

Wiclink™, a plug-in for the STS SmartNS™ framework, is a software kernel that provides processing for the US Federal WIC Program*. The WIC program aims to deliver e-Benefit smart cards throughout the US.

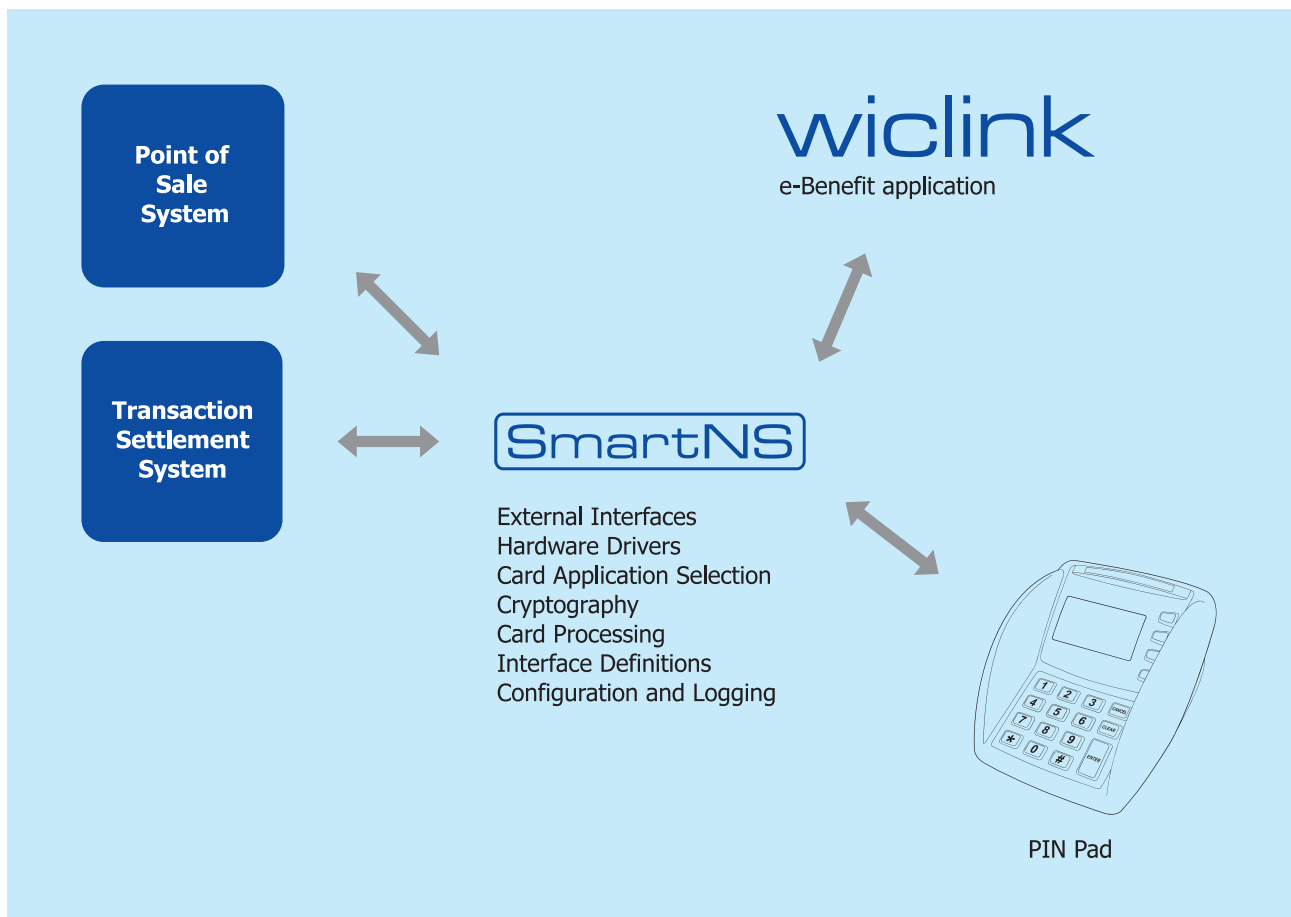
What is Wiclink?

Wiclink is a plug-in kernel for the STS SmartNS platform used to process e-Benefit smart cards throughout the US. Previously the benefits program was managed using a paper based system that was open to wide spread abuse from the parties involved. The introduction of a smart card system will reduce fraud and lessen the administrative burden on retailers as well as drive cost savings within the program itself.

The development of Wiclink was completed in just 5 weeks using the smart card reader drivers, crypto functions, logging and message handling capabilities already in place within the STS SmartNS platform. Testing and sign-off were achieved first time.

The Wiclink kernel upgrades the grocer's systems to accept smart cards and process the redemption of value on specific WIC items. This allows full integration into existing software to provide reconciliation information to both the Federal Government and grocer in order to reduce fraud.

Using the SmartNS platform, different kernels and drivers can be easily added around the WIC kernel allowing flexibility with readers, applications and payment methods. Future in-store requirements for smart cards can therefore be delivered without further large scale investment to handle new applications.



* The US Federal Government administers the Women Infants Children (WIC) program which delivers discounts on milk formula, food and nutritional aid to low-income families across the country. Nationally there are 7.5 million participants in the WIC program for which Congress allocated \$4.5 billion in 2002. These funds cover all of the management, administration, purchasing, education and delivery cost of the program across the US. The program beneficiary receives a smart card loaded with named items up to a certain value. The card holder then visits a participating grocer and receives a discount on those specific goods/services. The grocer can then apply to the Federal Government for a refund on these discounts.

SmartNS

SmartNS delivers a Java based “Smart Card Enablement Layer” that supports and integrates any smart card application, through any point of interface to any business system. End users can write their own card application kernels using the SmartNS framework or key kernels, such as EMV, can be provided directly from STS and partners. The SmartNS platform protects any hardware investment in card readers by providing the card application intelligence in a software kernel. SmartNS has the power to address the future of smart cards. This might be Government ID, Loyalty, Contactless, e-Purse or an application that hasn’t even been developed yet. With SmartNS it doesn’t matter – card application kernels can simply be added to deal with new card types.



Smart Technology Solutions Limited (STS) is a market leading software company that delivers innovative smart card solutions through industry partnerships. STS has built over 20 years’ experience into its award-winning products and continues to pioneer new advances in smart card acceptance. STS is the only company that specialises in enabling the use of smart cards at any point of interaction such as retail stores, unattended devices or over the Internet. STS’ vision is to drive the ubiquitous use of smart cards by working with key partners to develop the full potential of the smart card infrastructure.