# A Conceptual Design of Multifunctional Utility Card

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**Abstract:** The present article intended to write about innovative idea of All-in-One Personal Utility Card. Author hope that an idea of Multifunctional All-in-One Personal Utility Card will helps to users and service providers to solve issue and problems of multiple card. In Recent scenario we found that many people are bored due to carrying five six cards in their pocket or bags. Now there is separate card for each services which consisting some similar information about user. For avoid this problems author has dinged All-in-One Personal Utility Card which will be come in to existence after technicalities and serious efforts of the card developers and policy makers.

**Keyword:** All-in-One Card, Personal Utility Card, Multipurpose Card

## INTRODUCTION

In the recent era of technocratic or electronic world cards are becoming very essentials to getting services and delivering services as well as carrying authentications profs like driving license, vehicle card, employees identity card, ATM Card, smart card, credit card, club card, election card, ADHAR card etc. However, it is very inconvenient to carry these cards and its password/PIN. Another side we are marching toward nano world but we found that there is no unique solution was invented to clubbing these cards in single smart card which can be used to receive all required services and will be easy to carry.

## OBJECTIVES AND METHODOLOGY

There is single objectives of the present article i.e. to design All-in-One Personal Utility Card for solve problem of carrying many cards with us. Required information was collected through secondary data sources. This article is purely conceptual and presenting only Idea of All-in-One Personal Utility Card not presenting result of this cards and empirical evidences. Required facts and essential information was collected through interviews with bankers, government officers, It experts and other related persons. Author has designed this model of the card by his own thinking and hope it will be come in to existence.

## DOZENS OF CARDS REQUIRED TO CARRY

In both developed and developing nations many service providers are changing themselves as electronic or ICT based service providers. Therefore, they are developed their system accordingly and offering card based authentication to their customers. Even the government/s and other public bodies, agencies also offering electronic cards to their users/citizens. Followings are some type of card which needs to carry with us;

- ATM Card for banking services
- Smart card and Credit card for banking transaction and payment
- Vehicle Registration card – proof of ownership of vehicle
- Driving License Card– Proof of driving license
- Election card – Proof of voter registration
- Employees Identity Card – for identity
- PAN Card – Income Tax Permanent Account Number
- Passport & Visa – for traveling cross border
- Cocking Gas Service card
- Electricity Service Card
- Membership Card – Club card, Petro Card, Concession Card
- AADHAR Card – National Identity Card



These are the some examples of cards which need to carry with the person for different objectives and needs. But there is one of the common problems to carry these cards in purse or pocket. We can't carry and mention these cards with us at a time due to the inconvenience. Hence, there is need of 'All-in-One Personal Utility Card' which having all of the above functionalities and facilities.

## What are the major Problems?

There are many causes to need of All-in-One Personal Utility Card. These causes are different by person to person and occupation wise; some of these are like too; it is common problem which happens with all of us. Some time we came at the office and then we remember that you want to withdraw money from ATM but unfortunately ATM card was forgotten to bring with us. Some time we brings card at office and we forgot to keep it in the bag of pocket at the time of returning to home. But we have very emergency to withdraw money from ATM or I want to show my identity to the other person. We can do something that time because we forgotten the ATM/Identity card at office. Many times we want to travel little bit of distance from house or office that time we avoid to carry the driving license and vehicle registration card, But, unfortunately policeman will ask you about these that's time we have to pay fine or legal action as per the rule. Some we wandering by city and suddenly we saw any item/article which liked to you and want to purchase it but you haven't ATM card or credit card. In such a condition you can't buy that item/article you have cash otherwise. Suppose you are in hurry and you went out of house without taking ATM or driving license defiantly we will be fall in the problem. Another most important problem is that how nay card we have to carry. We not fills comfortable when we carrying dozens of cards in pocket or purse. Most time we jumble and confuse about its use, functionalities, its password, PIN etc.

## Idea of All-in-One Personal Utility Card

Idea of All-in-One Personal Utility Card is the solution for above and similar problems and issues. No doubt it is not so easy to develop All-in-One Personal Utility Card because every card is issued by separate authority and they have different rules and regulations about its use and functionalities. Many cards having different technical base and system base which differ based on service to service and user to users. So there is big problem front of us is that "How to develop All-in-One Personal Utility Card" and how it will run and operated by user and accepted/authenticated by the service providers.??????

