 712610
Smartex Limited VAT number: GB 584 6133 25