Present author want to share his idea about the All-in-One Personal Utility Card which is one of the new Ides which can be implemented for developing said product named All-in-One Personal Utility Card. This card is innovative in the nature which is the combination of most of common cards i.e. ATM Card, Credit card, Vehicle Registration card, Driving License Card, Election card, Employees Identity Card, PAN Card, Passport & Visa, Cocking Gas Service card, Electricity Service Card, Membership Card and AADHAAR Card etc. All-in-One Personal Utility Card can be developed consisting following features;

**Front Side of the Card:** The front side of the All-in-One Personal Utility Card should have to containing basic and visual information of the card holder i.e. Photo, Name, Gender, Date of Birth, Educational Qualification, Signature, Address, Name of the Employer and Designation. There is need of unique card number which is assigned by the government in India we can use AADHAR card number.

Reaming space of the front side of the card can be used for registration details of the vehicle owned by the card holder i.e. four wheeler details and two wheeler details. Developer of the All-in-One Personal Utility Card can be change the space of the details of registration of the vehicle. Here author has given only example.



Front Side of All-in-One Personal Utility Card

**Back Side of the Card:** Author would like suggest here second side of the card should contain at least photo and name of the card holder. This is an essential to easy identification and authentication. Apart from photo and name of the card holder we can add the details about Bank Account for ATM Transaction, Smart Card, PAN Card, Passport and driving License etc.



Figure 1 Back Side of All-in-One Personal Utility Card

**Specific Location of the Items:** there is very important issue regarding the location of the specific item and identification details. Especially which details will be accessed or read through the electronic system the location of that point should be fixed for all cards. Therefore, the size and dimensions of All-in-One Personal Utility Card should be standardized; any little change may create problem in accessing the card details. More specifically location of MICR strip of the ATM details, chip of the smart card, chip of the vehicle registration details, Passport Card, chip of the driving license details should be fixed for all cards will be issued under All-in-One Personal Utility Card scheme.

**Need of Modification in Card Readers:** More importantly the readers of the specific card details also need to change accordingly. Because, when we change the formal location of the chip we should change the location of data reader installed in the machine. Here one of the important questions will be arrived that there is need of change old machine or change old card reader installed in machine. Cost of this

replacement may be bear by the service providers or transferred to users.

**What Issues and Problems will be Arises?**
No doubt, there may be many problems and issues will be creates when this invention be undertaken and implemented. But this is requirement of the any person who has bored from this multiple card system and problems of handling these cards.
1.Who Should Print the Basic Card: There is need of unique printing authority for printing the All-in-One Personal Utility Card for mentioning standardization and security aspects of these cards. More importantly public sector printing agency can be do this
2.How it is Implemented: The government and private agencies that are providing card based services and authentication process they should come together and decide the procedure and method of implementation of this card. Who want to participate in this system they should pay for developing cards, further this cost may be shifted to the customers or users/beneficiaries.
3.When All-in-One Personal Utility Card will Miss: It is also one of the important issues, when this card will miss or forgot at home of office you cannot use any of the service which enabled by this card. If you miss this card you will miss all of the identities and authentication tools which given by your service providers. This is one of the dangers of All-in-One Personal Utility Card.
4.Issues Regarding Password and PIN: All-in-One Personal Utility Card is one unique card but there is separate password and PIN for separate services. System designer can develop double password system for All-in-One Personal Utility Card. First password for enter in to All-in-One Personal Utility Card and others for particular services which may separate for ATM, Smart Card etc.

**CONCLUDING REMARKS**
An idea of Multifunctional All-in-One Personal Utility Card will helps to users and service providers to solve issue and problems of multiple card. In Recent scenario we found that many people are bored due to carrying five six cards in their pocket or bags. Now there is separate card for each services which consisting some similar information about user. For avoid this problems author has dinged All-in-One Personal Utility Card which will be come in to existence after technicalities and serious efforts of the card developers and policy makers.

**REFERENCES:**
I. There is no literature available regarding this issue